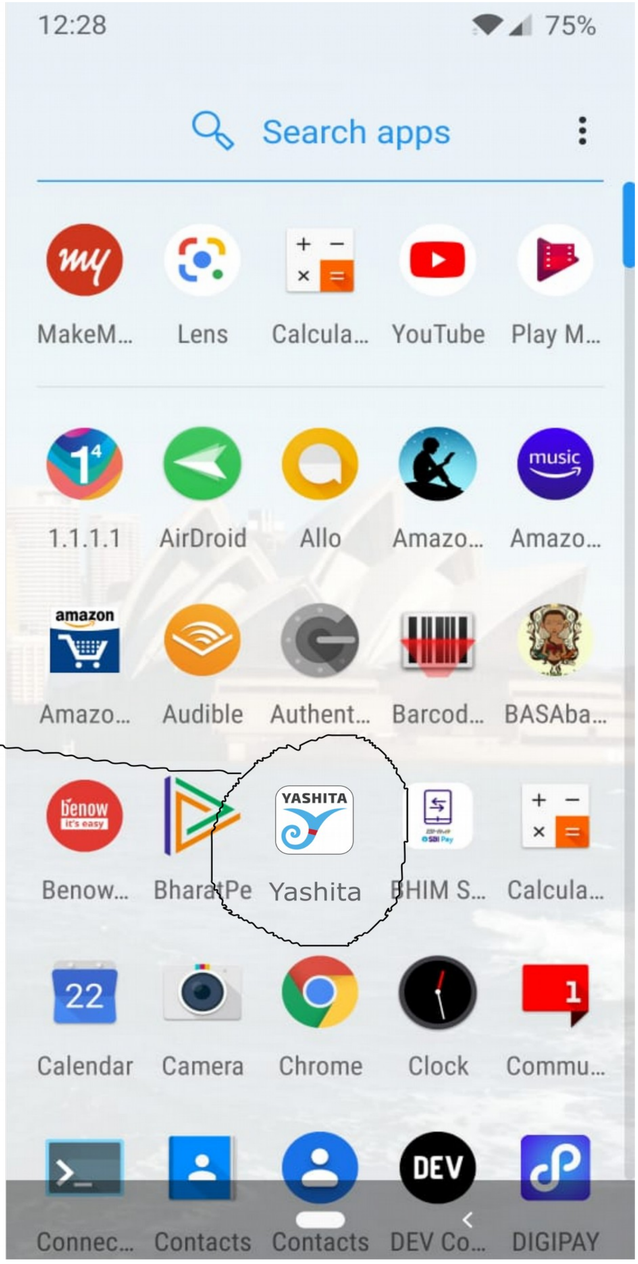
YASHITA

App Logo pictured on a mobile screen



On clicking on the app icon the next is Welcome screen that will be displayed for a second or two (or till the app loads)

Yashita

Financial Services

Your Personal Pocket Genie

the next will be the login screen

Hello Mr. {customer name}

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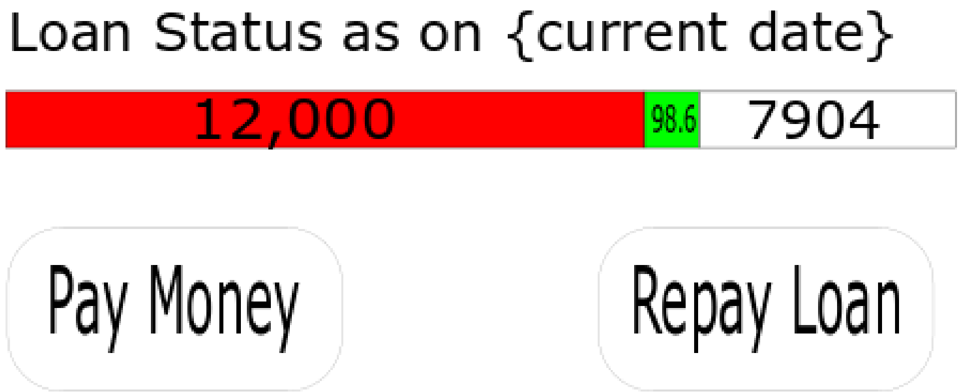
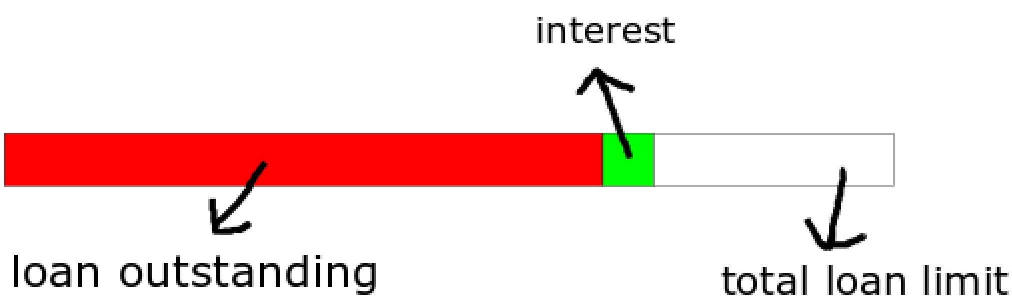
please enter your six digit pin

upon successful login he will be presented with the next screen



for example lets say that the customer has borrowed Rs. 12000 and has an outstanding interest liability of Rs. 98.6 out of his total sanctioned loan limit of Rs. 20000 then this will show his account standing in a visual way



each colour coded bar above should be clickable and will take him to his account statement. For example on clicking the red bar the next screen should be

AUG 2019

Date	Amount	Loan Repaid	Outstanding Balance
		Opening balance	10,000
01/08/2019	1200	0	11,200
02/08/2019	800	0	12,000
.....			
.....			
		Total =	12,000

Drop down to select the month and the year

and on clicking on the individual date it should show the full details of that particular day’s transaction. For example,

01/08/2019

Paid to	Amount
Employee 1	300
Employee 2	300
Employee 3	300
Employee 4	300
Total =	1200

Similarly on clicking on the green bar the account statement should be displayed as below,

AUG 2019

date	Outstanding balance	Interest	Interest Repaid	Balance
	10,000	80	0	80.0
01/08/2019	11,200	9	0	89.0
02/08/2019	12,000	9.6	0	98.6

Now we come to the other aspect of the home screen

herer is where the customer pays money to his vendors, employees etc., and also if he cooses to repay his loan he can do so by clicking on the above.

If he clicks on the “Pay Money” then he will be presented with the following screen,

 Employee 1	300
 Employee 2	300

Add more persons option

he should be shown such a list of persons along with their photgraph (something similar to WhatsApp) and he can select one or all and enter the amount and send it for payment processing.

He can also click on the “Repay Loan” tab and he should be presented with an account statement similar to the statements above, showing his outstanding loan and interest and for him to enter the amount that he wishes to repay.

Then there should be a customer admin panel allowing him to change his pin or add and delete his list of persons and othe such administrative activities. Any addition of new persons for payment will be kept in “Pending for approval” status untill back office does the in-person verification.

This is all that is required from the customer perspective and the other is the Admin dashboard and back office intergration showing all the activities like total loan outstanding, total interest accrued and total number of customers, interesed earned etc., and other adminstration details like permissions and revoking of access, credit limit monitoring and enhancement, current days payments, pending approvals etc.,