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1 Role Wise Breakdown of All Features:

1.1 Business Owner/Shopkeeper -Mobile App

- **Transaction Management:**
  - Record Normal & Dew (Credit) transactions.
  - Automatic real-time calculation of totals and pending amounts.
  - View, filter, and search complete transaction history.
  - Record customer payments (cash, digital).

- **Customer Management:**
  - Request new customer to add into their shop.
  - Quickly search for customer by name, ID or Email.
  - View individual customer profiles and their complete transaction history.
  - Real-Time chat with customers.

- **Dashboard & Analytics:**
  - Total Due Overview: See the sum of all outstanding amounts.
  - Individual Customer Totals: List of all customers with their current balance.
  - Highest/Lowest Due(person) Identification.
  - Expense vs Income chart.

- **Other Advanced Features:**
  - AI-Powered Receipt Scanning: Scan a bill photo to auto-fill transaction details and categorize items.
  - Voice-Based Transaction Entry (Quick-Hisab).
  - Smart Payment Reminders: Send Bulk reminder notification to all the users.
  - Generate and download PDF of monthly income/expense and total due statistics.
  - Offline Mode: Perform all critical functions without an internet connection.
  - AI Chat-bot to take some financial tips to grow in market.

1.2 Customer – Mobile App

- **Core features:**
  - View personal dues with one or multiple shopkeepers.
  - Accept the request sent by shop/business.
  - See a complete, transparent history of all transactions with a business.
  - Make digital payments directly through the app using Khalti or eSewa.(Payment Gateway)
  - Search and Add request Shopkeepers/Businesses they have a credit relationship with.
  - Real time Chat with shopkeepers.
  - Favorite shops list for quick access to frequent businesses.

- **Advanced Features:**
  - Due Reminder Notifications.
  - Download transaction statement (PDF).
  - Customer feedback to shop.
  - Switch to business account.
  - Loyalty point (Gazab Customer point) which helps business account to trust the customer more.
  - Set a limit budget and Personal budget alerts when dues approach a user-set limit (monthly).
  - Simple profile customization, like adding a photo or contact details for easier identification by shops.

1.3 Admin – Web App

- **User & System Management:**
  - Dashboard: Monitor total platform statistics (Number of Businesses, Active Customers, Total Transactions).
  - Manage Business Owners: Activate or deactivate.
  - Manage Customers: View and manage customer accounts across the platform.
  - Role-based Access Control: Define permissions for all user roles.
  - User Support Management (respond to help tickets)

- **Data Insights & Platform Health:**
  - View system-wide analytics and trends.
  - Monitor for any fraudulent activity or platform abuse.

- **Other Features:**
  - Broadcast important notifications to all users (e.g., new features, maintenance).

2 General Features

- **Authentication and Session Management**
  - Email based Login/Register
  - OTP Verification
  - Session Management
- **Localization**
  - Nepali Language Support
  - Custom Fonts
  - English Language toggle option.
- **UI/UX**
  - Simple minimal UI Design
  - Seamless navigation with bottom nav bar
- **Notifications**
  - Push notification
  - In-app notification