

# **BNPL (Buy Now, Pay Later) for Kirana Stores**

What is BNPL for Kirana Stores?

A mobile or web-based platform that allows customers to buy groceries now and pay later, digitizing the traditional credit system used by local Indian grocery shops (kirana stores).

Purpose:

- Empower kirana store owners with digital tools.
- Provide financial flexibility to customers.
- Enable better record-keeping and reduce defaults.
- Bridge the gap between formal credit systems and daily retail.

Key Features

For Customers:

- Register and KYC (Aadhaar, PAN).
- View available credit limit.
- Purchase on credit via QR or mobile number.
- Pay later with UPI or other digital modes.
- Notification/reminders via SMS/WhatsApp.

For Store Owners:

- Add/manage customers.
- Approve credit requests.
- Track dues and repayment.
- Generate reports (who owes how much).

- Auto-reminders and payment links.

#### Admin Panel (Optional):

- Manage users and store registrations.
- Monitor credit trends.
- Handle fraud or disputes.
- Partner with NBFCs for real lending.

#### System Structure (Project Development)

##### Frontend:

- Tech: HTML, CSS, JS, Bootstrap (or React Native for mobile)
- Pages: Customer App, Store Owner Panel, Admin Dashboard

##### Backend:

- Tech: PHP / Python (Flask) / Node.js
- APIs: User authentication (JWT/session), Credit transactions, Payment integration, Notifications

##### Database:

- MySQL / MongoDB
- Tables: users, transactions, dues, notifications, stores, admin\_logs

##### Security Measures:

- OTP-based login
- KYC verification
- Secure transaction records
- Auto-logout/session expiry

- Data encryption (SSL)

#### Tech Stack:

Component	Tech Stack
Frontend	ReactJS / Flutter / HTML-CSS
Backend	Node.js / PHP / Python Flask
DB	MySQL / MongoDB
Auth	JWT / Firebase Auth
Payments	Razorpay / Paytm / UPI API
Notifications	Twilio / MSG91 / WhatsApp API

#### Use Cases:

- Local kirana stores giving digital credit
- Small towns where UPI is active but formal loans are hard
- B2B: Suppliers giving credit to shopkeepers

#### Future Additions:

- Credit scoring engine using repayment history
- Partner with NBFCs/banks for loan underwriting
- EMI-based repayments
- Voice-based reminders in local languages