BUSINESS RULES DOCUMENT (BRD-Rules)

MiniBank – Digital Savings Account Opening

RULE-01: Customer Must Be ≥ 18 Years Old

Primary Rule Description:

Customer must be at least 18 years old.

Sub-Rules:

```
- Age = current_date - dob (leap years included)
- Age < 18 → reject
- Error: "You must be 18 years or older..."
```

Logical Condition:

```
IF age < 18 THEN reject
```

Exceptions: None

Trigger: Personal details submission

Compliance: RBI KYC

RULE-02: PAN Must Match Official Regex

```
Regex: [A-Z]{5}[0-9]{4}[A-Z]
```

Sub-Rules:

```
- Uppercase only
- Exactly 10 chars
- No spaces/symbols
```

Logical Condition:

```
IF NOT matchesRegex THEN reject
```

RULE-03: Aadhaar Must Be 12-Digit Numeric

```
Regex: ^[0-9]{12}$
```

Sub-Rules:

```
- Exactly 12 digits

- No symbols/hyphens

- Leading zeros allowed
```

Logical Condition:

```
IF NOT matchesRegex THEN reject
```

RULE-04: Aadhaar Failure ≥ 3 → Block 24 Hours

Sub-Rules:

```
- Count INVALID and ERROR responses

- Block for 24 hours

- Reset after success or cooldown
```

Logical Condition:

```
IF failureCount >= 3 THEN block
```

RULE-05: Mobile Must Be Unique

Sub-Rules:

```
- Check active + incomplete + dormant apps

- 10-digit numeric

- Reject and prompt login/recovery
```

Logical Condition:

```
IF mobile exists THEN reject
```