



TRIBHUVAN UNIVERSITY
INSTITUTE OF SCIENCE AND TECHNOLOGY
CENTRAL CAMPUS OF TECHNOLOGY, DHARAN, SUNSARI, NEPAL

A Project Report On
MERO KHUTRUK - A WEB-BASED PERSONAL FINANCE MANAGER

Submitted To:
DEPARTMENT OF IT
CENTRAL CAMPUS OF TECHNOLOGY, DHARAN, SUNSARI, NEPAL

*In partial fulfilment of the requirements for the degree of Bachelor in Information
Technology (BIT)*

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SUPERVISOR RECOMMENDATION

This is to recommend that **Darshan Shakya** [BIT 343/077], **Sanjiv Rai** [BIT359 /077], and **Santosh Rai** [BIT361 /077] have carried out project work entitled "**MERO KHUTRUKE – A WEB-BASED PERSONAL FINANCE MANAGEMENT SYSTEM**" for the requirement to the project work in Bachelor of Information Technology (BIT) under my supervision in the Department of Information Technology, Central Campus of Technology, Institute of Science and Technology (IoST), Tribhuvan University (T.U.), Nepal.

To my knowledge, this work has not been submitted to any other degree. They have fulfilled all the requirements laid down by the Institute of Science and Technology (IoST), Tribhuvan University (T.U.), Nepal for the submission of the project work for the partial fulfillment of Bachelor of Information Technology (BIT) degree.

Mr. Sanjay Niroula

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Department of Information Technology

Central Campus of Technology

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DECLARATION

This project work entitled "**MERO KHUTRUKE – A WEB-BASED PERSONAL FINANCE MANAGEMENT SYSTEM**" is being submitted to the Department of Information Technology, Central Campus of Technology, Institute of Science and Technology (IoST), Tribhuvan University (T.U.), Nepal for the partial fulfillment of the requirement to the project work in Bachelor of Information Technology (BIT) degree. We carry out this project work under the supervision of Mr. Sanjay Niroula, T.U., Department of Information Technology, Central Campus of Technology, Institute of Science and Technology (IoST), Tribhuvan University (T.U.), Nepal.

This work is original and has not been submitted earlier to anyone or in any other form to any university or institute, here or elsewhere, for the award of any degree.

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Sincerely,

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ABSTRACT

This project titled “MERO KHUTRUK – A WEB BASED PERSONAL FINANCE MANAGEMENT SYSTEM” that is developed aiming to help users to minimize the physical calculations for their daily expenditure and tracking of their income and expenses. Personal finance management refers to the term that is related in managing your money, saving and investment. Our app provides various features, components and a set of pre-defined categories of income and expenses and are allowed to create categories if they desire. Users can create multiple accounts as they desire, categorize income and expenses, and create transaction based on the categorized income and expenses, and transfer funds between the accounts seamlessly. Our app is based on object-oriented approach and it follows agile methodology, which means that our app is flexible and can adapt to changes quickly. In developing our project, we have used Laravel for the backend, Tailwind CSS for styling the web application, MYSQL for database storage and Alpine.js was used to give functionality like small pop-up for task completion. The application features dynamic pie chart for the visual representation of the data, provides filtering of transaction on monthly and annual basis and export the monthly statement in PDF format. Users can convert Nepali currency to any other foreign currencies, as they desire. Users are provided with robust security measures to protect the user's data and credentials against CSRF attacks and brute force attacks. The app provides user friendly environment for end users to manage their personal finances. This project has significant potential to address real-world financial challenges, helping users to gain better control, plan and achieve their financial goals.

Keywords: Personal finance management; Income and expense tracking; Laravel; Data visualization; User-friendly interface;

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LIST OF ACRONYMS AND ABBREVIATIONS

1. AI/ML: Artificial Intelligence/ Machine learning
2. CSS: Cascading style sheet
3. GB: Gigabyte
4. HTML: Hypertext Markup Language
5. JS: JavaScript
6. MVC: Model View Controller
7. ORM: Object-Relational Mapping
8. PWA: Progressive Web App
9. RAM: Random Access Memory

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CHAPTER 1: INTRODUCTION

1.1 Introduction

In today's world of digitization and exponential advancement in the field of technology, the field of personal finance management has improved remarkably [1]. Personal finance management refers to the financial choice and tasks of an individual, which includes budgeting, saving goals, investments, loans, and many more. Effective personal finance management plays a pivotal role in an individual's quality of life. Many individuals face significant issues tracking their expenses and budget due to dependence on manual calculations. These processes are more laborious, open to error, and making informed decisions becomes burdensome [2].

To tackle these issues, we have developed a web-based personal finance management web application and named it "Mero Khutruke" which will help users to minimize the physical calculations for their daily expenditure, track their income and expenses. The user can use the pre-defined categories that the web application offers and can create categories as per their needs. On the basis of daily, monthly, and annually the income and expenses will be displayed in the form of visual representation charts.

1.2 Problem Statement

Present financial transactions include many sources of income, expenses, billing methods which results difficulty in maintaining the individual's economic well-being. Existing systems for financial management are often complicated, some ask for subscription payment for using their features, poor user-friendly environment, obstructing the users to cope up with personal finances. People might forget to record their income and expenses and might even lose interest in using the application resulting in inaccurate and unreliable data, which eventually affects in making informed financial decisions. People also need to be educated on the advantages of recording their income and expenses and the proper way to use an expense tracker to enhance their financial well-being.

1.3 Objectives

The general objective of this project is to help the users develop a budget plan. The specific objectives of the project include:

1. To track the user's daily expenditure.
2. To promote creating a saving goal for an individual.

3. To provide a user-friendly environment for the end users to manage their personal finances.
4. To provide visual representation charts of income and expenses.

1.4 Scope and Limitation

The core functionalities of the system include:

1. The system provides transaction management where the users will be able to record, edit, delete, and categorize transactions.
2. Minimizing dispensable expenditure and improving spending habits.
3. It can generate visual reports, such as monthly spending, Income vs. Expenses.
4. It alerts the users to record the data daily, or budget breaches.
5. It allows user registration, login, and profile customization.

The limitations of the project are:

1. The system does not support integration with the banking APIs resulting in lack of real-time synchronizing with the statement.
2. Advanced financial features like those that stock portfolio tracking and automatic tax calculations are not covered.
3. There are limited customization options for visual report, and dashboards.
4. Offline access is not supported, making it less useful in areas with no connectivity.
5. The system may initially support only one language (i.e. English) and one currency (i.e. Nepalese Rupee).
6. The user support is limited to emails, with no live support or chatbots.

1.5 Development Methodology

This project uses agile methodology for the development that deals with iterative and incremental methodology, which focuses on faster delivery of value and makes project quality better through continuous feedback. It allows quick adaptation to changes and ensures that the software meets user needs even if the requirements evolve. The phases of this methodology includes:

- **Concept:** The concept phase, also known as project initiation, is the first stage in Agile methodology. It involves the associated stakeholders, the development team and future users, who establish a vision of the project, and define its scope, objectives, and goals. The concept phase often includes an initial list of features and a product backlog.

- **Inception:** The inception phase of an Agile project refers to the early stages of planning and envisioning how the finished product will look. Teams go into detail when it comes to plans and analyses, with the end goal of refining the project vision that was established during the Concept stage. They might also define initial requirements, conduct feasibility studies or run risk assessments.
- **Iteration:** This phase involves teams who implement prioritized features from the backlog. During each iteration, teams design and develop features, then test and integrate them. Iteration encourages stakeholders to provide regular feedback and fosters a continuous focus on delivering working software. It also makes it possible to quickly adapt to shifting requirements. The iterative stage allows for frequent corrections and ensures that product is delivered in small, regular increments.
- **Testing:** This method enables quick feedback, aids in maintaining product quality, and guarantees that the software will continue to be dependable and error-free.
- **Release:** During the release phase, end-users or customers receive working and potentially shippable increments of the software. Iterative features are integrated, tested, and prepared for deployment.
- **Maintenance:** Following the release of the software product, support and upkeep are required. Tasks include addressing flaws, improving existing features, and accommodating changing requirements in response to user feedback and evolving needs.

The benefits of using this methodology are as follows:

- Increased software quality
- Customer collaboration
- Adaptability
- Goal oriented

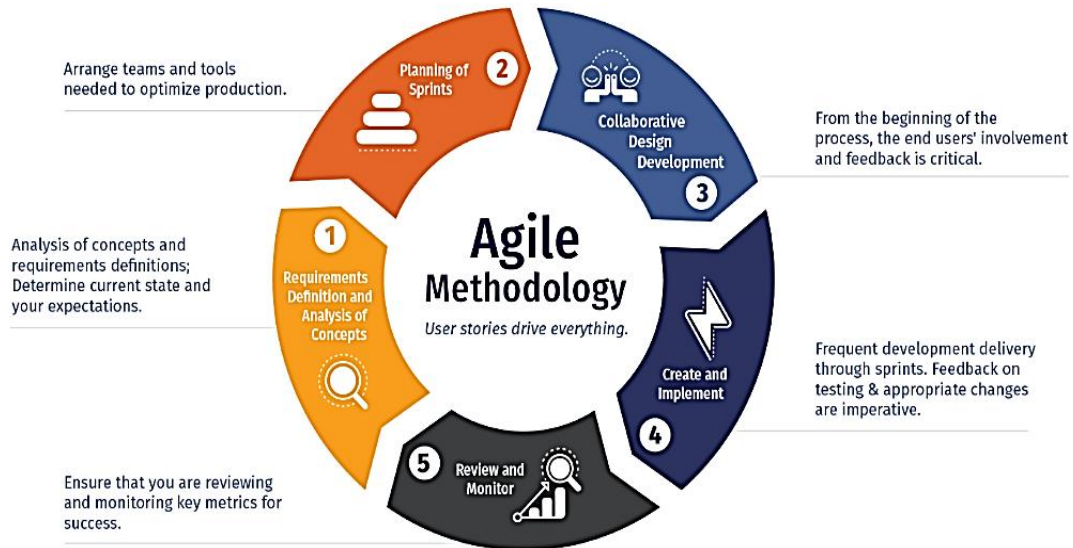


Figure 1. 1 Agile Methodology

1.6 Report Organization

The report is structured into several chapters to systematically present the study. The organization is as follows:

- Chapter 1: Introduction – It provides an overview of the project, problem statement, objectives, scope and limitation and development methodology.
- Chapter 2: Background Study and Literature Review – It discusses the fundamental theories, and terminologies of the project. It also discusses about the relevant studies, systems related to the project.
- Chapter 3: System Analysis – It explains the requirements, architecture, and the conducts the feasibility study for the project.
- Chapter 4: System Design – It explains the blueprint of the system, database design, system flow, and describes the algorithms used in the project.
- Chapter 5: Implementation and Testing – It covers the implementation of the modules, technologies used, conducts unit and system testing and analyzes the result.
- Chapter 6: Conclusion and Future Recommendation – It summarizes key findings, discusses challenges and suggests future improvements.

CHAPTER 2: BACKGROUND STUDY AND LITERATURE REVIEW

2.1 Background Study

This project is based on MVC pattern i.e. Model, View and Controller. In which model parts manages data, define data structure e.g. updates application to reflect added item similarly view part handles layout and display e.g. user clicks ‘add to cart’ and controller part routes commands to the model and view parts e.g. receives update from view then notifies model to ‘add item’.

Likewise the project follows Three Tier Architecture (i.e. presentation tier , application tier and data tier) in which presentation tier handles user interaction, displaying data on the screen and receiving input from user , application tier acts as a mediator between the presentation tier and data tier executes the core business logic of application , processing user requests and performing calculations similarly data tier is responsible for storing, and managing data in a database which includes database management system and data access layers.

An API (Application Program Interface) is used which is set of rules that allows software application to communicate with each other.

2.2 Literature Review

1. EveryDollar is a personal budget app. It helps in creating custom budgets, tracking expenses, planning your spending, setting and reaching your goals, and keeping up with the finances. Every single dollar. EveryDollar is a budget-planning app, based on Dave Ramsey’s principles of a zero-based budget and paying off debt using the debt snowball method, that allows users to easily track their budget and spending on a monthly basis. The app is designed for adults and gives them the ability to easily see where they spend their money each month [3].
2. Know Your Budget is an everyday expense tracker and control application to track costs effortlessly and efficiently. Users will be able to maintain their information systematically. Any individual to track their income and expenditure from day to yearly basis can use it. The site provides reports in the form of pie chart. It has a feature to aid in adding information about where the money from, it costs, from whom and the purpose for the payment [2].

3. Money Lover is a simple money tracker. It records daily transactions and put them in categories. It provides budgeting feature to control the expenses. It also provides report to give a clear view on the person's spending patterns. It has multiple features including multiple currency support, notifications, can take picture of receipts to auto process and organize them [4].
4. Controle Finance is a web-based personal finance manager. It tracks the user's income, expenses, investments and many more. It can manage accounts in multiple currencies. Users can import their expense tracking spreadsheet into the application. The app provides a feature to generate reports to track the expenses over the period that the users prefer [5].

CHAPTER 3: SYSTEM ANALYSIS

3.1 System Analysis

3.1.1 Requirement Analysis

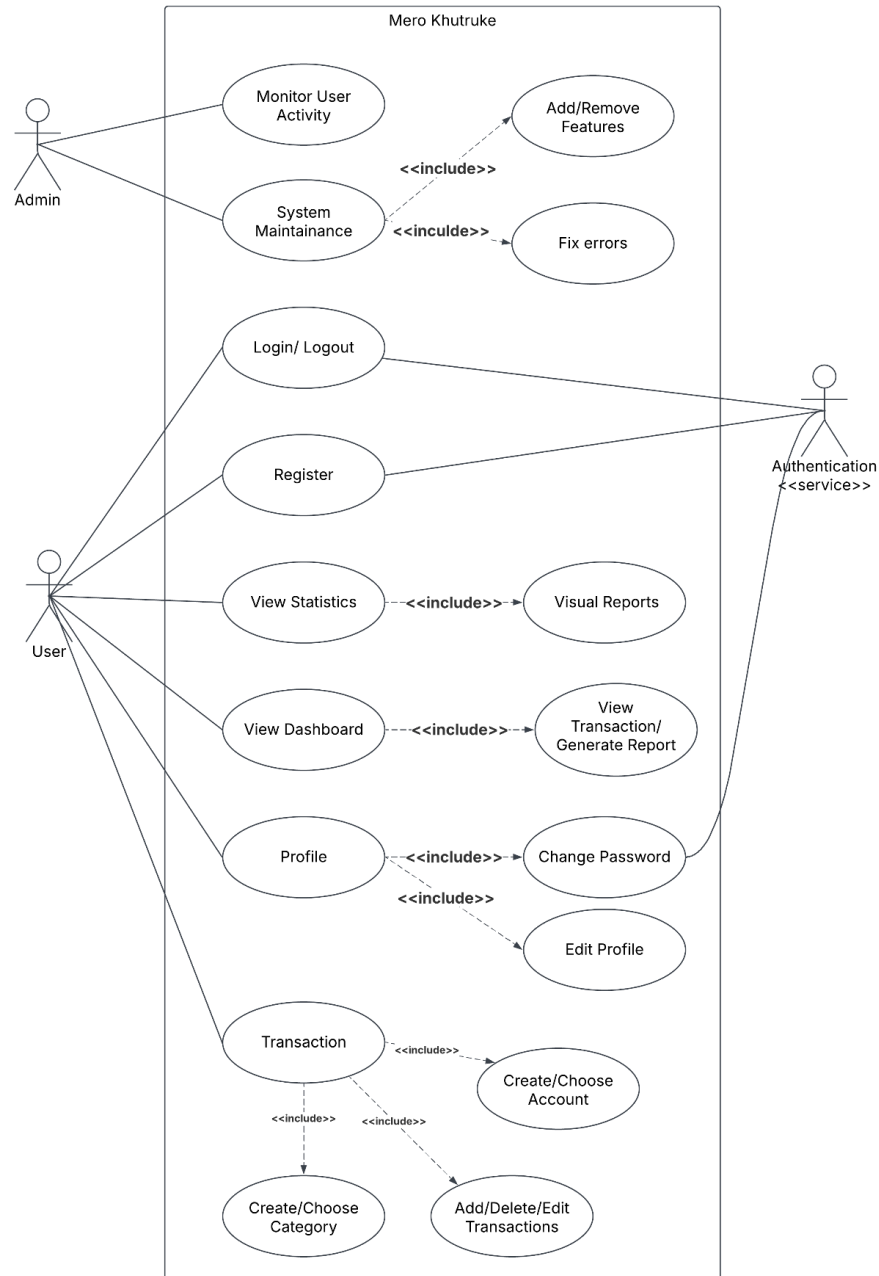


Figure 3. 1 Use Case Diagram of Mero Khutruke

A non-functional requirement is a function that helps software work efficiently and define the operational characteristics of the project. It includes

- Performance: The app is well optimized to handle data transaction seamlessly.
- Security: The app provides robust security measures against security threats.

- Availability: The app is available to the user 24/7, anywhere with the minimum requirement of internet connection.
- Maintainability and manageability: With the use of object oriented approach, and agile method, the app is manageable and can be maintained effortlessly.
- Usability: The app is user-friendly and is easy to use.

3.1.2 Feasibility Analysis

- This section evaluates the technical resources required to develop, deploy, and maintain the system. We used Laravel, a robust PHP-based framework well suited for web applications. MySQL as database for structured financial data storage. HTML, Tailwind CSS, Alpine.js are used to design the front-end dynamic interfaces. There were two development machines used for the project with standard configuration including 8 GB RAM, one with AMD-based multi-core processors, and another with Apple M1 chipset. Proficiency in Laravel for backend development is needed. Knowledge of front-end technologies for creating responsive user interface and experience with API integration for providing analytics is required for which our team to be educated on the technologies used for the project. The required technologies are readily available and affordable. Laravel's built-in features including ORM, routing, authentication reduce the development time. There are minimal risks in implementing the technical aspects. Hence, the project is technically feasible.
- This section evaluates whether the system can function effectively within the intended operational environment. The target users include any individual or families seeking to manage their finances more effectively. The system will be intuitive, with a user-friendly interface with many features. Users will require minimal training due to the easy-to-use design. The system aligns well with user needs and operational goals. Therefore, the project is operationally feasible.
- As we will be doing our project for general educational purpose and do not expect any returns. Most of the technology used is free open-source software. Therefore, it is economically feasible.
- Here, we have prepared a Gantt chart of our project showing how much actual time we took to work on our projects. It took us approximately 12 weeks to build the project. We have listed all the stages and phases that we went through while building our projects to make it reliable and efficient. Here we have divided our projects into various stages where we performed various tasks. The development duration of the

project consisted of allocating two weeks for both the requirement analysis and designing a wireframe. It took another six weeks to implement the code and test the system in parallel. The deployment process was finished in a week, and a week was allocated for maintenance. We started working on the documentation at the outset.

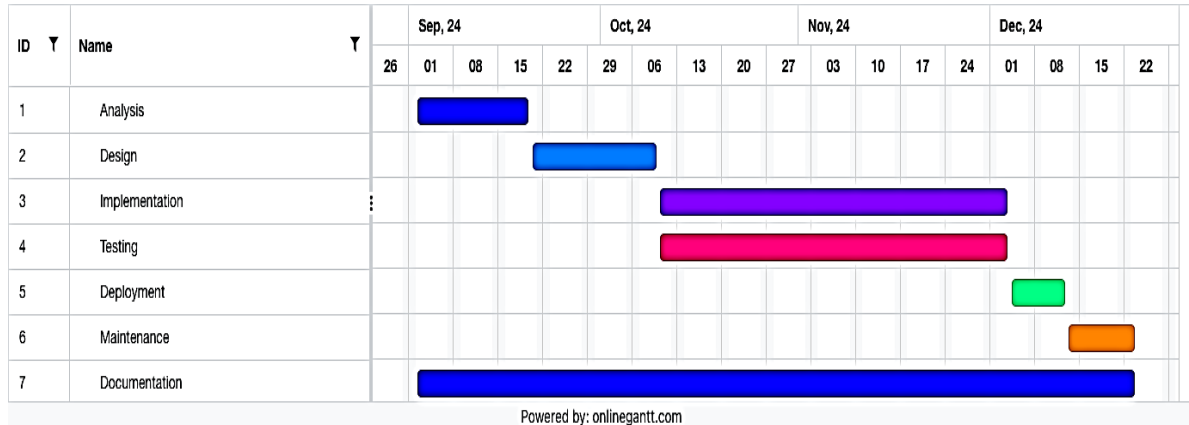


Figure 3. 2 Gantt chart

3.1.3 Analysis

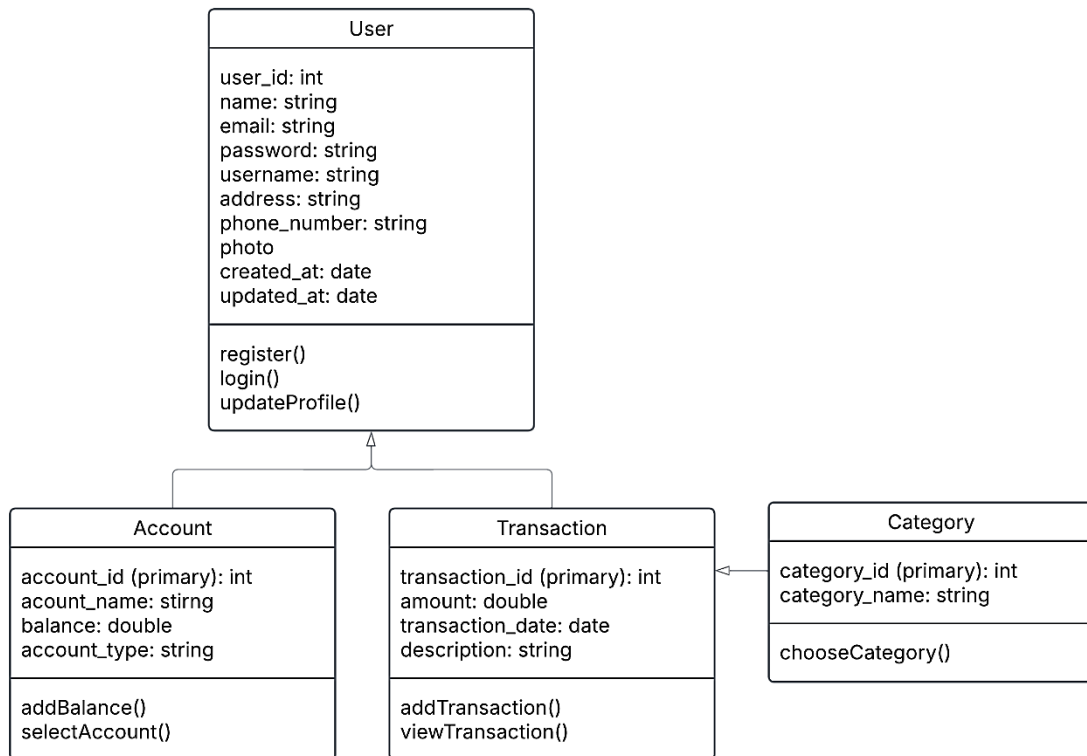


Figure 3. 3: Class Diagram of Mero Khutruke

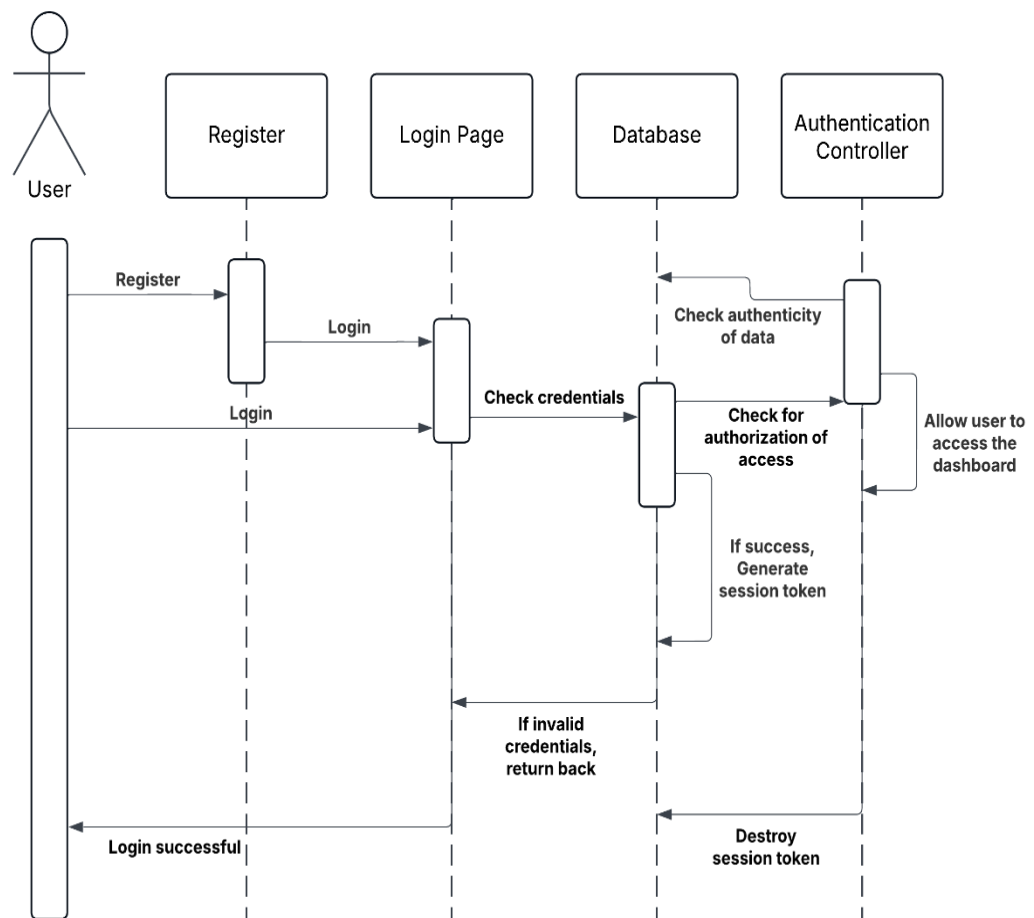


Figure 3. 4 Login Sequence Diagram for Mero Khutruke

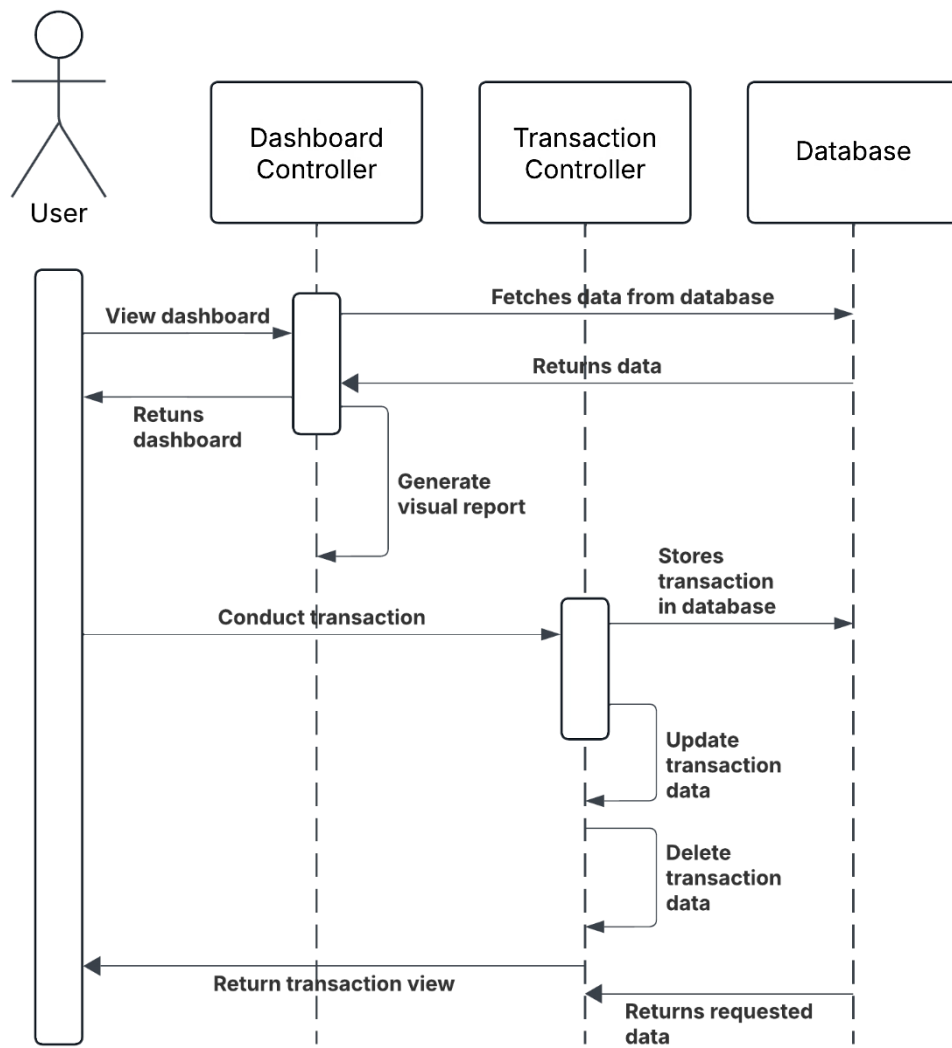


Figure 3. 5 Transaction Sequence Diagram for Mero Khutruke

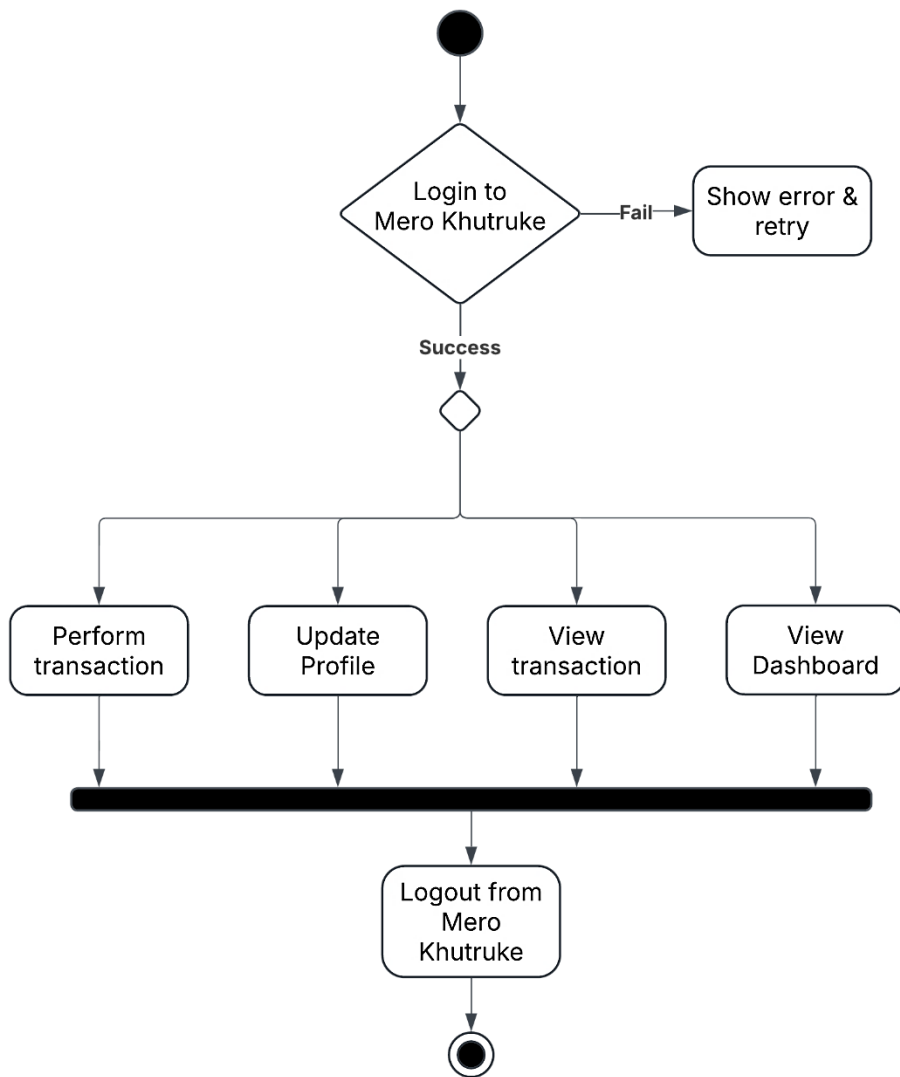


Figure 3. 6 Activity Diagram of Mero Khutruke

CHAPTER 4: SYSTEM DESIGN

4.1 Design

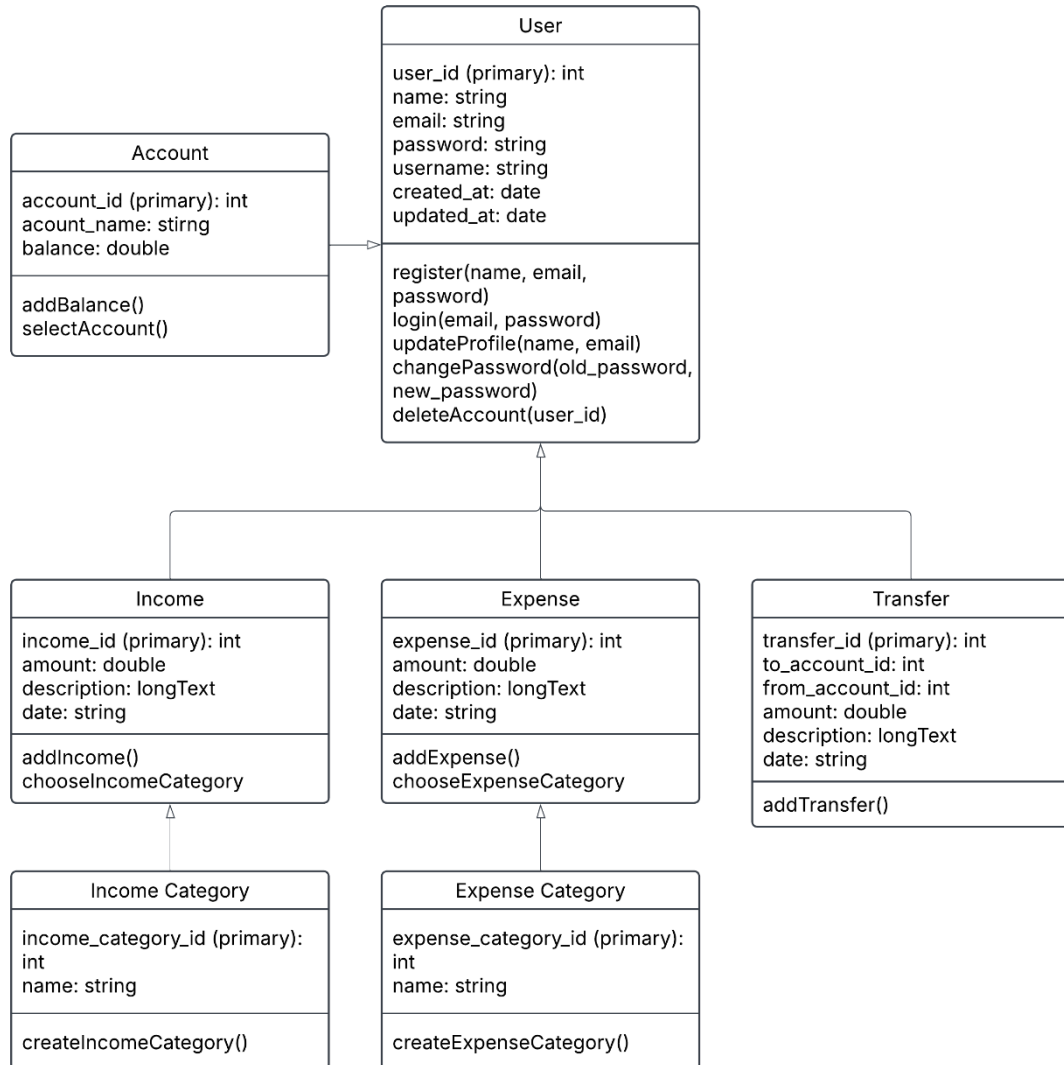


Figure 4. 1: Refined Class Diagram of Mero Khutruke

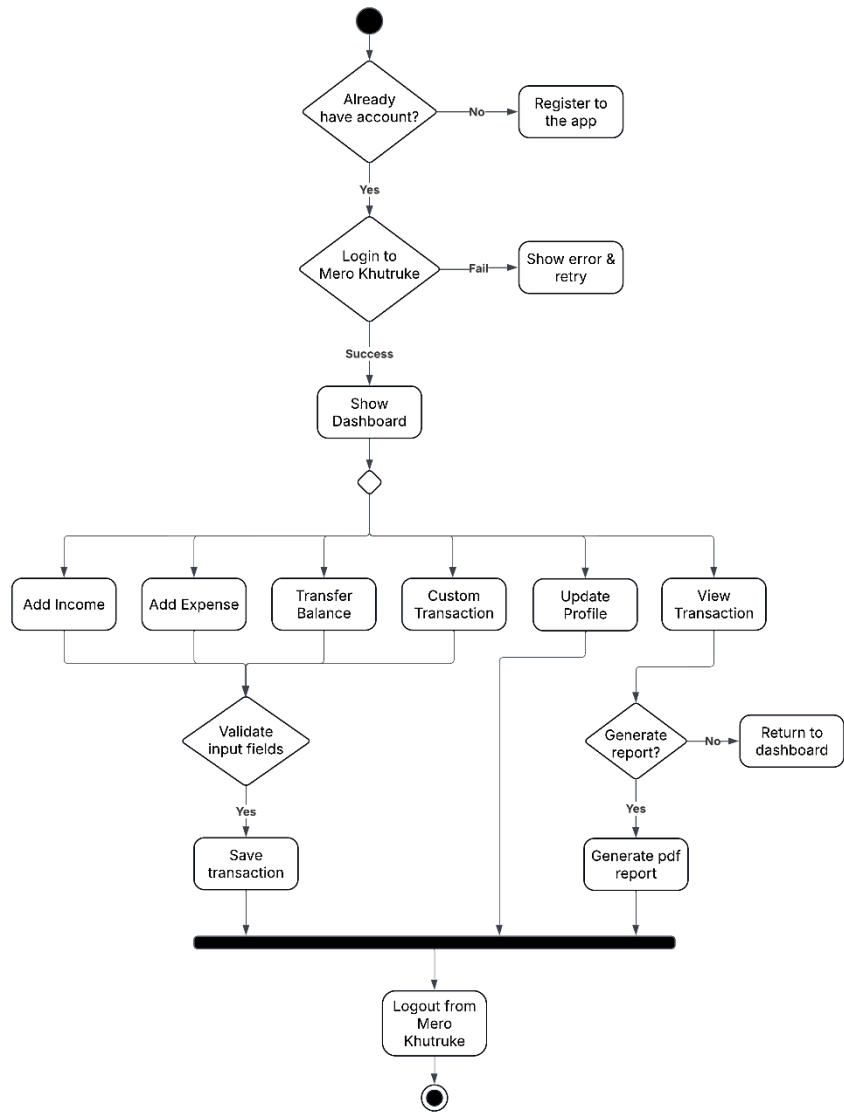


Figure 4. 2: Refined Activity Diagram of Mero Khutruke

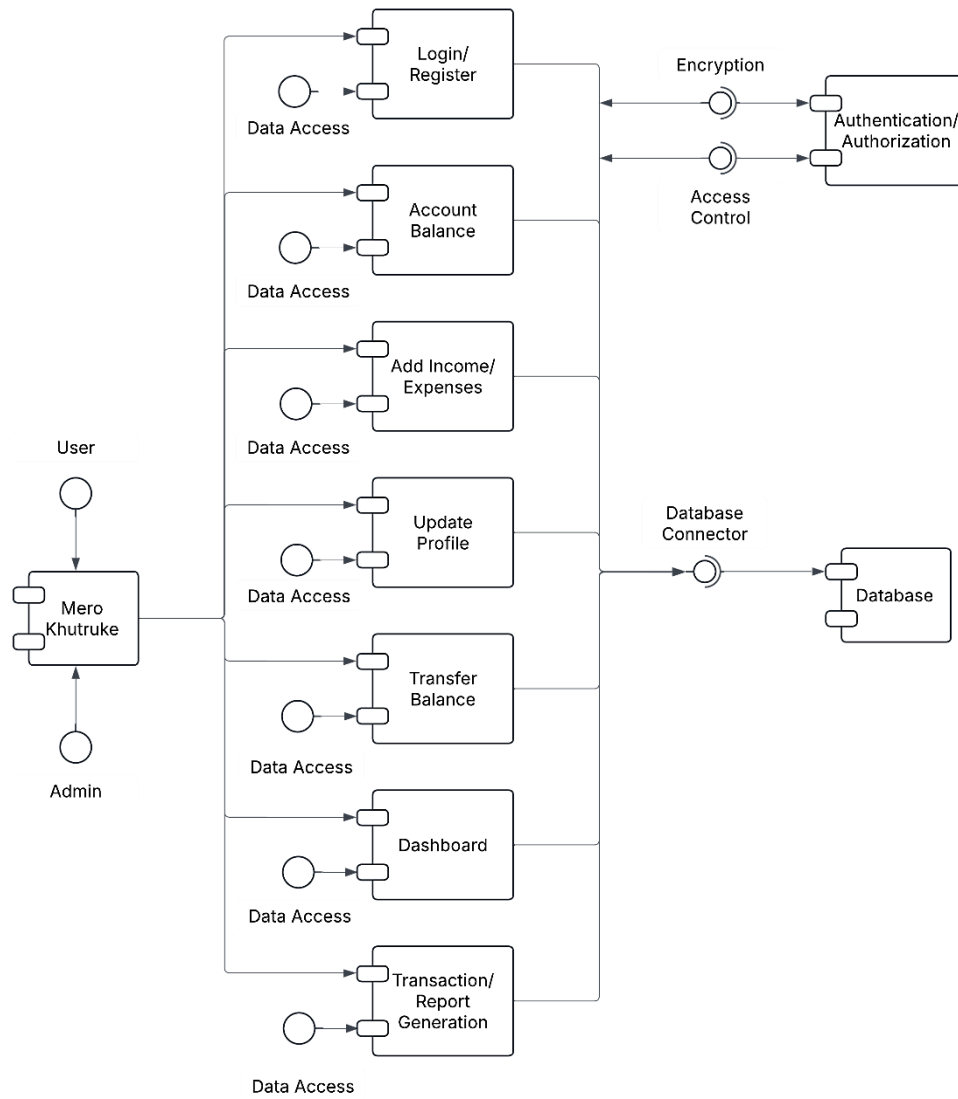


Figure 4. 3: Component Diagram of Mero Khutruke

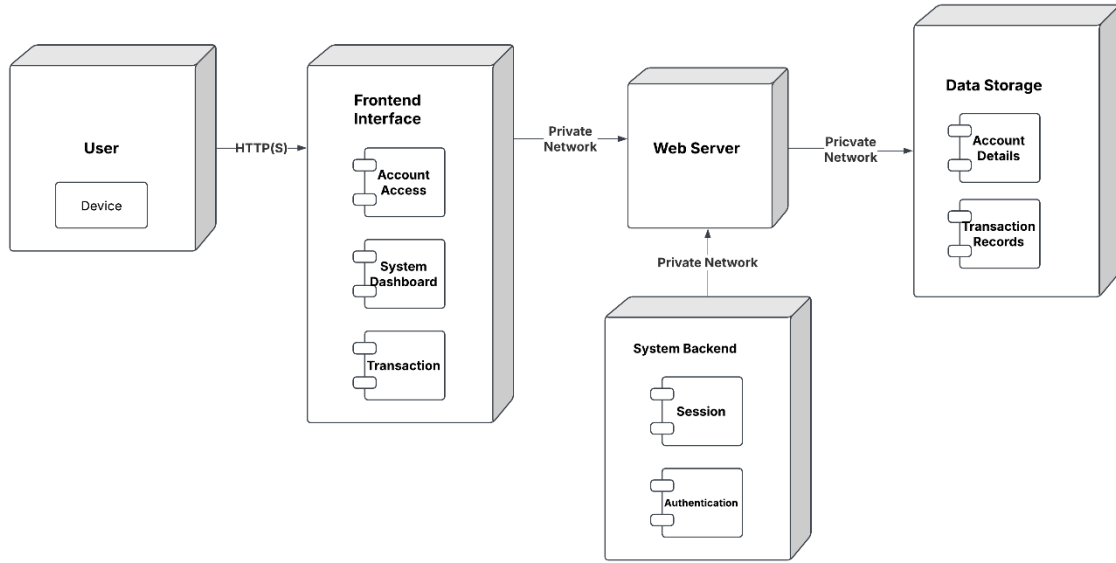


Figure 4. 4 Deployment Diagram of Mero Khutrake

4.2 Algorithm Details

1. A Sorting Algorithm is used to rearrange a given array or list of elements according to a comparison operator on the elements. The comparison operator is used to decide the new order of elements in the respective data structure.
2. Laravel includes built-in authentication and session services. These features provide cookie-based authentication for requests that are commenced from web browsers [7]. Cookie-based authentication relies on an authentication cookie, which is transmitted between the client and the server. When a user successfully logs into an application, the server generates a cryptographically signed token that is stored as a cookie.
3. Bcrypt algorithm, which is specially used for password hashing that is designed to make it difficult to guess password and making it difficult for hackers to crack the password. Before hashing, bcrypt generates a unique random string and it adds to a password to make sure that even if the users will have an identical password, its hashes value will be different.

CHAPTER 5: IMPLEMENTATION AND TESTING

5.1 Implementation

5.1.1 Tools Used

We have used Tailwind CSS for styling the whole web application, Alpine.js was used to give functionality like small pop-up for task completion, Laravel was the main framework that handled all the processes and was responsible for running the application and MySQL was used for the database as we had many relationships and needed a relational tables. We used Visual Studio Code as our development environment, Latex and Microsoft Word as a report editor. GitHub was used for version control in our project and Chart.js as a data visualization tool. We also used Lucid Chart to build our diagrams for our report.

5.1.2 Implementation Details of Modules.

Our web app consists of four different modules, and they are account, category, currency converter and transaction which is the main modules of our web application as it covers different other components that is linked to it. Here are the descriptions of all the modules:

- **Account:**
It helps users to create accounts, store user's balance according to their related accounts, display users account balance and help users to edit their account if they desired.
- **Category:**
It helps account users to use pre-defined categories based on income and expense that is already provided by the application and also can create categories if they desire.
- **Currency Convertor:** It is one of the features that our web application offers. It helps us to convert Nepali currencies to any other foreign currencies that the user desires to convert.
- **Transaction:**
It is the main module of our web application as it is linked with several other components. It is dynamic, runs in real time and changes with the small change in the data. As the user enters the finance, data based on income and expenses there are dynamic changes on the transaction table of the dashboard based on monthly and annually. Moreover, it also provides a feature of visual representation chart based on users' income and expenses that is shown based on monthly and annual bases. Users can use the pre-defined categories of income and expenses and also can create

categories of income and expenses if they desire. On the other hand, users can also export their monthly report based on their income and expense finances in PDF format.

5.2 Testing

Software testing is an important process in the software development lifecycle, which involves verifying and validating that a software application is free of bugs and satisfies user requirements efficiently and effectively.

5.2.1 Test Cases for Unit Testing

Unit testing is done in a project to ensure that individual components work as expected or not. Here are the unit tests that we performed for our application.

Table 5. 1: Test Cases for Register

Test ID	Test Name	Test steps	Desired Output	Actual Output	Status (Pass/Fail)
UT001	User register with valid data	1. Open "Register" page. 2. Enter valid credentials 3. Click "Register"	Users are redirected to dashboard.	Users successfully registered	Pass
UT002	User register with invalid data	1. Open "Register" page. 2. Enter invalid credentials 3. Click "Register"	Type of error is shown to the users	Users are shown errors.	Pass

Table 5. 2: Test Cases for Login

Test ID	Test Name	Test steps	Desired Output	Actual Output	Status (Pass/Fail)
UT003	User Login with valid credentials	1. Open Login page. 2. Enter valid credentials 3. Click “Login”	Users are redirected to dashboard.	Users successfully logged in	Pass
UT004	User Login with invalid credentials.	1. Open Login page. 2. Enter valid credentials 3. Click “Login”	Type of error is shown to the users	Users are shown errors.	Pass

Table 5. 3: Test Cases for Transaction (Income)

Test ID	Test Name	Test steps	Desired Output	Actual Output	Status (Pass/Fail)
UT005	Adding income transaction	1. Click on Income 2. Add income details 3. Click on Create	The transaction is added to the transaction table and redirected to the dashboard.	The income transaction is added successfully.	Pass
UT006	Updating income transaction	1. Click edit on the	The transaction is updated	The income transaction	Pass

		transaction table 2. Update the income details 3. Click “Save”	and redirected to the dashboard.	is updated successfully	
UT007	Deleting income transaction	1. Click edit on the transaction table 2. Click “Delete”	The transaction is deleted from the transaction table	The income transaction is deleted successfully.	Pass

Table 5. 4: Test Cases for Transaction (Showing data)

Test ID	Test Name	Test Steps	Desired Output	Actual Output	Status (Pass/Fail)
UT008	View dashboard	1. Once logged in, the transaction table is shown	If you already have the transaction data, the data is shown in the transaction section.	The transaction table is shown successfully.	Pass
UT009	View Statistics	1. Click on the statistics tab.	If you already have the transaction data, the visual representation is shown in	The pie chart is shown successfully.	Pass

			the form of pie-chart.		
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Table 5. 5: Test Cases for Transaction (Report Generation)

Test ID	Test Name	Test Steps	Desired Output	Actual Output	Status (Pass/Fail)
UT010	Generate PDF	1. Click on "Export Data" 2. Select month 3. Click on "Generate PDF"	The pdf of the selected month is shown in the new tab where we can download it.	The pdf is shown successfully.	Pass

Table 5. 6: Test Cases for Account

Test ID	Test Name	Test steps	Desired Output	Actual Output	Status (Pass/Fail)
UT011	Creating User Account	1.Go to account section. 2.click add new account. 3.fulfill the account descriptions. 4.Click Create Account.	Users accounts are created successfully .	Users success to create account.	Pass

Table 5. 7: Test Cases for Category

Test ID	Test Name	Test steps	Desired Output	Actual Output	Status (Pass/Fail)
UT012	Creating category	1. Click on “Category” 2. Click on “Add new category” 3. Add category details 4. Click “Create”	New category is created based on income and expense	New category created successfully.	Pass

5.2.2 Test Cases for System Testing**Table 5. 8 System testing of all the modules combined**

Test ID	Test Name	Module	Test Steps	Desired Output	Actual Output	Status (Pass/Fail)
ST001	User login with valid credentials	Authentication	1. Open login page 2. Enter valid email and password 3. Click “Login”	Users are redirected into dashboard .	Users successfully logged in.	Pass
ST002`	User login with invalid credentials	Authentication	1. Open login page 2. Enter invalid	Error type is shown to the user.	Users are shown errors.	Pass

			email and password 3.Click “Login”			
ST003	Creating account.	Transaction	1.Go to the accounts section. 2. Click add new account. 3. Enter valid data 4.Click Create Account.	Accounts are created.	Account created successfully.	Pass
ST004	Creating expense transaction	Transaction	1.Click transactions. 2. Go to expense 3. Enter valid data. 4.Click on “Save”.	The transaction is added to the transaction table and redirected to the dashboard .	The expense transaction is added successfully.	Pass
ST005	Updating expense data.	Transaction	1.Go to transaction. 2.Click on edit (eye button).	The transaction is updated and redirected	The expense transaction is updated	Pass

			3. Fill updated data 3. Click on “Save”.	to the dashboard .	successfully.	
ST006	Deleting expense data	Transaction	1.Go to transaction. 2.Click on edit (eye button). 3. Click on “Delete”.	The transaction data is deleted from the transaction table.	The expense data is deleted successfully.	Pass
ST007	Displaying transaction data	Transaction	Click on the Dashboard.	Data is shown in dashboard .	The dashboard is shown successfully.	Pass
ST008	Displaying visual representation	Transaction	Click on the Statistics	Data is visualized in pie-chart.	The pie-chart is shown successfully.	Pass
ST009	Exporting data	Transaction	1.Click on the Export Data 2.Select the month 3.Generate PDF.	The pdf of the selected month is shown in the new tab where we can	The pdf is shown successfully.	Pass

				download it.		
ST010	Updating profile	Profile	1.Click on settings 2.Users can delete, update, change password.	Users profile is shown and updated	Users successfully carry out profile operation.	Pass

5.3 Result Analysis

After the completion of the testing, we conclude that our system is working smoothly, efficiently and effectively meeting all the user requirements and objectives. Offline access is not supported and user operating our system should be connected through internet. User should enter the correct credentials data to proceed further, which they had already registered in the system. After that, the user's account will be registered and will be shown in the system. Similarly, the system contains components like dashboard, statistics, account, transaction, report generation and currency converter which is the major features of our web application. Our web application system performs different activities like dashboard shows user transaction in visual representation chart based on user financial data. Similarly, profile section helps user in editing the user data, changing password and deleting the user account if desired.

CHAPTER 6: CONCLUSION AND FUTURE RECOMMENDATION

6.1 Conclusion

Our project “**Mero Khutruke – A Web-Based Personal Finance Management System**” is a practical, scalable, and user-friendly personal finance management solution, which provides a robust and scalable solution for individuals and families to efficiently manage their financial activities. The application is designed to offer core functionalities such as income and expense tracking, currency converter and financial reporting. The project demonstrates a strong satisfaction with user needs, emphasizing ease of use, security and flexibility. The project has significant potential to address real-world financial challenges, helping users to gain better control, plan and achieve their financial goals.

6.2 Future Recommendation


Some of the future recommendations may be:

1. **Progressive Web App (PWA):** Since the app needs an internet connection to be able to work efficiently, there is lack of offline access. So, the app can be modified accordingly to make it a PWA. PWA is an app built using web technologies but can be installed on the device, can operate while offline and can be integrated with the device and other apps.
2. **Data Integration:** The system can support the integration with all banking APIs to perform real-time synchronizing with the transactions.
3. **Complex financial modeling** like automatic tax calculations and investment projections can be included.
4. **Integration of AI:** The system can use AI/ML algorithms to analyze user-spending patterns, provide personalized financial advice, and recommend cost-saving measures. AI can also be used to auto-categorize transactions based on patterns from imported data.
5. **Multi-User Access:** Support of shared accounts for families or small businesses, allowing multiple user access and managing finances collaboratively with a single account.

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APPENDIX

**Mero Khutruke**[Home](#)[About Us](#)[Features](#)[Blogs](#)[Contact Us](#)[Get Started →](#)


"Every Transaction In Your Hand."

Manage your expenses, track your savings, and achieve your financial goals effortlessly. Simplify personal finance management with our smart and intuitive web app! 🚀




Explore Our Awesome Features

This app provides you with the most modern features to manage your finances.




Track Your Expenses

You can easily track your daily expenditure and keep track of the records.




View Your Incomes

Under the single app you can also keep track of your incomes.




View Transactions

View the transactions you created for certain time period.




Create Accounts

Create as many accounts as you have (eg. Cash in Hand, Banks, etc)




Create Category

Create the category of the transaction that you are doing.




Visual Charts

Appealing visuals helps you to know the information of your transactions.



Generate Reports

Generate reports in pdf format for your convinience.



Currency Conversion

You can convert to your desired currency without having to leave the app.


About Us

Welcome to **Mero Khutruke**, a personal finance management app designed to help you take control of your finances effortlessly. Developed as part of our final year bachelor's degree project, our goal is to provide users with an intuitive and efficient way to track expenses, manage budgets, and achieve financial goals.


We are a team of three passionate individuals dedicated to creating a user-friendly and secure platform that simplifies personal finance management. With **Mero Khutruke**, we aim to empower users to make informed financial decisions and develop better saving habits.

Join us on this journey towards financial awareness and stability. Let's make managing money easier, smarter, and stress-free!


Our Team



Darshan Shakya



Sanjiv Rai



Santosh Rai

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Interesting Posts



The Benefits of Tracking Your Spending Habits

Managing money is an important aspect of our daily lives. In today's fast-paced world, it's easier than ever to lose track of our spending habits, leading to financial problems. One way to avoid this is by tracking our expenses.

Hubble Money
March 10, 2024

[Read more](#)



The Benefits Of Expense Tracking And How You Can Do It Effectively

Managing your money effectively is a cornerstone of financial health. This article explores key reasons expense tracking is crucial for personal finance, from enhancing financial control to reducing stress, and provides actionable tips on how to do it effectively.

Forbes
January 15, 2025

[Read more](#)




11 Reasons You Need a Daily Expense Manager

If you are not using an expense tracker, you are missing out on the ability to manage your finances wisely and effortlessly. On the other hand, if you use a money manager app, you will be aware when and why you are spending money and how much you spend.


Money View
2024

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Message

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Log in




☐ Remember me

[Forgot your password?](#)

Login

Don't have an account? [Register](#)



Register
✕

Name 👤

Email

Password 👁

Confirm Password

Register

[Already registered? Login](#)

Mero Khutruke

Good Afternoon! Santosh Nachhiring Rai

Today is Wednesday, 19th of February, 2025

Transactions

< February 2025 >

Daily

Monthly

INCOME		EXPENSE		TOTAL
1,000.00		533.74		466.26

ACCOUNT	NOTE	AMOUNT	ACTION
02-18			
Balance Adjustment	Nabil Bank	Balance Modified	
		Rs. 1,000.00	Rs. 100.00
		Rs. 1,000.00	Rs. 100.00
Other	E-sewa	recharge	
		Rs. 100.00	Rs. 100.00
02-17			
Food	E-sewa	petrol	
		Rs. 11.52	Rs. 11.52
Food	E-sewa	momo	
		Rs. 200.00	Rs. 200.00

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127.0.0.1

ProjectReport-SDS(v2).docx

Mero Khutruke | Personal Finance Manager

Mero Khutruke

Dashboard

Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

Currency Converter

Export Data

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Profile Information

Update your account's profile information and email address.

Name

Santosh Nachhiring Rai

Email

rayee.santosh123@gmail.com

Save

Update Password

Ensure your account is using a long, random password to stay secure.

Current Password

New Password

Confirm Password

127.0.0.1

ProjectReport-SDS(v2).docx

Mero Khutruke | Personal Finance Manager

Mero Khutruke

Dashboard

Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

Currency Converter

Export Data

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Update Password

Ensure your account is using a long, random password to stay secure.

Current Password

New Password

Confirm Password

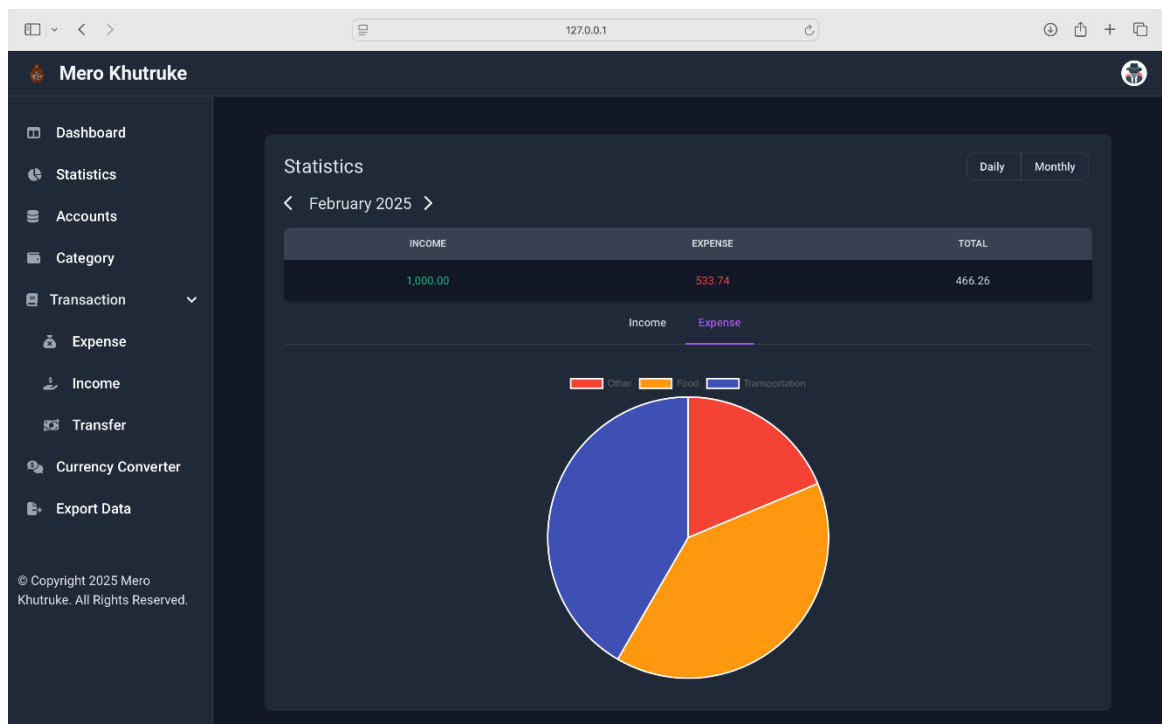
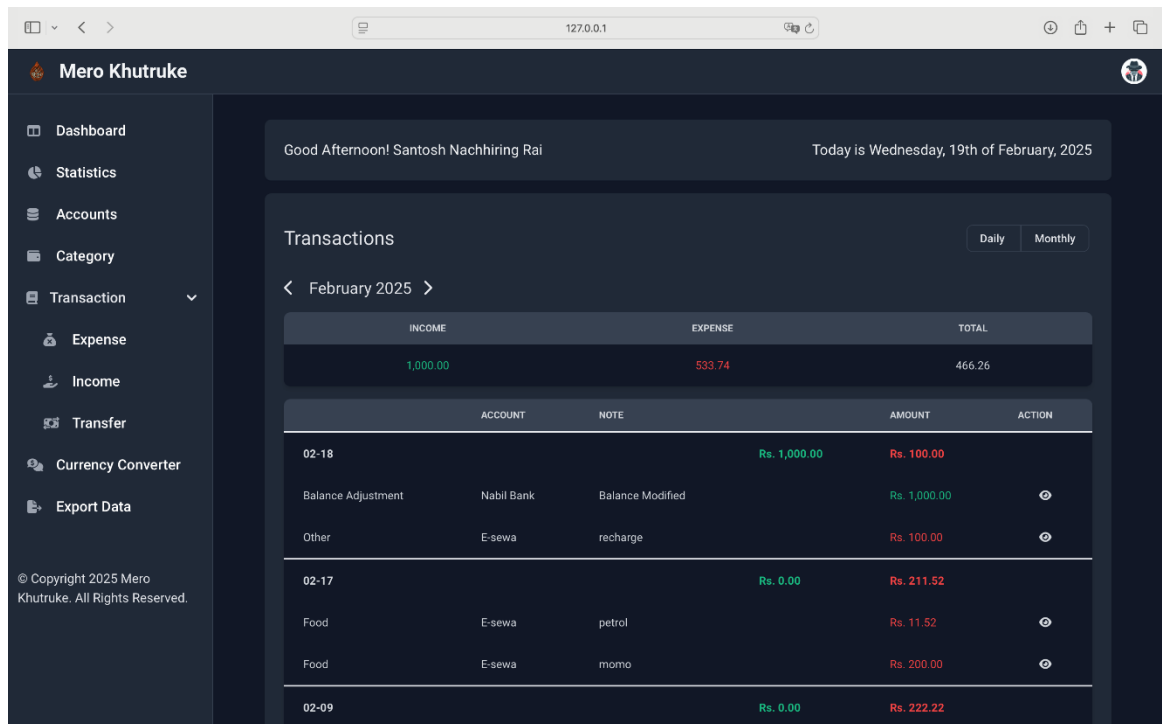
Save

Delete Account

Once your account is deleted, all of its resources and data will be permanently deleted.
Before deleting your account, please download any data or information that you wish to retain.

Delete Account

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Mero Khutruke

Dashboard

Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

Currency Converter

Export Data

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ACCOUNT NAME	BALANCE	ACTION
Nic Asia	Rs. 19777.78	<div></div>
E-sewa	Rs. 1488.48	<div></div>
Nabil Bank	Rs. 41000.55	<div></div>

Add New Account

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Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

Currency Converter

Export Data

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Income Categories

CATEGORY NAME	ACTION
Salary	<div></div>
Allowance	<div></div>
Bonus	<div></div>
Other	<div></div>
Balance Adjustment	<div></div>

Expense Categories

CATEGORY NAME	ACTION
Food	<div></div>
Transportation	<div></div>
Beauty	<div></div>
Education	<div></div>
Health	<div></div>
Gift	<div></div>
Accessories	<div></div>
Household	<div></div>
Vehicle	<div></div>
Other	<div></div>

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Dashboard

Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

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Create Expense

Date

19/02/2025

Account

Select an option

Category

Select an option

Amount

Note

Save

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Expense

Income

Transfer

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Create Income

Date

19/02/2025

Account

Select an option

Category

Select an option

Amount

Note

Save

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Category

Transaction

Expense

Income

Transfer

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Export Data

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Create Transfer

Date

19/02/2025

From

Select an option

To

Select an option

Amount

Note

Transfer

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Statistics

Accounts

Category

Transaction

Expense

Income

Transfer

Currency Converter

Export Data

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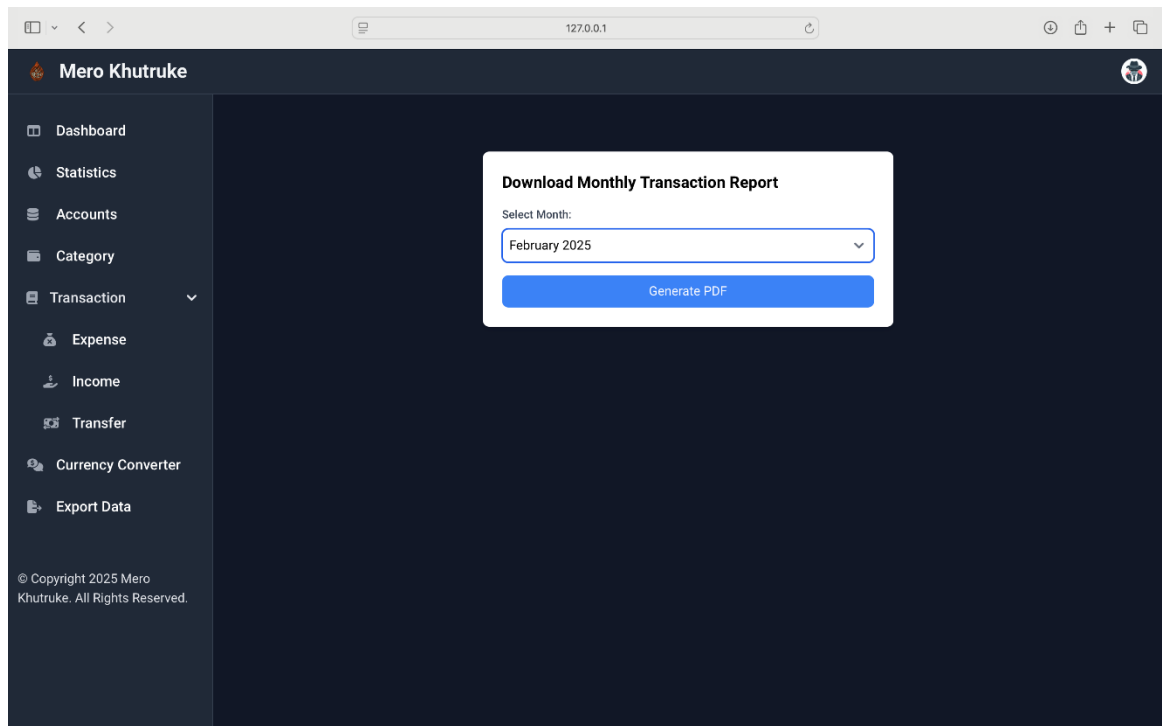
Currency Convertor

Desired Currency

NPR

Amount (in Rs.)

Converted Currency



Logbook

Name of supervisor: Mr. Sanjay Niroula

Name of student(s): Darshan Shakya, Sanjiv Rai, Santosh Rai

Meeting mode: Campus

Date	Reason for visit	Signature
2081/06/10	Project introduction and scope	
2081/08/12	System design and database structure	
2081/08/28	Implementation and testing	
2081/10/18	Final review	