**Harsh Singhania**

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**Mission Statement:**

Mobile Banking Application available free on Android, Apple Appstore. It provides user who already has an account with our bank to utilize all its functions/requirements, some of the unique requirements are mentioned below. All age groups are welcomed to open an account with different Terms & Conditions for each category.

**Requirements:**

1. Voice Recognition feature which will allow differently challenged users to login in into their account using a unique passphrase. Check their balance with different voice commands and the application will provide text to speech as well to read out details requested by the user.
2. Online account opening feature for new customers to open an account sitting at home and at their preferred time instead of visiting the bank. Documents can be uploaded in a pdf format and for the KYC part, they can schedule a virtual KYC with their closest branch located.
3. Visualized dashboards to show different category expenses – Food, Clothing, Online Shopping, etc.
4. Setting reminders for bill payments to avoid late due charges & extra fees on missed payments – Monthly Electricity Bill, Mobile Bill, Water bill, etc.
5. Credit card caps/limits on different category expenses which will give user better management of his expenditure and savings month to month.
6. Locating our nearest 24X7 ATMs and getting directions to them as well using a 3rd party applications like Google Maps or Apple Maps.
7. 24X7 Chatbots for Customer Support which will handle any basic queries or issues with their account.
8. Scan QR Code/Tap phone at merchants to pay with the Debit/Credit card saved in the application. Using Card less options are helpful when users forget their wallet or can carry light with just their phone to make necessary payments.
9. Students in the age group of 18-24 and Senior Citizens (60+) can open their individual without any parental control or restrictions respectively. They get certain flexibilities such as Zero Balance Account where they do not need to meet the minimum balance criteria as compared to other accounts options.
10. Recommendations on money management such as giving the users recommendation to invest their money in different trade options – Mutual Funds, Share Market, Savings Bonds, etc.
11. Digital Wallets available where users’ rewards/points for each transaction they make using our dedicated digital wallet. They can then in future redeem those rewards for different purposes that they like.

Individuals that participated in this field work:

1. Navin Singhania – Virtually
2. Jaini Shah – Virtually
3. Amogh Patnaik – In Person
4. Jaykishan Jayaram Vivekanand – In person
5. Anuragh Anand – Virtually
6. Rahul Jain – In person