



PHASE 1 – BANKING INSURANCE
MANAGEMENT APP

PROPOSAL

Prepared For :

KAIRALI AGRICULTURE MULTI
STATE CO-OPERATIVE
SOCIETY LTD

About Us



About Inworthit

Inworth IT Solutions provides cutting-edge technology and digital services worldwide. We specialize in **mobile app development, web applications, Branding and digital marketing**. Serving the UAE, Malaysia, the UK, India, and Saudi Arabia, we focus on enhancing your digital presence and driving business growth through innovative and strategic solutions.

Banking Insurance Management App

Core Services

- Flutter Mobile Development
- MERN Stack Web & Backend Development
- DevOps & Cloud Hosting
- SaaS Product Engineering
- App Store & Play Store Compliance

Project Overview

This project aims to develop the Phase 1 of a Banking Insurance Management App with multi-role support (Customers, Agents, Admin). The platform facilitates insurance purchases, commission handling, and structured administrative workflows.

Project Objective

To develop a multi-role Banking Insurance Management Application that allows:

- Customers to purchase and manage insurance policies
- Agents to onboard/manage clients and monitor commissions
- Admins to oversee operations, manage agents, commissions, and insurance records via a powerful web dashboard

User Roles and Features

1. Customer App (Flutter Mobile App)

- Login: Membership ID-based login
- Home Screen:
 - Promotional Banners
 - “Purchase Insurance” Option
- History Screen:
 - View Purchase History
 - Access Insurance Details (bond, insurance dates, etc.)
- Profile Screen:
 - View/Edit Profile
 - Logout
- Purchase Insurance Flow:
 - Browse Insurance Options
 - Payment Gateway Integration
 - Option to connect with Agent

2. Agent App (Flutter Mobile App)

- Login: Bank-provided credentials
- Hierarchical Dashboard:
 - View downline agents/customers
- Home Screen:
 - Promotional Banners
 - Insurance Purchases under this agent
- Insurance Purchase Flow (For Customers):
 - Input customer's Membership ID
 - Browse and Purchase Insurance
- Commission Screen:
 - Commission Overview based on sales
- Profile Screen:
 - View/Edit Profile
 - Logout

3. Admin Panel (MERN Web App)

- Agent Management:
 - Add/Edit/Deactivate Agents
 - Provide login credentials
- Insurance Order Management:
 - Approve/Reject (Bulk and Individual)
 - Filters by Status, Date, Agent
 - Countdown for Pending Approvals (14-day rule)
- Insurance Holder Management:
 - Add Insurances in Bulk
- Commission Slab Management:
 - Level-wise Slabs (12 levels)
- Hierarchical Module:
 - View agents/customers in level-tree
- Claim/Unclaim Management:
 - View claim statuses
- Insurance Data Update:
 - Bulk Upload via Excel/PDF
 - Export Insurance Data
- Notifications:
 - Renewal Alerts
- Reporting:
 - Agent-wise, Team-wise, Date-wise Reports
- API Management:
 - Auto-generated API Documentation

Deployment Plan

- Flutter App Deployment:
 - Google Play Store
 - Apple App Store
- Admin Panel Hosting:
 - Initial Hosting on Testing Server
 - Final Deployment to Bank's Own Server (Post-Purchase)

Technologies Stack:

- **Frontend (Mobile):** Flutter
- **Backend & Admin Panel:** MERN Stack (MongoDB, Express.js, React.js, Node.js)

Project Timeline, Phases & Milestones

 Total Duration: 45 Days

Phase	Duration	Activities	Milestones
1. Requirement Finalization & Planning	3 Days	- Final stakeholder discussion - Document final feature list - User flow & screens confirmation	◆ SRS Document Approval ◆ UX Flow Finalized
2. UI/UX Design (Mobile + Web)	3 Days	- Design 20–25 mobile screens (Customer & Agent) - Design 15+ admin web screens - Review & feedback loop	◆ Figma Designs Approved ◆ Prototypes Ready
3. Flutter App Dev – Customer Module	7 Days	- Membership Login - Home + History + Insurance Details Screens - Purchase Flow with Payment Gateway - Profile Management	◆ Customer App Flow Functional ◆ Integrated with Mock APIs
4. Flutter App Dev – Agent Module	6 Days	- Agent Login - Hierarchical Tree - Purchase for customer flow - Commissions, Profile	◆ Agent App Screens Functional ◆ Internal Agent Flow Tested
5. MERN Backend API Development	10 Days	- Auth APIs - Agent/Customer Management APIs - Insurance Logic + Purchase Flow - Payment + Commission APIs	◆ Backend Complete ◆ Ready for Integration
6. React Admin Panel	8 Days	- Agent/Insurance Management UI - Upload/Export Excel Features - Approval Mechanism & Status Tracking - API Generator Panel	◆ Admin Panel MVP Ready ◆ Admin CRUD Tested
7. Integration & QA Testing	5 Days	- Mobile Apps + Backend Sync - Real Data Simulation - Manual + Automated Testing - UAT with Bank Team	◆ QA Passed ◆ Bugs Fixed
8. Deployment & Submission	3 Days	- Play Store & App Store Setup - Admin Panel Deployed on Testing Server - Final Hosting on Bank Server (Post Purchase)	◆ Play Store Submitted ◆ App Store Submitted ◆ Web Hosted Live

📌 Important Notes

- App Store & Play Store developer account costs are not included.
- Hosting charges for production server are not included.
- The estimate is based on current feature understanding; effort may vary with feedback and additions from client or internal reviews.
- Final delivery includes full source code, documentation, and training session (if required).

✓ Deliverables

- Flutter Android & iOS Apps (Customer & Agent)
- MERN Admin Web Panel
- REST API with Postman Documentation
- Deployed & Tested Builds on:
 - Google Play Store
 - Apple App Store
 - Web Hosting (admin panel)
- User Manual / Onboarding Guide (PDF)
- Source Code + Git Access

Total Budget

Total Timeframe for completion **45 DAYS**

₹3,50,000

You have to pay **30%** advance before work start

After Completing Android App Please Release **20%**

After Completing IOS App Please Release **20%**

After Completing Admin Panel Please Release **20%**

After Deployment and Testing Please Release **10%**

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