CLAIMS

1. A system for loan service comprising:

a user management unit configured to store social information of a plurality of users, wherein the social information comprises one or more of an association information between the plurality of users, personal information of each of the plurality of users, and information of a project associated with the plurality of users;

an account management unit configured to receive a request for establishing a pledge right for an asset from one or more uploaders among the plurality of users and provide a deposit to the uploader based on the pledge right established in response to the request for establishing the pledge right;

a loan execution unit configured to establish a credit line by receiving, from one or more uploaders, information of a loan condition which is set by the uploader to define a downloader eligible for a loan using the deposit provided to the uploader and comprises a loan limit amount or an interest rate set by the uploader for the downloader eligible for the loan, and execute the loan for one or more downloaders corresponding to the information of the loan condition of the established credit line; and

a credit evaluation unit configured to determine a social credit score for each of the plurality of users based one or more of a number of credit lines to which each user is defined as the downloader eligible for the loan and a total amount of the credit lines to which each user is defined as the downloader eligible for the loan,

wherein the information of the loan condition defines the downloader eligible for the loan from the credit line based on the social information, and

wherein the loan execution unit is further configured to, in response to an execution of the loan to the downloader using the credit line, deduct an amount of the loan to the

downloader from the deposit of the uploader.

2. The system for loan service according to claim 1, wherein the information of the loan condition comprises one or more of a loan limit amount determined based on the social credit score, and an interest rate on a loan determined based on the social credit score.

3. The system for loan service according to claim 1, wherein the loan execution unit is further configured to receive a request for a pending download in which one or more users specify one or more of a loan amount and a desired interest rate, and execute a loan for the one or more users in response to establishment of a credit line targeting the one or more users and satisfying one or more of the loan amount and the desired interest rate.

4. The system for loan service according to claim 1, wherein the user management unit receives the social information from a social network service server.

5. The system for loan service according to claim 1, wherein the user management unit receives the personal information of each of the plurality of users and the association information between the plurality of users from a user terminal and creates the social information based on the received information.

6. A method for loan service, the method comprising:

receiving, by a system for loan service, a request for establishing a pledge right for an asset from one or more uploaders among a plurality of users;

providing, by the system for loan service, a deposit to the uploader based on the pledge right established in response to the request for establishing the pledge right;

establishing, by the system for loan service, a credit line by receiving, from one more uploaders, information of a loan condition which is set by the uploader to define a downloader eligible for a loan using the deposit provided to the uploader and comprises a loan limit amount or an interest rate set by the uploader for the downloader eligible for the loan;

executing, by the system for loan service, a loan for one or more downloaders coinciding with the information of the loan condition of the established credit line among the plurality of users;

deducting, by the system for loan service, an amount of the loan to the downloader from the deposit of the uploader in response to an execution of the loan to the downloader using the credit line; and

determining, by the system for loan service, a social credit score for each of the plurality of users based one or more of a number of credit lines to which each user is defined as the downloader eligible for the loan and a total amount of the credit lines to which each user is defined as the downloader eligible for the loan,

wherein the social information comprises one or more of an association information between the plurality of users, personal information of each of the plurality of users, and information of a project associated with the plurality of users.

7. The method for loan service according to claim 6, wherein the establishing of the credit line comprises determining one or more of a loan limit amount or an interest rate on a loan based on the social credit score.

8. The method for loan service according to claim 6, the method further comprising:

receiving, by the system for loan service, a request for a pending download in which one or more users specify one or more of a loan amount and a desired interest rate; and

executing, by the system for loan service, a loan for the one or more users in response to establishment of a credit line targeting the one or more users and satisfying one or more of the loan amount and the desired interest rate.

9. The method for loan service according to claim 6, the method further comprising, before the establishing the credit line, receiving, by the system for loan service, the social information from a social network service server.

10. The method for loan service according to claim 6, the method further comprising, before the establishing the credit line, receiving, by the system for loan service, the personal information of each of the plurality of users and the association information between the plurality of users from a user terminal, and creating, by the system for loan service, the social information based on the received information.

11. A computer program stored in a computer-readable medium and for executing, in combination with hardware, steps of:

receiving a request for establishing a pledge right for an asset from one or more uploaders among a plurality of users;

providing a deposit to the uploader based on the pledge right established in response to the request for establishing the pledge right;

establishing a credit line by receiving, from one more uploaders, information of a loan condition which is set by the uploader to define a downloader eligible for loan using the deposit provided to the uploader and comprises a loan limit amount or an interest rate set by the uploader for the downloader eligible for the loan;

executing a loan for one or more downloaders coinciding with the information of the loan condition of the established credit line among the plurality of users;

deducting an amount of the loan to the downloader from the deposit of the uploader in response to an execution of the loan to the downloader using the credit line; and

determining a social credit score for each of the plurality of users based one or more of a number of credit lines to which each user is defined as the downloader eligible for the loan and a total amount of the credit lines to which each user is defined as the downloader eligible for the loan,

wherein the social information comprises one or more of an association information between the plurality of users, personal information of each of the plurality of users, and information of a project associated with the plurality of users.