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Digital Tokenization For Loans In Banking Integrating NPL

Mrs. Srushti Mhaske[1], Mrs. Ashwini Mohite[2], Mr. Prathmesh Nakhate[3], Mr. Habibsaeed Mukebil[4] Dr. Pravin Latane[5]
Students, Department of Computer Engineering[1-4]
Professor of Computer Engineering[5]
Dr. D. Y. Patil College of Engineering and Innovation, Varale, Pune, Maharashtra, India

Abstract: *This project introduces a decentralized application to tackle the main problems of opacity and inefficiency in managing Non-Performing Loans (NPLs). It uses a smart contract on the Ethereum blockchain to create a secure, unchangeable, and clear ledger that covers the entire loan lifecycle. The system has a role-based structure that separates public loan applicants from authorized bank employees. The proof-of-concept shows how blockchain technology improves data integrity, simplifies auditing, and builds more trust and efficiency in the financial ecosystem. The system ensures secure loan status updates and clear access control. It aims to improve regulatory oversight and operational efficiency in banking loan management.*

Keywords*:* Ethereum Blockchain, Smart Contracts, Meta- Mask Wallet