APPS | WEBSITES | SEO

Website Developers India Pvt. Ltd.

Project Document.

Mobile Application Development.

Mobile Applications | Website Development | Graphic Design | Software Development
Mobile Website | Other Business Solutions

Prepared for:

Mr Rakesh Bhunatar

About Us

We are a software development company based in Mumbai, India with local project managers in Australia, US and UK. This helps in clear communication as well as ease of doing business with expert local knowledge and best in class technology solutions and services.

We deliver high-performance software, web applications and mobile apps. Our solutions are business driven; we understand our role as your software development partner. We transform and innovate using today's powerful technologies. We thrive on processes and passion to be rated as one of the best web development companies in India.

We are a team of Software Architects, Engineers and programmers who can review your business requirements and challenges, available hardware and software infrastructure. Perform a through GAP analysis and offer a solution to deliver the desired results. Most of our programmers are certified Professionals and undergo regular training on emerging technologies, tools and trends.

Our Services

Website Development

● Web Application Development	**PHP, Frameworks and .NET**
● Responsive and Mobile Websites	**HTML5, CSS and Angular JS**
● SaaS	**Open source& MS technologies**

Mobile Application Development

● IOS Application Development for iPhone and iPad	**Apple SDK**
● Android Application Development	**Android SDK**
● Windows Mobile Application Development	**Microsoft .NET**

Digital Marketing

● SEO, SEM, SMO, PPC and Analytics	**Various Technologies**

Software Development

● Web based software application development	**MS MVC architecture & PHP**
● Business Intelligence and Data Mining Services	**SSIS, SSRS, SSAS with MS SQL**
● CRM and Corporate Intranet/Extranets	**MS Dynamics and SharePoint**

Portfolio

Angel Broking

XMSE
METROPOLITAN STOCK EXCHANGE

SATTVA CONNECT

BDS MASCHINEN

Meshbesher & Spence
LAWYERS

ELECTRICAL
Estimating Solutions

CEMSTONE

pharma 14

ROCKY MOUNTAIN ADVENTURES

GRANDADVENTURES

ChoiceKids
CHILDCARE

EduScan GROUP

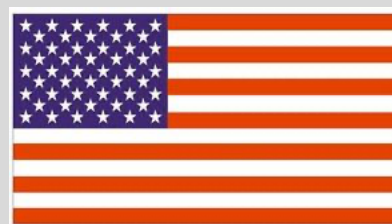
HC healingcloud

MAD Adventures

5

From our clients

Country – United Arab Emirates (Dubai)

Client Name – Dr Alka Karla

Details – Leading Training Institute in Dubai.

Video URL – https://youtu.be/D3sx63vADVE

Country – United States of America (New York City)

Client Name – Allister Silverton

Details – Mobile Application for Close Group.
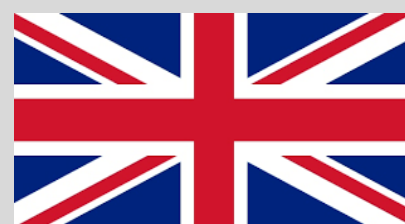
Video URL – https://youtu.be/1y54Pefq5Vg

Country – Zimbabwe

Client Name – Mubinah Esat

Details – Mega mastery Online Courses Portal

Video URL – https://youtu.be/9j8kb1abdM0

Country – United Kingdom (South Yorkshire)

Client Name – Liam Ryder Page

Details – Leading Brewery Manufacturing Company
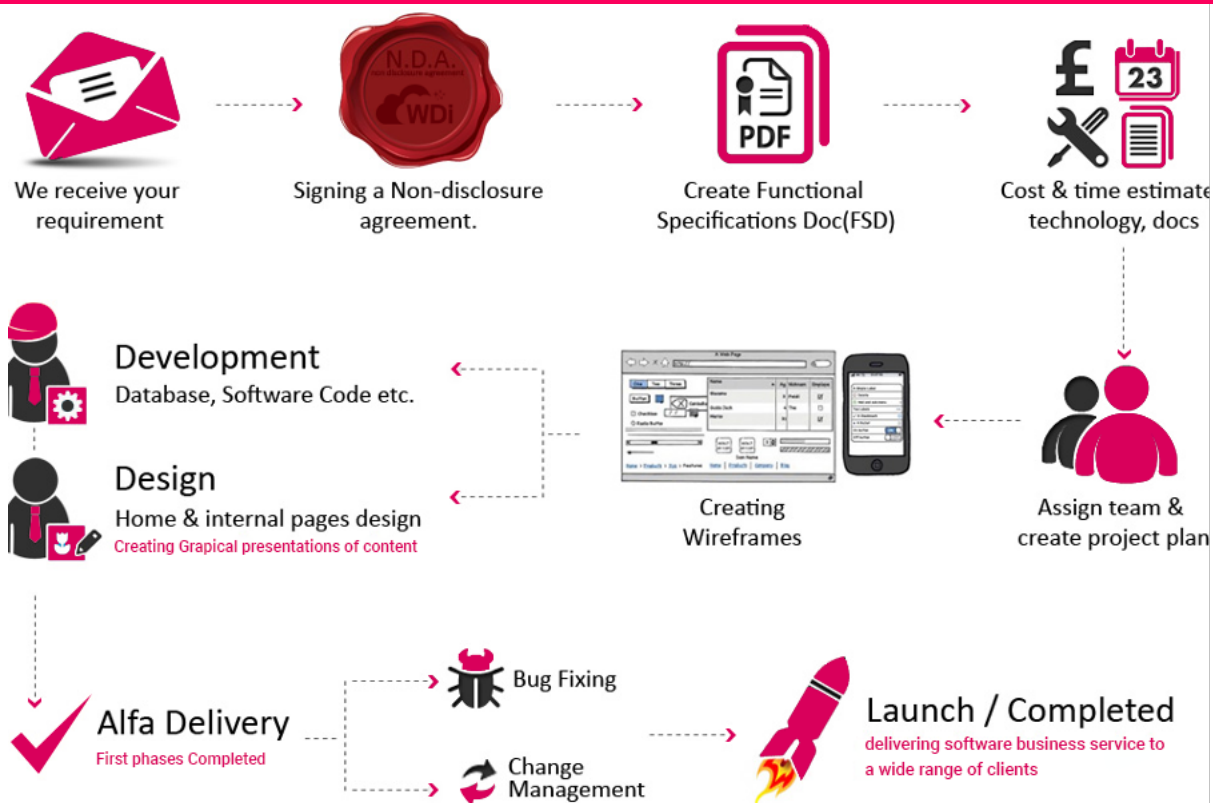
Video URL – https://youtu.be/hMwGUTUH_HU

Country – Bahrain

Client Name – Sayed Mohamed

Details – SimSim MarketPlace Portal

Video URL – https://youtu.be/Gts_rF5oxLo

Country – United Kingdom

Client Name – Nigel Parkes

Details – BioTrib Life Memories Organization

Video URL – https://youtu.be/4adblp0C2sc

Our Process -

We receive your requirement → Signing a Non-disclosure agreement. → Create Functional Specifications Doc(FSD) → Cost & time estimate technology, docs

Development
Database, Software Code etc.

Design
Home & internal pages design
Creating Grapical presentations of content

Creating Wireframes

Assign team & create project plan

Alfa Delivery
First phases Completed → Bug Fixing / Change Management → Launch / Completed
delivering software business service to a wide range of clients

Functional Pointers -

Introduction

Purpose of Document

The purpose of the document is to emphasize the Supermoney Advisory Mobile Application which will allow the users to get advice on different financial sectors. Users will be able to get multiple products, he will select anyone and will be able to get advice on any of that.

Project Scope

The objective is to design and develop a Supermoney Advisory Mobile Application. In the application, users will do the login and signup. After signing up, the User will be able to view multiple products on which he wants the Advice. Users will be able to select anyone and will be able to make a one-time upfront payment. Once the payment is done, the User will be able to get the list of questions that will be related to the Financial question, and other questions related to his previous investments. Once the questions are answered He will be able to get the advisory information. And then the user will have to do his KYC. Along with KYC, the User will be able to add his bank details and card details. Once these details are entered, the User will wait until an agent is assigned to him via a third-party CRM. Once the

7

agent is assigned he will be able to do a video call with him and After the call, he will receive an email containing all the information related to investment.

Once he receives all the information, the User will be able to do the investment. Once invested, the User will be able to view the profit or loss growth of that particular investment.

The user will also be able to view his portfolio which will have the details of all his previous investments. The application will be Bilingual in English and Hindi.

User Characteristics

The following Actors interact with the system as per the current scope of the system.

Actors:

There are different actors that are present in the system and will manage the system as per the role and responsibilities defined. The different actors that will be present in the system are: -

Users:

Users will be able to Login into the application by entering their details and also will be able to set a 4 digit pin so that they can log in via that pin. In case the user is not having their account they will do the sign-up by entering their details. After signing up, the User will be able to view multiple products on which he wants the Advice. Users will be able to select anyone and will be able to make a one-time upfront payment. Once the payment is done, the User will be able to get the list of questions that will be related to the Financial question, and other questions related to his previous investments. Once the questions are answered He will be able to get the advisory information. And then the user will have to do his KYC. Along with KYC, User will be able to enter his bank account details and card details. Once the details are entered, the User will wait until an agent is assigned to him via a third-party CRM.

Once he receives all the information, the User will be able to do the investment. Once invested, the User will be able to view the profit or loss growth of that particular investment.

The user will also be able to view his portfolio which will have the details of all his previous investments.

Sub-Admin:

Sub-Admin will manage the platform on the basis of rights provided by the Admin. Sub-Admin will be able to manage the Client requests.

Admin:

Admin will manage the complete platform. Some of the important features which admin would be managing are Users Management, Sub-Admin Management Payment Management, Products Management, Reports Management.

Product Functionality

End User Features (Mobile Application)

- **Download application**
  - User will be able to download the application for their respective stores
    - Google play store
    - Apple store

- **Splash screen**
  - A splash screen is a graphical control element consisting of a window containing an image, a logo, and the current version of the software. A splash screen usually appears while a program is launching for around 2-3 seconds.

- **Signup**
  - Sign Up as an End user
  - Enter details:-
    - Name
    - Email ID
    - Mobile Number
    - Password(Password will have eye icon, clicking on that icon, User will be able to view the password)
    - Accept terms and conditions
    - Signup
  - Verify Mobile number via OTP.
  - Receives a set of security questions and will be able to answer for further security measures.
  - Security question:-
    - What is your pet's name?
    - Who is your favorite actor/actress?
    - What is your favorite hobby?
    - What is your mother's maiden name?
    - What is your grandmother's name?
    - Which year did you do your class XII?
  - The user will also receive a Captcha code which he has to enter while signing up.
  - Users will also get the "Get updates on Whatsapp" checkbox, clicking on that User will receive the updates on Whatsapp.
  - Receiving a confirmation email over the registered Email ID.

- **Set 4 digit pin**
  - Creates 4 digit pin for login
  - Enter 4 digit pin
  - Renter 4 digit pin for confirmation
  - Save the pin

9

- **Login**
  - Login via two options:- Mobile number & 4 digit pin
  - Mobile number based Login:-
  - Enter Mobile number
  - Password(Password will have eye icon, clicking on that icon, User will be able to view the password)
  - Also User will be able to login into the application via Face unlock(For iOS) and Fingerprint(For Android)
  - Pin based login
  - Enter 4 digit pin
  - In case the user enters the wrong password 3 times, his profile will be locked for a period of 12 hours, and an SMS/email notification would be sent to his mobile/email that a failed attempt has been made to access his account. After these 12 hours, the account will be unlocked automatically and the user would be able to log in using the existing correct password. However, if the user wants immediate access - he can do so by answering any 3 random security questions (that he has set up while signing up). If he answers all three questions correctly; a password reset link would be sent to his registered email ID.
  - Forgot Password
    - Enter Email ID
    - Security questions to be answered to verify if the authorized user has requested to reset the password
    - Password will have eye icon, clicking on that icon, User will be able to view the password
    - The user will also receive a Captcha code which he has to enter while changing the password.
    - Receives a reset password link over the Email to reset the password
  - Forgot pin
    - Enter Mobile number
    - Security questions to be answered to verify if the authorized user has requested to reset the pin
    - The user will also receive a Captcha code which he has to enter while changing the pin
    - Pin reset code sent over Mobile number
  - Login>Button

- Home Page
  - User will be able to view different products for which he wants to provide the advisory. Following will be the services:-
    - Equity
    - Mutual funds
    - Fixed deposits
    - Tax planning
    - Insurance
    - Loans
    - Nation pension system(Coming soon)

- Gold (Coming soon)
- Cryptocurrency(Coming soon)
- Real estate
- Small cases
- Full-time advisory

Asset classes

- **Stocks**
  - Client clicks on '+' sign & the next page appears to
  - Search functionality – to find out any stock using 2-3 letters or tickets (like moneycontrol, etc.). From search, he will get to each stock's page – where every stock will have the following details available like any stockbroker -
    - CMP
    - 52W High/Low
    - Market capitalization
    - Charts
    - Etc, etc

Two possibilities here:
- Covered stock: we give our view on a particular stock on that page. This feature is available only to clients and not visitors. We can ask visitors to subscribe to get this info/analysis.
- Not covered by our analysts: quant/technical analysis based SWOT analysis only like what Screener does, highlighting basic +/- on the company. This feature is available only to clients and not visitors. We can ask visitors to subscribe to get this info/analysis.
- There will be a 'BUY' or 'SELL' tab on every individual stock page. Once he clicks on Buy/Sell, he will be redirected to the brokers' page.
- Reports and statements will be sent across to all clients on a recurring basis as well as whenever the client requests for the same by visiting the 'Reports' section.

- **Mutual Funds**
  - Client clicks on the '+' sign and the next page appears.
  - On top of the page: the client will see a list of his recommended schemes and amount (along with % of overall MF investment) to be invested in each scheme; as has earlier been finalized with him by our advisor.
  - Against each recommendation, he will have the option to explore alternatives to that scheme (and if he chooses to replace it, then our list changes accordingly), and also the amount and % filed should be editable in case he wishes to.
  - Scrolling down, he will get a list of various MFs across categories [For a visitor, this will come on the top as no advised list of products applicable]
    - Large/Small/Multi
    - ELSS
    - Sectoral/Hybrid
    - High Debt
    - Liquid
    - FOFs

- After selection of MFs, he will be required to fill in the following details -
  - Amount he wants to invest (Min. investment of each fund to be displayed)
  - Option of adding multiples of 100s to be provided like 500, 1000 & 2000
  - Choose SIP date of his own choice
  - Select whether he wants to do 'SIP' or 'LUMPSUM'
  - Click on 'Invest Now' button to proceed
- The order details need to be displayed which will be confirmed by the client.
- He selects the Bank A/c of his own choice or we give an option of adding a bank account by providing 'Add' button
- He makes payment through various modes available
  - UPI Apps (Amazon, Paytm, Gpay, Phonepe
  - Manually entering UPI ID
  - Debit Cards
  - Net banking
- Check box for accepting T&Cs (Here we may add some other agreements also related to advisory, etc.)
- Click on the 'Confirm & Pay' button after which he will be redirected to the payments page

- **Fixed Deposits/ Corporate Deposits**
  - Client clicks on the '+' sign and the next page appears.
  - On top of the page: the client will see a list of his recommended FDs/CDs (along with % of overall MF investment) to be invested in each; as has earlier been finalized with him by our advisor.
  - Against each recommendation, he will have the option to explore alternatives to that investment (and if he chooses to replace it, then our list changes accordingly), and also the amount and % filed should be editable in case he wishes to.
  - Scrolling down, he will get the list of all FDs/CDs available with details like - [For a visitor, this will come on the top as no advised list of products applicable]
    - Credit rating
    - Interest Rate
    - Tenure
    - Min. Investment
    - Lock-in period (If any)
    - Risk Meter - Moderate, Risky, Conservative
  - After selection of FD/CD, the next page would capture the following details -
    - Amount to be deposited
    - Interest payout frequency - Annually, At Maturity, Quarterly, Monthly, etc
    - Deposit period with Interest rates applicable
  - Below is applicable for both advised clients as well as visitors:
    - Verify your PAN details earlier fetched while A/c opening.
    - Add Nominee details
    - Select Bank A/c details or Add an account for the same

12

- ▪ Click on Submit and proceed towards payment page

- • **Loans**
  - o Personal Loans, Home Loans, Car Loans, Education Loans, Mortgage Loans
  - o In each category, provide the list of partners (banks/NBFCs, etc.) available with us
  - o Give him option to choose our advisory for loan [charge a separate advisory fee and nothing in processing fee] or go for a loan without our help [built-in processing fee]
- • If he chooses Advisory:
  - ▪ Ask him to choose specific loan type he needs
  - ▪ Schedule call with our agent for that loan type
  - ▪ Agent to do his entire liabilities profile and basis his income, etc. suggest best loans from among various tie-ups we have
  - ▪ After the loan vendor, idea amount, etc is finalized between agent and client; then-agent asks for various documents required for that particular loan (either client uploads on the portal or send email). The agent helps him fill out the form etc.
- • If he doesn't want Advisory:
  - ▪ Ask him to choose a specific loan type he needs
  - ▪ Choose the loan partner
  - ▪ Follow the process as provided by chosen loan partner for client onboarding including financial eligibility questions, uploading documents
  - ▪ Entire onboarding will happen on our platform only; we will send a docket to bank/NBFC at the backend.
  - o List of documents required –
- • **Personal Loans**
  - o For salaried individuals:
    - ▪ Proof of Identity:- Passport / Driving License / Voters ID / PAN Card (any one)
    - ▪ Proof of Residence:- Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (anyone).
    - ▪ Latest 3 Months Bank Statement (where salary/income is credited).
    - ▪ Salary slips for the last 3 months.
    - ▪ 2 Passport Size photographs.
  - o For self-employed individuals:
    - ▪ KYC Documents: Proof of Identity; Address proof; DOB proof.
    - ▪ Proof of Residence:- Leave and License Agreement / Utility Bill (not more than 3 months old) / Passport (anyone).
    - ▪ Income proof (audited financials for the last two years).
    - ▪ Latest 6 Months Bank statement.
    - ▪ Office address proof.
    - ▪ Proof of residence or office ownership.
    - ▪ Proof of continuity of business.
- • **Home Loans**
  - ▪ Loan application form.

- 3 photographs passport sized.
- Identify proof
- Residence proof
- Bank Account Statement/Passbook for last 6 months.
- Signature verification by bankers of the applicant.
- Liabilities statement and Personal Assets.
- Property detailed documents
- Salary Certificate (original) from the employer.
- Form 16/IT Returns for the past 2 financial years.
- IT Returns/Assessment Orders copies of the last 3 years.
- Challans as proof of Advance Income Tax payment.
- Proof of business address for non-salaried individuals.
- IT returns/Assessment Orders copies of the last 3 years.
- Challans as proof of Advance Income Tax payment

- **Car Loans**
  - Loan Application Form
  - Identity Proof
  - Address Proof
  - Age Proof
  - Income Proof
  - Bank Statement (3 to 6 months)
  - Proforma Invoice (Price quoted by the dealer for the car chosen)
  - Loan Application Form
  - Identity Proof
  - Address Proof
  - Age Proof
  - Income Proof
  - Bank Statement (3 to 6 months)
  - Business Ownership Proof
  - Proforma Invoice (Price quoted by the dealer for the car chosen)

- **Education Loans**
  - Duly filled and signed application form with affixed photographs
  - 2 photographs of passport size
  - Copy of exam mark sheets of 10th/12th or latest education certificate
  - Statement of course expenses/cost of study
  - Aadhaar Card and Pan Card of the Student and Parent/ Guardian
  - Age proof
  - Copy of Aadhaar Card /Voter ID/Passport/Driving Licence
  - Identity proof copy of Voter ID/Aadhaar Card/Driving Licence/ Passport
  - Residence proof
  - Rental agreement/Bank statement of 6 months of the student or co-borrower/guarantor/Copy of Ration card/Gas Book/Electricity Bill/Tel. Bill
    - Income proof:
      - Most recent salary slips or Form 16 of the parent/ guardian/co-borrower

- 6 months bank statement of the borrower or updated passbook of bank
- Updated ITR (Income Tax Return with income computation) of 2 years or IT assessment order of last 2 years of
- parent/co-borrower/guardian
  - o Documents stating the assets and liabilities of the parent/co-borrower/guardian
- **Mortgage Loans**
  - Latest Salary Slips
  - Bank Account Statements
  - PAN Card
  - ID proof
  - Address proof
  - Documents of the property to be mortgaged
  - IT Returns
  - Title documents
  - Primary Bank Account statements of the past 6 months
  - PAN Card
  - Address Proof
  - ID proof
  - ITR Returns & Financial statements
  - Documents of the property to be mortgaged
  - Title documents

- **Insurance**
  - o Life Insurance, Health Insurance, Motor Insurance
  - o Click on the 'Add' button to start investing in different types of Insurances based on the above-selected type.
- If he chooses Advisory:
  - o Ask him to choose a specific insurance type he needs
  - o Schedule call with our agent for that insurance type
  - o Agent to explain ideal cover, give him a comparison of various options (different companies, different riders, different pay-in options, different pay-out options) and finalize the best combination of each as per client's requirement. We will also help them in processing claims, if and when arise
- If he doesn't want advisory:
  - o The next page would display the following content -
    - Ideal Cover
    - Policy Term
    - Cover till Age
    - Payment Period (Up to what age?)
    - Payment type (Annually, Semi-annually, Quarterly)
    - Select the relevant insurance companies options available
    - Add the relevant details - Use of tobacco, drinks, profession
    - Proceed further to accept the T&Cs and redirect to the payments page

15

- List of documents required -
- **Life insurance**
    - Life insurance proposal form, duly filled and signed by the proposer and/or the life insured
    - Photograph of the proposer
    - Photograph of the life insured (if different from the proposer)
    - Age proof of the proposer and/or the life insured
    - Identity proof of the proposer and/or the life insured
    - Address proof of the proposer
    - Medical examination report of the life insured if required by the policy because of the age and/or the sum assured chosen
    - Income proof of the proposer if the sum assured and/or the premium of the policy is high
    - PAN card of the proposer

- **Health insurance**
    - Health insurance proposal form, duly filled and signed by the proposer
    - Identity proof of the proposer and the insured members
    - Age proof of the insured members
    - Address proof of the proposer and insured members
    - Medical examination report if pre-entrance medical check-ups are specified by the insurance company due to the age and/or the sum insured chosen
    - Income proof of the proposer for very high sum insured levels

- **Motor insurance**
    - Proposal form for car or bike insurance, duly filled and signed by the vehicle owner
    - Invoice of the vehicle if a new insurance policy is being bought
    - RC book of the vehicle
    - Identity proof of the proposer
    - Address proof of the proposer

- **Tax Planning/Filing**
    - Click on the 'Start Planning' button to start with. On the same page, we can provide a list of documents to be kept ready for filling out details. Also, provide an 'Old vs New Regime' button. To provide 'Tax Calculator' on the same page
    - The following details need to be captured from clients after they click on 'Start Planning' -
        - Age
        - Marital Status
        - Annual Income
        - Salaried? If yes, provide details
        - HRA applicability, Living in the metro?
        - List of investments made during the year applicable for Chapter VI deductions
        - 'Analyse Tax' button for getting results.

- **Real Estate**
  - Tying up with different Real-estate companies/ AIFs
- If he chooses Advisory:
  - Ask him to choose a specific kind of investment he wishes to make
  - Schedule call with our agent for a particular property type
  - Agent to explain the list of properties available, cities where they are located, give him a comparison of various options (Tenure, IRR rate, Annualised returns expected, etc) and finalize the best as per client's requirement. We will also assist in processing documents, as and when required.
- If he doesn't want Advisory:
  - Click on the 'Start Investing' button and provide basic details like -
    - Basic Information
    - Residential Address
    - PAN Details
    - Bank A/c Details
    - Nominee Details
  - Get all the documents uploaded from the visitor end and additional documents if needed from the Client's end.
  - Entire documentation & onboarding will be done on our platform & docket to be shared with respective companies.
    - In the bottom menu & Top header User will be able to view the following tabs:-
      - Home
      - Portfolio
      - Accounts
      - FAQ & Support
      - Notifications(On top header)
- **Home**
  - List of Products
  - Demo video regarding the application working
  - Select any one product
  - View details
  - Get started button.
    - Clicking on the button, the User will be able to make the payment of Rs 199 for availing the services.
    - Make the payment via Credit card or Debit card, UPI, and Netbanking.
    - Before making the payment, the User will be able to get a checkbox for accepting the IA agreement for SEBI guidelines.
    - Once he clicks on the checkbox, he will get the popup for the agreement, he will click on I agree and then he will be moving forward for payment. Until then the CONTINUE button will be disabled.
  - Questionnaire
    - Get the list of questions related to personal information, Financial details, Past investment details.

- The user will sync all his Past investments with the application.
- On the basis of these details, the User will be able to get more details related to that particular product.
- User will be able to do the KYC process for that he has to enter his Pan card no., Aadhaar Card no., Or if the user is not able to complete the manual KYC, he can opt for the option of Video KYC.
- If the KYC is done then the only user will be able to move forward.
- On the basis of these questions, a user will be able to know about the risk statistics.
- Questions will be:-
  - What is your age?
  - What is your gross income?
  - What number of persons are dependent on your income?
  - My income sources (current & future) are?
  - What is your investment experience?
  - Which of the following statements best describe your attitude towards investing?
  - How would you react if your portfolio lost 15% or more of its value in a year?
- Details will be as follows:-
- Provide KYC details (Tab 1)
  - ☞ First name
  - ☞ Last name
  - ☞ Address with Pincode
  - ☞ Email ID
  - ☞ PAN
  - ☞ DOB
  - ☞ Mobile number
  - ☞ Age
  - ☞ Occupation
  - ☞ Gender
  - ☞ Residential Status
  - ☞ Retirement Age
  - ☞ Life expectancy (Should be above 70) - For retirement planning
- Family Details (Tab 2) - First name, Last name, Occupation, Dependency Status, DOB, Age
  - ☞ Spouse
  - ☞ Son, Daughter
  - ☞ Father, Mother
- Add Income & Expenses Details
  - ☞ Income - Salary, Business, Post office MIS, Pension, Others
  - ☞ Expense - Rent, Medical, Household exp, Vacations, Parties
- Add Assets & Liabilities

- ☞ Assets - Equity, Debt, Gold, Liquid invest., Real estate (self-occupied/rented)
- ☞ Liabilities - Housing, Credit card, All types of Loans
  - ▪ Existing Insurance (If any)
    - ☞ Term Plan
    - ☞ ULIP
    - ☞ Mediclaim
    - ☞ General
    - ☞ Guaranteed Income
    - ☞ Pension Plan
  - o <u>Assignment of Agent</u>
    - ▪ Once all the details are entered, the user will be assigned with an agent via third-party CRM.
    - ▪ Users will wait from 4 hours to 48 hours for getting the agent assigned to him.
    - ▪ Once the agent will be assigned, the user will be able to select a time slot for his call.
    - ▪ After selecting the time slot, the user will be able to do the Phone call with the agent and will share the information related to investment over the call.
    - ▪ After the call User will receive further information related to investment over the Email.
    - ▪ Then User will be able to make the investment
  - o Invest
    - ▪ Users will be able to select the advisory plan.
    - ▪ On the basis of the plan, the agent will be able to do the analysis at his end and will come up with avenues in which he should invest.

    - ▪ Users will select any one plan and will be able to checkout to make the payment.
    - ▪ Users will be able to make the payment using Debit cards, UPIs, and net banking.

- **Portfolio**
  - o In the portfolio, the User will be able to view the progress of every investment he has made.
  - o The investments will be like:- Mutual funds, FDs, Stocks, etc.
  - o Along with the investment progress, the User will be able to view the graph and history about All his assets, liabilities, insurance (life/health), taxation also
  - o The user will be able to view his current investment along with the profit or loss of that investment.
  - o The user will be viewing the graph view for profit or loss of his investment.
  - o Also, he will be able to view the Graph view of everything like:- Assets, liabilities, Insurance, etc.
- **Notifications**

- From the Top header, when the user clicks on bell icon, the User will be able to get notification on the basis of the following:-
  - Preference for new investment
  - Increasing rates about any new company
  - Information related to any investment plan
  - Notifications if he should sell any of his assets or should invest in the new plan.
  - Broadcast notification regarding new investment or about any new launches of our product category
  - Broadcast about any new IPOs, NFOs, etc.
  - Investment detail related to any new investment
  - Update regarding his profile
  - Answer for his new question.

- **Blogs & Videos**
  - Users will be able to view the list of blogs and videos.
  - Users will be able to select anyone and will be able to view that.
  - Users will also be able to select the video and will be able to view that.

- **Financial & tax calculators**
  - User will be able to view the financial and tax calculators like:-
    - SIP calculators
    - EMI calculators
    - Tax calculators

- **Accounts**
  - In Account User will be able to manage the following:-
    - User will be able to view his profile progress and how much profile he has completed(Like 30% out of 100%)
    - Once the user enters any detail it will be autosaved.
    - View profile details
    - Edit profile details
    - Edit his risk profile by reanswering the questions
    - Manage his Bank account details
    - Manage his card details
    - Manage his KYC information
    - Change his Pin
    - Change password
    - Change language:- English or Hindi

- **FAQ & Support**
  - Users will be able to view the list of FAQs.
  - Users will see multiple questions and answers.
  - The user will be able to ask a question and will get the answer to that.
  - In case of support, a User will be assigned a particular agent for any of his day-wise query

- **Logout**
  - It will log out from the application

Features of Sub-Admin: Web-Based Panel

- **Login**
  - Email ID
  - Password
  - Forgot Password < Reset password using email verification link.
  - Login>button
- **Dashboard**
  - Users Management
  - Logout
- **User Management**
  - Sub-Admin will have access to all the registered and active Users with details such as Name , Email ID, Mobile number, etc.
  - Sub-Admin can add/edit/delete Users
  - Sub-Admin will be able to assign any particular user's request to any agent.
- **Account Settings**
  - Sub-Admin will be able to view and update the following details:
    - Email ID
    - Password
    - Notification setting <On/Off
    - Contact Us
      - Edit contact us an email/No
- **Logout**

Features of Admin: Web-Based Admin Panel

- **Login**
  - Email ID
  - Password
  - Forgot Password < Reset password using email verification link.
  - Login>button

- **Dashboard**
  - Users Management
  - Agent Management
  - Sub-Admin Management
  - Product/Services Management
  - FAQ Management
  - Payment Management
  - Logout

- **User Management**
  - Admin will have access to all the registered and active Users with details such as Name , Email ID, Mobile number, etc.
  - Admin can add/edit/delete Users

- **Agent Management**
    - o Admin will have access to all the registered and active Agents with details such as Name , Email ID, Mobile number, etc.
    - o Admin will be able to Add/Edit/Delete Agents.

- **Sub-Admin Management**
    - o Admin will have access to all the registered and active Sub-Admins with details such as Name , Email ID, Mobile number, etc.
    - o Admin will be able to Add/Edit/Delete Sub-Admins.
    - o Admin will have the right to assign roles to any particular Sub-Admin.

- **Payment Management**
    - o Each record under view payment will have the following details:
    - o Payment ID
    - o Amount credited
    - o Date & time
    - o Payment method used
    - o Customer details < who has made the payments

- **Product Management**
    - o Able to view the list of products.
    - o Search the product
    - o View any particular product
    - o Add a new product
    - o Delete any particular product
- **FAQ Management**
    - o Admin will manage the FAQ.
    - o Admin will add/edit/delete any FAQ.
    - o Admin will have the ability to answer any FAQ

- **Account Settings**
    - o Admin will be able to view and update the following details:
        - ▪ Email ID
        - ▪ Password
        - ▪ Notification setting <On/Off
        - ▪ Contact Us
            - • Edit contact us an email/No
- **Logout**

Third-Party Integrations

There will be some third-party integration that will be required to build the functionality mentioned in the document. The details are mentioned as under -

- Email & SMS OTP API
- Third-party CRM for Agent interaction
- Customer support software API
- PAN Verification & KRA API
- Aadhaar verification API
- Video KYC(Including IPV) & Aadhaar E-sign API
- AML & PEP check API
- IFSC, Penny drop, Payment & Mandate creation API
- Mutual fund Platform:- BSE-Star
- Customer KYC API
- AP & Demat API
- Mutual fund Charts & Navigation API:- Morningstar or Valueresearch API
- Equity API for stock information
- Payment gateway integration
- APIs for fetching the data regarding different stocks, etc.

Project Proposal

- **Project Costing – 15,00,000 INR + GST to 20,00,000 INR + GST**
- **Prototype Costing – 1,00,000 INR + GST**

Payment Terms

Sr. No	Payment Terms
1	Advance Payment (After Prototype Completion and Approvals)
2	Graphics Designing – Mobile App Completion and Static Website Completion.
3	UI Development – Mobile App Completion.
4	UI Development – Static Website Completion and Admin Dashboard Completion.
5	Static Website – GO LIVE.
6	Sprint 1 – Mobile App Development Completion.
7	Sprint 2 – Mobile App Development Completion.
8	Sprint 3 – Mobile App Development Completion.
9	Sprint 4 – Mobile App Development Completion.
10	Android and iOS Application – GO LIVE.

- Prototype Payment will be included in the final project costing once the prototype is completed and WDI gives you the final costing.
- Ex- If the Project costing is 17,00,000 INR + GST then, 1,00,000 INR+ GST is already paid by the client, so Project value will be 16,00,00 INR + GST which is divided as per the above 10 equal payment milestones.
- If after the prototype is approved and WDI gives costing more than 20,00,000 INR + GST then client can stop the project and 1,00,000 INR + GST will be considered for the Prototype Delivery and no additional payment will be taken by the client.

What Our Customers Speak About Us

YouTube: https://www.youtube.com/channel/UCIwTLgxc79PwJxNq52nKDIw

Few Live Projects

https://www.walletero.com/

https://sattvaconnect.com/

https://proteq.co.in/

https://www.orchidshoes.in/

https://www.bds-maschinen-gmbh.de/

https://www.adclarocapital.com/

https://www.grandadventures.com/

http://www.menasolutions.ae/

www.nataliewilliamscoach.com

https://www.madadventures.com/

https://www.shoprma.com/

Click here to see more Live Project

Our UX (Design) Capabilities –

https://dev.betadelivery.com/websites/tenderone.html

https://dev.betadelivery.com/websites/danceclasses.html

https://dev.betadelivery.com/websites/danceclassesforkids.html

https://dev.betadelivery.com/websites/manor.html

https://dev.betadelivery.com/websites/keyshomekeys.html

https://dev.betadelivery.com/websites/youcreatebeauty.html

https://dev.betadelivery.com/websites/sds.html

https://dev.betadelivery.com/websites/tramar.html

https://dev.betadelivery.com/websites/grandadveture.html

https://dev.betadelivery.com/websites/ozin.html

https://dev.betadelivery.com/websites/rockymountain.html

https://dev.betadelivery.com/websites/eduscan.html

https://dev.betadelivery.com/websites/exemplartech.html

https://dev.betadelivery.com/websites/fbc.html

https://dev.betadelivery.com/websites/breakbulk.html

Click here to see more Design Links

Serving **30+ Clients** with exceptional Digital Marketing Services!

Agreement with WDI

Agreement Terms and Conditions

This Agreement is made as of 21st March 2022 by and between SuperMoney Advisors Private Limited (further referred to as "Client")and **Website Developers India Pvt. Ltd.**, located at 614, Palm Springs Centre, Link Road, Malad (West), Mumbai – 400064. India (further referred to as "Developer").

1. STANDARD TERMS AND CONDITIONS
These are the standard terms and conditions for all services offered by Website Developers India Pvt. Ltd. Including but not limited to Mobile App development, Website Design and Development, UI/UX Designing, Wireframe and Prototype designs, Digital marketing, SEO services, Social Media Marketing and Branding services and these apply to all contracts and all work undertaken by Website Developers India P. Ltd. for its clients.

2. OUR FEES AND DEPOSITS

A deposit of the total fee payable as per the agreed payment terms under our proposal is due immediately upon you instructing us to proceed with the Project design and development work. The remaining shall become due when the tasks are completed (as per the milestones shared in the proposal) to Client's reasonable satisfaction but subject to the terms of the "approval of work" and "rejected work" clauses. Developers reserve the right not to commence any work until the deposit has been paid in full, and as per agreed payment schedule.

All payments received are non-refundable under any circumstances if any work has been started for the next phase of design/development and/or the contract is terminated thereafter for any reason whatsoever.

3. SUPPLY OF MATERIALS

Client must supply all materials and information required by us to complete the work in accordance with any agreed specification. Such materials may include, but are not limited to, photographs, images, written copy, logos and other printed material. Where there is any delay in supplying these materials to us which leads to a delay in the completion of work, Developers have the right to extend any previously agreed deadlines by a reasonable amount.

Where the client fails to supply materials, and that prevents the further progress of work, In that event the Developers have the right to invoice the client for any part or parts of the work already completed.

4. VARIATIONS

Developers will offer you the opportunity to make revisions to the design. However, Developers have the right to limit the number of design proposals to a reasonable amount and may charge for additional designs if you make a change to the original project specification.

Our design and development phases are flexible and allow certain variations to the original specification. However, any major deviation from the specification will be charged at the rate of INR 1000 per hour.

5. PROJECT DELAYS AND CLIENT LIABILITY

Any time frames or estimates that Developers give are contingent upon Client full co-operation and complete and final content (photography for the work pages). During development there is a certain amount of feedback required in order to progress to subsequent phases. It is required that a single point of contact be appointed from the Client side and be made available on a daily basis in order to expedite the feedback process.

6. APPROVAL OF WORK

On completion of the work the client will be notified and have the opportunity to review it. You must notify us in writing of any unsatisfactory points within 7 days of such notification. Any of the work which has not been reported in writing to us as unsatisfactory within the 7-day review period will be deemed to have been approved. Once approved, or deemed approved, work cannot subsequently be rejected and the contract will be deemed to have been completed and the balance of the project price as per the schedule will become due.

7. REJECTED WORK

If you reject any of our work within the 7-day review period, or not approve subsequent work performed by us to remedy any points recorded as being unsatisfactory, and we, acting reasonably, consider that you have been unreasonable in any rejection of the work, Developers may elect to treat this contract as at an end and take measures to recover payment for the completed work.

8. PAYMENT

Upon completion of the 7-day review period, Developers will invoice you for the balance payment as per the delivery phase of the project.

9. WARRANTY BY YOU AS TO OWNERSHIP OF INTELLECTUAL PROPERTY RIGHTS

Client must obtain all necessary permissions and authorities in respect of the use of all copy, graphic images, registered company logos, names and trademarks, or any other material that you supply to us to include in Client website or web applications.

All work done by the developer under this contract will remain the property of the Client after the successful completion and acceptance of the deliveries and final payments. Developers will not claim any right of ownership over any work done including but not limited to Designs, Prototypes, Software programs, Algorithms or codes, Websites, mobiles app, text or graphic content. The Developers will not use, reuse, share any part of the codes developed for the client (unless the codes are used from the existing WDIPL code library). The developers will not retain any codes or designs after the project completion unless the client expects the maintenance and update work to be done by the developers.

10. LICENSING

Once Client have paid in full for all the work, Developer will grant to Client the right to own the software and its related contents. Client will be the rightful owner of all source codes and designs.

11. SEARCH ENGINES

Developers do not guarantee any specific position in search engine results for Client website. Developers may perform basic search engine optimisation according to current best practice.

12. CONSEQUENTIAL LOSS

Developers shall not be liable for any loss or damage which you may suffer which is in any way attributable to any delay in performance or completion of our contract, however that delay arises.

13. DISCLAIMER

To the full extent permitted by law, all terms, conditions, warranties, undertakings, inducements or representations whether express, implied, statutory or otherwise (other than the express provisions of these terms and conditions) relating in any way to the services provided by the Developers to the Client are excluded. Without limiting the above, to the extent permitted by law, any liability of Website Developers India P. Ltd. under any term, condition, warranty or representation that by law cannot be excluded is, where permitted by law, limited at our option to the replacement, re-repair or re-supply of the

services or the payment not exceeding the cost of the services that Developer were contracted to perform.

14. NON-DISCLOSURE
Developer (and any subcontractors Developer engage) agree that Developer will not at any time disclose any of Client confidential information to any third party.

15. ADDITIONAL EXPENSES
Client agrees to reimburse Developers for any requested expenses which do not form part of our proposal including but not limited to the purchase of templates, third party software, stock photographs, fonts, domain name registration, web hosting or comparable expenses.

16. BACKUPS
Client are responsible for maintaining Client own backups with respect to Client website and Developer will not be liable for restoring any client data or client websites except to the extent that such data loss arises out of a negligent act or omission by the Developer. The developer will be maintaining all backups related to all development work during the full cycle of development prior to the application and software going live, post the application going live, the client will be responsible.

17. OWNERSHIP OF DOMAIN NAMES, WEB HOSTING and APP STORES
Developer will supply to Client the account credentials for domain name registration and/or web hosting and/or the App Store and Play store accounts that Developer may subscribe/purchase on Client behalf when Client reimburse for any expenses that Developer have incurred.

18. GOVERNING LAW
The agreement constituted by these terms and conditions and any proposal will be construed according to and is governed by the laws of Mumbai, Maharashtra, India. Client and Website Developers India P. Ltd. submit to the non-exclusive jurisdiction of the courts in and of Mumbai in relation to any dispute arising under these terms and conditions or in relation to any services Developer perform for Client.

19. CROSS BROWSER COMPATIBILITY

By using current versions of well supported content management systems or frameworks (technology) used such as "WordPress" "Magento" "Laravel" "React" etc, Developer endeavour to ensure that all works Developers create are compatible with all current modern web browsers such as the most recent versions of Microsoft Edge, Firefox, Google Chrome and Safari and the Mobile Apps are Compatible will the latest versions of Android and/or iOS at the time of delivery. Third party extensions, wherever used, may not have the same level of support for all browsers. Wherever appropriate Developers will substitute alternative extensions or implement other solutions, on a best effort basis, if any incompatibilities are found.

20. E-COMMERCE

Client are responsible for complying with all relevant laws relating to e-commerce, and to the full extent permitted by law will hold harmless, protect, and defend and indemnify Website Developers India P. Ltd. and its subcontractors from any claim, penalty, tax, tariff loss or damage arising from Client or Client clients' use of Internet electronic commerce.

21. Survival.

The foregoing commitments of each party shall survive any termination of the Relationship between the parties.

22. Successors and Assigns.

This Agreement shall be binding upon and for the benefit of the undersigned parties, their successors and assigns, provided that Confidential Information of the Disclosing Party may not be assigned without the prior written consent of the Disclosing Party. Failure to enforce any provision of this Agreement by a party shall not constitute a waiver of any term hereof by such party.

23. Waiver.

Failure to enforce any provision of this Agreement by a party shall not constitute a waiver of any term hereof by such party.

24. Counterparts.

This Agreement may be executed in two or more counterparts, each of which shall be deemed an original and all of which together shall constitute one instrument.
IN WITNESS WHEREOF, this Mutual Non Disclosure Agreement is executed as of the date first above written.

25. Indemnity:

The developer will indemnify the client for any legal or commercial actions that may arise due to any coding or development or technology for the website as well as the mobile Apps including any creative work done by WDIPL against copyright or plagiarism or IP, as client will not be involved in the said development and coding technology output by WDIPL.
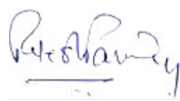
For: Website Developers India Pvt. Ltd.   **For: SuperMoney Advisors Private Limited**

Name: Ritesh Pandey   **Name: Rakesh Bhunatar**

Title: Founder, CEO   **Title: _____**

(Signature)   (Signature)

Date: 19th April 2022   **Date:**