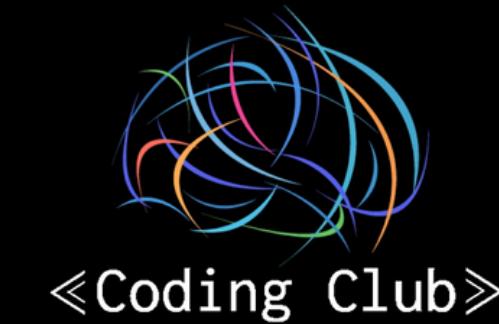




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# Overnight Hackathon



## RADR

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# Problem Statement

- Co-operative societies in India face issues like embezzlement , opaque accounting and manipulation from local figures
- Failure is caused by undigitized records and remaining firm to traditional paper-based records
- This prevents members from having real-time visibility into how their loans and deposits are handled
- Resulting trust erosion causes collapse of this vital infrastructure serving 300 million Indians



# Proposed Solution

Our project GramLedger aims to

- Implement a tamper-proof digital ledger using blockchain for all financial records to eliminate opaque accounting and manipulation.
- Provide members with an application to track their deposits, loans, and dividends in real-time, restoring vital trust.
- Replace infrequent annual audits with continuous, automated oversight to flag fraud instantly and enforce financial fairness.

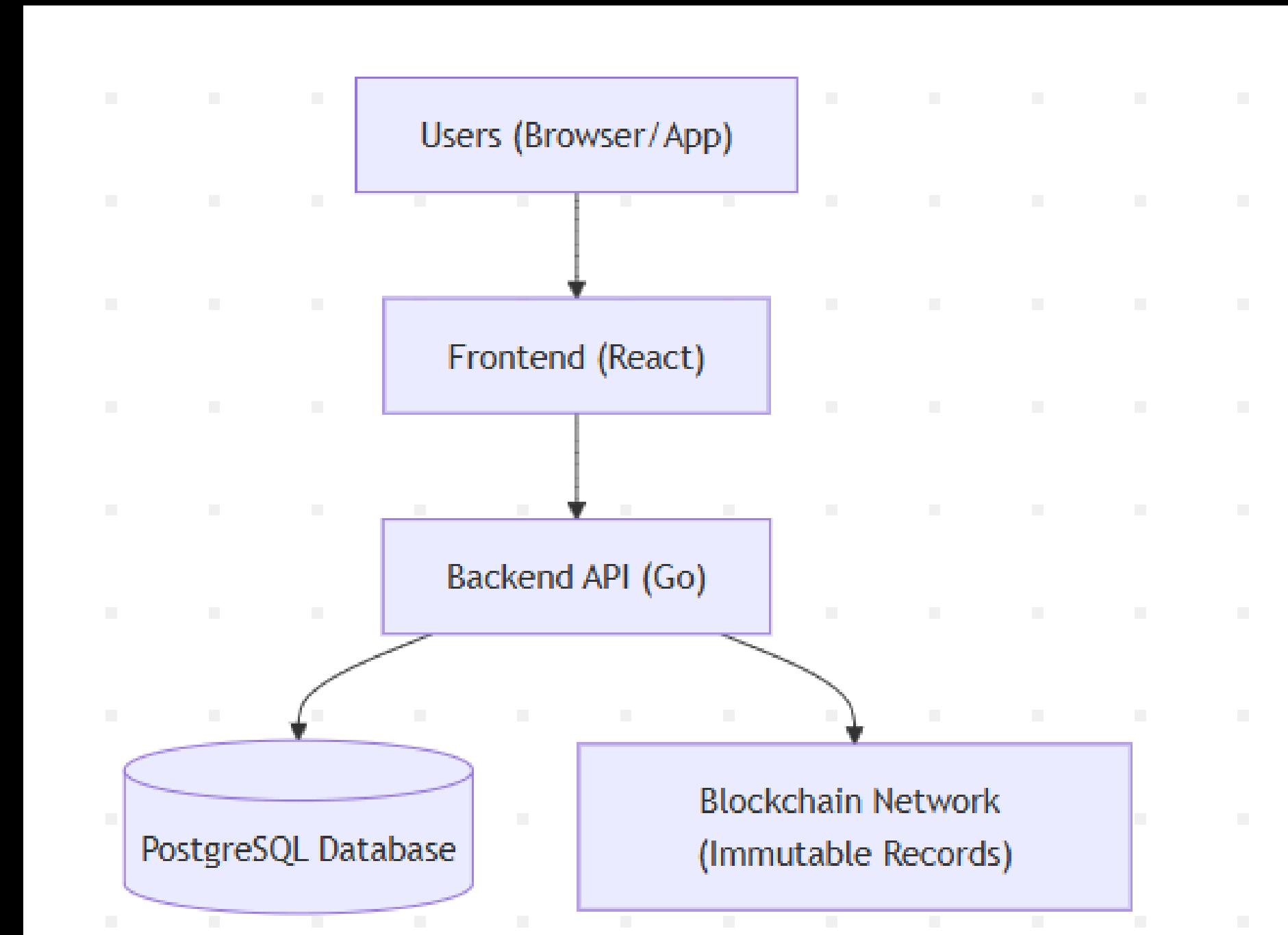


# Key Features

- All transaction records(loans and deposits) are secured using blockchain
- Members submit and track loan requests digitally; managers view and approve/reject all applications transparently.
- Securely record all savings/deposit transactions from members only, ensuring transparency and reflecting real-time balance
- Centralized landing page showing real-time balances, quick access to loan/deposit features, and an on-demand audit report.



# System Architecture



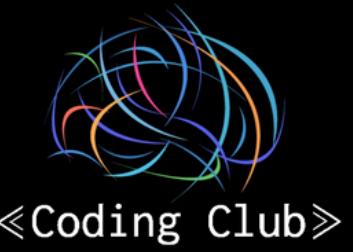


# Tech Stack

- Frontend : React with Javascript
- Database : PostgreSQL
- Backend : Go



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# Challenges Faced

- Blockchain integration for securing all transactions

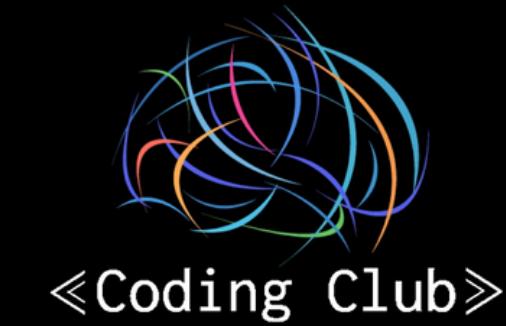


# Future Scope

- Add local regional languages (like Hindi/Kannada) so farmers can use the app comfortably without needing translation help.
- Offline mode to allow the app to record transactions without internet and automatically sync data when connectivity returns in the village.
- Integrate Aadhaar-based e-KYC for instant member verification
- Integration with bank account for efficient tracking of deposits and withdrawals



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# Thank You