

Specification

Title of Invention: Loan Eligibility Review and Contract Preparation System Using Mobile Terminal

5 Background of the Invention

[1] The present invention relates to a system which reviews the eligibility for loan conveniently and safely by using a mobile terminal for the user to prepare the contract based on the result to increase convenience for both customer and the financial institution providing the loan.

Summary of the Invention

10 [2] In the existing loan procedure, the loan customer personally visits the financial institution such as the bank to apply for a loan to carry out the loan procedure. The teller of the financial institution requests the review team to review the application in order to approve or disapprove the application based on the loan applied, and when the application is approved in the review, the teller contacts the customer and requests the customer to visit the financial institution again.

15 [3] Following the request, the customer revisits the bank and signs the loan contract to conclude the loan contract. This, however, consumes time for the customer revisiting the bank and the sales capacity for the teller handling the customer visiting the financial institution.

[4] Although there are cases where the loan application related documents (evidentiary documents for review) are directly transmitted to the mobile terminal of the loan broker or reviewer to eliminate this inconvenience, the problem of this type of method is that the
20 evidentiary documents for the review containing the personal information of individuals are saved to the personal device of the financial institution's employee, and this may very likely cause damages such as the leakage of personal information.

[5] Therefore, it is necessary to introduce a new loan eligibility review and contract system that
25 may eliminate the potential leakage of personal information at source through the terminal of the workers who broker or review loan while saving time for the customer from personally visiting the financial institution.

Detailed Description of the Invention

Technical Tasks

30 [6] The purpose of the present invention created to resolve the problems mentioned above is as follows;

[7] First, the purpose of the present invention is to provide a new system that may effectively prevent the leakage of personal information that may occur incidentally in the course of applying for a loan, reviewing the application, and preparing the contract using a mobile terminal.

35 [8] Second, another purpose of the present invention is to provide a new system that may perform loan application and review and preparation of contract quickly and conveniently through

a mobile terminal.

[9] Third, another purpose of the present invention is to provide a new system that may computerize all loan related documents to minimize the cost for document storage and management.

5 [10] Fourth, another purpose of the present invention is to provide a new system that adopts a method in which the customer directly writes on the screen in his or her own writing instead of simply using the electronic signature when preparing the contract.

[11] Fifth, another purpose of the present invention is to provide a system that allows loan eligibility review and preparation of contract even when the certificate or the biometric
10 information is not stored.

Summary of the Invention

[12] The present invention is about the loan eligibility review system using a mobile terminal.

[13] The present invention includes the user terminal (100) to which an web application for loan is installed to transmit documents required for loan review in the form of image, to receive the loan
15 contract form sent from the financial institution, to fill out and sign the form in the user's own writing on the screen for the corresponding field, and to return the form to the financial institution; and the financial institution's computer server (200) which reviews the documents required for loan received from the user terminal (100) above to determine loan eligibility, to transmit the loan contract form to the person eligible for loan, and to receive and save the loan
20 contract filled out and signed by the user's own writing from the user terminal (100) above.

[14] When the financial institution's computer server (200) above is requested for a user authentication number through the user terminal (100) above, the financial institution's computer server (200) above issues the user authentication number and sends it to the user terminal (100) above, and the user authentication number is entered through the user terminal (100) above and
25 sent to the financial institution's computer server (200) above. Then, the financial institution's computer server (200) above checks whether it matches the user authentication number given to carry out user authentication.

[15] When the user authentication is completed, the financial institution's computer server (200) above requests the user terminal (100) above for the documents required for loan review. The
30 photographs of the documents that are required for loan review and transmitted through the user terminal (100) above and taken by using the camera feature of the user terminal (100) above successively according to the items suggested by the web application for loan are saved only in the web application for loan. Once the photographed image is transmitted to the financial institution's computer server (200) above, they will not be separately saved to the user terminal
35 (100) above.

[16] The loan contract form transmitted to the user terminal (100) above of the person eligible for loan will vaguely display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200)

above in the respective fields or legibly on top, bottom, right, or left side of the respective field. Thereafter, the customer is required to fill out each field on the screen in his or her own writing by checking and following the directions indicated and also to sign in the signature field on the screen directly in his or her own writing.

5 **Brief Description of the Drawings**

[17] Figure 1 is the conceptual diagram illustrating the entire composition of the present invention.

[18] Figure 2 is a block diagram illustrating the procedures involved with the detailed example of the execution of the present invention.

10 [19] Figure 3 is the detailed example of the execution displayed on the screen of the user terminal (100). (a) shows the approved loan interest rate appearing above the field for writing the loan interest rate in a legible manner and (b) illustrates the numbers directly written by the user in his or her own writing according to the loan interest rate displayed on the screen within the designated field.

15 [20] Figure 4 is the detailed example of the contents displayed on the screen of the user terminal (100). (a) illustrates the approved loan interest rate dimly appearing in the field for writing the loan interest rate and (b) illustrates the numbers directly written by the user in his or her own writing according to the loan interest rate on the screen within the designated field.

20 [21] Figure 5 is the detailed example of the execution displayed on the screen of the user terminal (100). (a) illustrates the instruction requiring the user to sign in his or her own writing above the signature field in a legible manner and (b) illustrates the signature affixed on to the screen within the designated field according to the instruction displayed.

[22] Figure 6 is the block diagram illustrating the procedures involved in another detailed example of the execution of the present invention.

[23] [Explanation of Symbols]

25 [24] 100: user terminal

[25] 200: financial institution's computer server

[26] 210: financial institution's database

Form of the Embodiments

30 [27] The followings explain the detailed example of the execution of the present invention with the reference to attached drawings.

[28] The present invention concerns the loan eligibility review system using mobile terminal.

[29] The web application for loan is installed to the user terminal (100) and the customers who need loan may use their own user terminal (100) to transmit the documents required for loan review in the form of image, to receive the loan contract form transmitted from the financial institution, to fill up the fields and sign the contract in his or her own writing, and to return it to the financial institution.

[30] The financial institution's computer server (200) then reviews the documents required for loan review from the user terminal (100) to determine the eligibility for loan and to send the loan

contract form to the person eligible for loan. When the customer who needs loan receives the loan contract form through his or her own user terminal (100), fill up and sign the form in his or her own writing using the user terminal (100), and transmit the completed loan contract to the financial institution's computer server (200). The financial institution's computer server (200) saves this to the financial institution's database (210) and remits the corresponding amount to the account designated by the customer. The customer can easily fill up and sign the form using the touch pen available with the smartphone or other feasible tools that can substitute the touch pen. [31] The preparation of the loan eligibility review and contract is carried out through the stages illustrated in Figure 2.

[32] First, the web application for loan has to be installed to the terminal (100) of the customer who needs loan, and this web application for loan can be downloaded and installed by the customer from the App Store or Play Store or by connecting to the corresponding financial institution's computer server (200) and request for loan consultation to have the web application for loan transmitted and installed from the corresponding financial institution's computer server (200) to the user terminal (100). In other words, the customer only needs to click and install the web application for loan transmitted from the corresponding financial institution's computer server (200).

[33] When the customer requests the corresponding financial institution's computer server (200) for a user authentication number using the user terminal (100) to which the web application for loan is installed, the financial institution's computer server (200) will issue and transmit the user authentication number to the user terminal (100).

[34] When the user authentication number that the customer entered through the user terminal (100) is transmitted to the financial institution's computer server (200), the financial institution's computer server (200) undergoes the user authentication procedure to check whether it matches the user authentication number given.

[35] When this type of user authentication procedure is completed, the financial institution's computer server (200) requests the user terminal (100) for the documents required for loan review.

[36] Documents required for loan review are as follows;

[37] If the customer who needs loan is a worker, the documents shall include the proof of employment, identification card, copy of bankbook used to receive salary, invoice of withholding tax, records verifying the payment of medical insurance, transcript or abstract of resident registration certificate and a business operator, business registration certificates, records verifying the payment of value added tax, identification card, transcript or abstract of resident registration certificate, and photographs of the establishment.

[38] When the documents required for loan review transmitted through the user terminal (100) are photographed by using the camera feature of the user terminal (100) successively according to the items suggested by the web application for loan, the photographs are saved to the web application for loan only. When the photographed images are transmitted to the financial

institution's computer server (200), they are not separately saved to the user terminal (100).

[39] However, the photographs can be separately saved to a folder inside the smartphone by adding a separate optional feature.

[40] The financial institution's computer server (200) has the graded ratings which were predetermined based on the salary or the surtax included in the documents required for loan review transmitted from the user terminal (100) above or existing loan and overdue information entered through an outside credit-rating agency.

[41] The financial institution's computer server (200) calculates the score by aggregating the scores obtained based on the ratings and determines the loan eligibility, loan amount, loan interest rate, and loan period based on the score.

[42] When the loan eligibility is determined, the financial institution's computer server (200) sends the loan contract form to the user terminal (100) of the person eligible for loan, the loan contract form transmitted is displayed on the screen of the user terminal (100), and the customer fill out the form and sign it directly on the screen of the user terminal (100) in his or her own writing.

[43] In other words, the screen of the user terminal (100) will display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200) above in the respective fields to be filled in customer's own writing or legibly on top, bottom, right, or left side of the respective field. The customer fills out each field on the screen in his or her own writing by following the directions indicated and also sign in the signature field on the screen directly in his or her own writing.

[44] Figure 3 figuratively shows the contents shown on the screen of the user terminal (100). Figure 3(a) shows the approved loan interest rate appearing above the field for writing the loan interest rate in a legible manner and Figure 3(b) shows that the customer has written the annual interest rate of 34.894 (%) directly on the screen within the designated field according to the loan interest rate (%) indicated. The loan amount and loan period are also written by the customer in his or her own writing in the same manner.

[45] Depending on cases, the loan amount approved as a result of the loan eligibility review conducted in the financial institution's computer server (200), loan interest rate and loan period may be displayed in the field to be filled in the customer's own writing so that the customer may directly fill out the field on the screen. Figure 4 illustrates the contents displayed on the screen of the user terminal (100). Figure 4(a) shows the case where the approved loan interest rate (%) is vaguely displayed in the field which is to be filled in customer's own writing with the indicated loan interest rate (%) and Figure 4(b) illustrates the case where the customer has written the loan interest rate (%) as it is indicated directly on the screen within the designated field. Writing figures in customer's own writing is also applied to the loan amount and loan agency in the same manner.

[46] When the customer clicks the Apply button after writing figures in his or her own writing, the

contents written by the customer will fill the field for customer's handwriting in the loan contract form in a manner that the writing is maintained as it is.

[47] In other words, the loan amount, loan interest rate (%) and loan period may be written by the customer in his or her own writing in the method illustrated in Figure 3 or Figure 4, and the loan customer's account must be also indicated in order to receive the loan.

[48] Also for the signature field which is to be filled by the customer in his or her own writing, the customer has to sign on the screen in his or her own writing as illustrated in Figure 5. Figure 5(a) illustrates that the instruction on signing in one's own writing appear above the field to be filled with the signature in customer's own writing in a legible manner, and Figure 5(b) shows an example where the customer signed in his or her own writing on the screen in the corresponding field according to the instruction displayed. When the customer signs in his or her own writing and clicks the Apply button, the signature in the customer's own writing will fill the signature field on the loan contract form in a manner that the writing is maintained as it is.

[49] The screen may be configured to automatically move to the next field when a field on the loan contract form, which requires the customer's own writing, is filled with the customer's own writing so that the customer may successively fill out the fields, this automatic move can be performed by using the Apply button that the customer clicks after completing fields that require his or her own handwriting or by using a separate Finish button.

[50] If the automatic move is not selected, the customer may directly find the fields on the loan contract form that he or she needs to fill out in his or her own writing by searching for the corresponding location by zooming in or out on the screen using the touch screen.

[51] Once the customer completes the fields that require the customer's own writing and signs the form in his or her writing, the corresponding loan contract will be transmitted to the financial institution's computer server (200), and the financial institution's computer server (200) receiving this remits the loan to the loan account designated by the customer.

[52] Also, financial institution's computer server (200) is capable of managing the information about customers continuously as it has the financial institution's database (210) which stores documents required for loan review, loan contract form, customer's name, loan account, loan eligibility, loan amount, loan interest rate, and loan period which were transmitted through the user terminal (100). However, this type of information shall be inaccessible to regular employees but only accessible to few employees who are authorized to access the financial institution's database (210) to search the corresponding information.

[53] In the event that there is loan interest rate for the loan amount or overdue of principal, this financial institution's database (210) also stores the overdue information, and such customer information relating to existing loans may be used in additional loan review when the same customer applies for additional loan

[54] The loan eligibility review and the preparation of contract may comprise the following stages as illustrated in Figure 6. Since the processes from the installation of the web application for loan

to user terminal (100) to the user authentication procedure using the user authentication number, photographing and transmitting the documents required for loan review, loan eligibility review, the process in which the financial institution's computer server (200) determines the loan eligibility, loan amount, loan interest rate and loan period and sending the loan contract form to the user terminal (100) of the person eligible for loan are the same as Figure 2, and no separate overlapping explanation is omitted.

[55] Once the loan eligibility is determined, the financial institution's computer server (200) sends the loan contract form to the user terminal (100) of the person eligible for loan. When the loan contract form is sent from the financial institution's computer server (200) to this user terminal (100), the web application installed to the user terminal (100) checks whether there is the certificate or the biometric information for certification stored in the user terminal (100) and if there is the certificate or the biometric information for certification, a screen to enter the certificate password or the biometric information for certification will appear.

[56] The web application of the user terminal (100) provides the loan contract form through the screen of the user terminal (100) when the password or biometric information that the customer provided through the user terminal (100) matches the previously saved password or biometric information.

[57] The certificate here refers to the certificate issued by predesignated certified agency, and the certificate may also ask for resident registration number along with the password depending on the agency that issued the certificate.

[58] The biometric information for certification is used as the means to authenticate the user by registering the individual's physical features such as the customer's iris, fingerprint, etc. to a certified agency in advance. By storing the same information registered to the certified agency to the user terminal (100) to use it as the certificate that has already been commonly used.

The difference is that it will check whether the given information matches the preregistered biometric information rather than comparing preset password.

[59] In the event that there is no certificate or biometric information for certification saved to the user terminal (100), the web application of the user terminal (100) will show a screen that asks whether the customer intends to prepare the loan contract without undergoing the certification procedure and show the loan contract form through the user terminal (100) when the customer indicates the intention to prepare the loan contract through the user terminal (100). If the customer does not indicate the intention to prepare the loan contract then the system will regard that the customer does not intend to prepare the loan contract and terminate the procedure.

[60] The method in which the customer directly writes in his or her own writing in the field of the loan contract form transmitted to the user terminal (100) appearing on the screen according to the descriptions provided and signs in his or her own writing in the corresponding field on the screen by checking the loan amount, loan interest rate, and loan period that are approved as a result of the loan eligibility review conducted in the financial institution's computer server (200) is

the same as the method illustrated in Figure 3 or Figure 5, and the loan customer's account number shall be also indicated in order receive the loan.

[61] The method that automatically moves to the next field when the customer fills up a field in the loan contract form on the screen where it is needed as described above so that the customer may fill the fields successively is also illustrated in Figure 3 or Figure 5, and thereby eliminating repeated explanations.

[62] When the customer fills up the loan contract by undergoing the certification procedure in the user terminal (100), the corresponding loan contract will be transmitted to the financial institution's computer server (200) after the customer completes filling up and signing the form with his or her own writing, and the financial institution's computer server (200) that receives the form will remit the loan to the loan account indicated by the customer.

[63] In the event that the loan contract was prepared in the user terminal (100) without undergoing the certification procedure, the web application of the user terminal (100) will show the screen that asks the customer to enter fax number or e-mail address.

[64] When the customer enters fax number or e-mail address through the user terminal (100), the user terminal (100) will transmit the loan contract prepared without undergoing the certification procedure with the fax number or e-mail address provided to the financial institution's computer server (200).

[65] The financial institution's computer server (200) will retransmit the loan contract form to the corresponding fax number or e-mail address so that the customer prints out the loan contract form retransmitted by fax or e-mail to prepare and sign the loan contract again in his or her own writing, to photograph it with user terminal (100), and to transmit it to financial institution's computer server (200).

[66] The financial institution's computer server (200) saves the loan contract transmitted with the photograph image of the loan contract prepared without undergoing the certification procedure to the financial institution's database (210) and sends the loan to the loan account indicated by the customer.

[67] If necessary, the original of the loan contract which was retransmitted and prepared and signed again in the customer's own writing shall be delivered to the financial institution by registered mail.

[68] In addition, financial institution's computer server (200) includes the financial institution's database (210) which stores the documents required for loan review transmitted through the user terminal (100), loan contract form, customer's name, loan account, loan eligibility, loan amount, loan interest rate, and loan period and therefore is capable of continuously manage the customer information. However, this type of information shall be inaccessible to regular employees but only accessible to few employees who are authorized to access the financial institution's database (210) to search the corresponding information.

[69] In the event that there is loan interest rate or overdue of principal for the loan, this financial

institution's database (210) also stores the overdue information, and such customer information relating to existing loans may be used in additional loan review when the same customer applies for additional loan.

[70] Although the specific example of the execution of this invention is explained with the reference to the attached drawings as above, it is made clear that the scope of the protection of this invention is not limited to the example of the execution and the scope of the protection covers various design changes, addition or deletion of announcing technology, and simple numerical limitation within the extent that the technical purport of this invention is not changed.

Industrial Availability

[71] The technical effects relating to the composition of the invention are as follows;

[72] First, the leakage of personal information that may occur incidentally in the course of applying for a loan, reviewing the application, and preparing the contract using a mobile terminal may be effectively prevented.

[73] In other words, the existing loan method that uses the mobile terminal exchanges the evidentiary materials for the review or the contract through the personal mobile devices of the employees who broker or review loan. For such loan related documents contain important personal information of the customer, the illegal distribution of this personal information stored in the personal mobile devices of loan related employees may lead to unexpected damages. However, the present invention transmits the loan related documents directly to the financial institution's computer server through the gateway with firewall instead of transmitting them to the personal mobile devices of the employees of the financial institution and allows only few preauthorized employees to access such information to prevent the damage due to the leakage of personal information in advance.

[74] Second, loan application and review and preparation of contract may be carried out quickly and conveniently through a mobile terminal

[75] In other words, the present invention may satisfy customer convenience and also improve sales and enhance the image of the company for the financial institution by allowing customers to use their personal mobile device that they always carry to contact the financial institution quickly even when it is not possible for them to visit a lender personally and apply for a loan eligibility review, when they live in a distant place, or when they are in a situation where it is difficult to sit in front of the PC monitor and prepare the contract.

[76] Third, all loan related documents may be computerize to minimize the cost for document storage and management

[77] In other words, financial institutions' loan departments are usually filled with the loan eligibility documents and contract documents, which are the loan documents of customers, and some companies keep two printed copies of these customer documents. Using the present invention may store and manage customer documents and so forth in the computer system and perform inquiry and review through the computer screen that may reduce cost of producing

unnecessary documents, revive the existing document storage space into the space for new operation as it eliminates the need for an office space for keeping documents, and also uplift operating efficiency by handling amortization on computer even when handling debts such as amortization in managing bonds.

5 [78] Fourth, having the customer directly write in his or her own writing in the fields for the approved loan amount, loan interest rate, loan period, and so forth appearing that on the screen and also sign in his or her own writing directly in the corresponding field on the screen instead of simply using the electronic signature when preparing the contract may prevent unnecessary disputes in advance as it easily verifies whether the customer provided the information or not
10 when a legal dispute may arise in the future.

[79] Fifth, the present invention allows loan eligibility review and preparation of contract when the customer is using the certificate issued by a certified agency or the mobile device to which the biometric information for certification is stored and even when the customer is using the mobile device that is incapable of performing this certification procedure and thereby securing various
15 customer bases.

What is Claimed is:

1. A loan eligibility review and contract preparation system using mobile terminal includes the user terminal (100) to which an web application for loan is installed to transmit documents required for loan review in the form of image, to receive the loan contract form sent from the financial institution, to fill out and sign the form in the user's own writing on the screen for the corresponding field, and to return the form to the financial institution; and the financial institution's computer server (200) which reviews the documents required for loan received from the user terminal (100) above to determine loan eligibility, transmit the loan contract form to the person eligible for loan, and receive and saves the loan contract filled out and signed by the user's own writing from the user terminal (100) above; wherein the financial institution's computer server (200) above will issue and send the user authentication number to the user terminal (100) above when the financial institution's computer server (200) above is requested for user authentication number through the user terminal (100) above, the financial institution's computer server (200) above performs user authentication by checking whether the given user authentication number matches the user authentication number entered through the user terminal (100) above and sent to the financial institution's computer server (200) above, the financial institution's computer server (200) above requests the user terminal (100) above for documents required for loan review when the user authentication is completed, the photographs of the documents required for loan review transmitted through the user terminal (100) above taken by using the camera feature of the user terminal (100) above successively based on the items suggested by the web application for loan are only saved within the web application for loan and not separately saved to the user terminal (100) above once the photographed images are transmitted to the financial institution's computer server (200) above, the loan contract form transmitted to the user terminal (100) above of the person eligible for loan will vaguely display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200) above in the respective fields or legibly on top, bottom, right, or left side of the respective field, and the user is required to fill out each field on the screen in his or her own writing by checking and following the directions indicated and also sign in the signature field on the screen directly in his or her own writing.
2. The loan eligibility review and contract preparation system using mobile terminal of Claim 1, wherein the financial institution's computer server (200) above includes a financial institution's database (210) which saves the documents required for loan review transmitted through the user terminal (100) above, loan contract form, customer's name, loan account, loan eligibility or ineligibility, loan amount, loan interest rate, and loan period.
3. The loan eligibility review and contract preparation system using mobile terminal of Claim 2 wherein the user terminal (100) above searches for certificate or biometric information for certification saved to the user terminal (100) above to show a screen to enter the password for

the certificate or biometric information for certification if there is the certificate or the biometric information for certification when the loan contract form from the financial institution's computer server (200) above is transmitted to the user terminal (100) above and provides a loan contract form through the screen of the user terminal (100) above when password or biometric information that is given through the user terminal (100) above matches the stored password or biometric information.

4. The loan eligibility review and contract preparation system using mobile terminal of Claim 3 wherein the user terminal (100) above shows a screen that asks whether the user wishes to prepare the loan contract without undergoing the certification procedure when there is no certificate or biometric information for certification saved to the user terminal (100) above and provides the loan contract form through the user terminal (100) above when the user expresses the wish to prepare the loan contract through the user terminal (100) above.

5. The loan eligibility review and contract preparation system using mobile terminal of Claim 4 wherein the user terminal (100) above shows a screen asking the user to provide fax number or e-mail address when the loan contract is prepared in the user terminal (100) above without the certification procedure and transmits the fax number or the e-mail address with the loan contract prepared without the certification procedure to the financial institution's computer server (200) above when the user provides fax number or e-mail address through the user terminal (100) above; and the financial institution's computer server (200) above retransmits the loan contract form to the corresponding fax number or e-mail address and saves the loan contract prepared without undergoing the certification procedure and the loan contract which is photographed and transmitted together in the financial institution's database (210) above when the loan contract, which was retransmitted through fax or e-mail, is printed out, filled up and signed in the customer's own writing, photographed with the user terminal (100) above, and sent to the financial institution's computer server (200) above.

6. The loan eligibility review and contract preparation system using mobile terminal of Claim 4 wherein the user terminal (100) above automatically moves to the next field when the field in the loan contract form presented on the screen, which needs to be filled up by the customer's own writing, is filled up with the customer's own writing so that the customer may fill the fields successively.

7. The loan eligibility review and contract preparation system using mobile terminal of one of the Claims 1-6 wherein, the web application for loan which is installed to the user terminal (100) above is installed through the App Store or Play Store or directly transmitted and installed from the financial institution's computer server (200) above to the user terminal (100) above.

8. The loan eligibility review and contract preparation system using mobile terminal of one of the Claims 1-6 wherein documents required for loan review include the proof of employment, identification card, copy of bankbook used to receive salary, invoice of withholding tax, records verifying the payment of medical insurance, transcript or abstract of resident registration

certificate for workers and the business registration certificate, records verifying the payment of value added tax, identification card, transcript or abstract of resident registration certificate, and photographs of the establishment for business operators.

9. The loan eligibility review and contract preparation system using mobile terminal of one of
5 Claims 1-6 wherein the financial institution's computer server (200) above has the graded ratings
which were predetermined based on the salary or the surtax included in the documents required
for loan review transmitted from the user terminal (100) above or existing loan and overdue
information entered through an outside credit-rating agency, calculates the score by aggregating
the scores obtained based on the ratings, and determines the loan eligibility, loan amount, loan
10 interest rate, and loan period based on the score.