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Platinum Partner



— TEAM —

TEAM S.P.A.R.K.S.

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MISCELLANEOUS

Partners



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Communication Partner



Media Partner



PROBLEM STATEMENT (RS1079)

"The Department of Financial Services (DFS), Ministry of Finance and National Informatics Centre (NIC) have jointly developed a mobile app called Jan Dhan Darshak as a part of financial inclusion (FI) initiative.

As the name suggests, this application acts as a guide for the common people in locating a financial service touch point at a given location in the country. While locator apps are a common feature for many individual banks and financial service providers, in this era of inter-operable banking services, Jan Dhan Darshak app will be in a unique position to provide a citizen centric platform for locating financial service touch points across all providers such as banks, post office, CSC, etc.

These services could be availed as per the needs and convenience of the common people. Salient features of this Apps being: Find nearby Financial touch points, based on current location (Branches/ATM/Post offices) Search by place name also available with Voice Interface Phone number of bank branches available in app, with the facility of call button for integrated dialing Users' feedback will go directly to the concerned bank for carrying out the necessary updation in data on financial touch points. The aim is to take a look at the additional application and develop a more featureful application that provides more insights and better recommendations."

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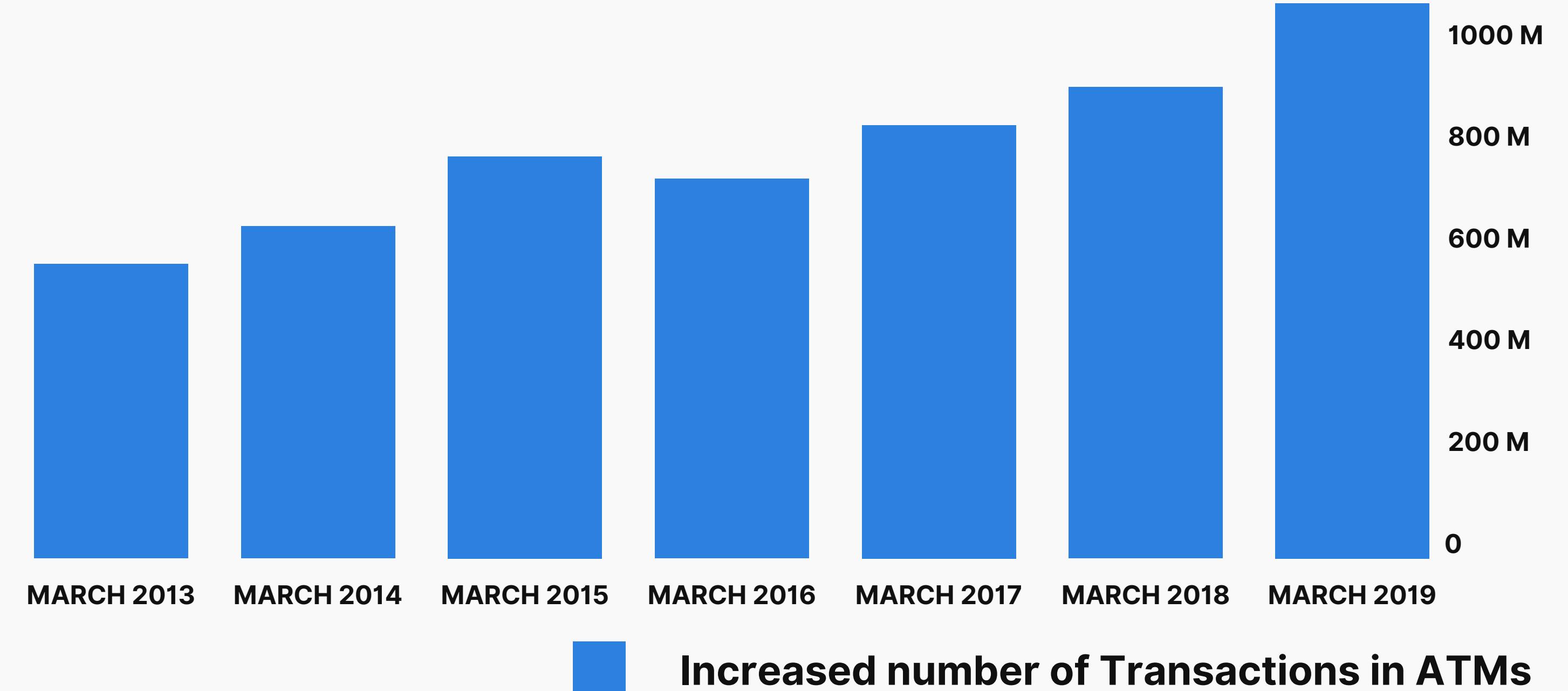
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GOOGLE PLAY REVIEWS

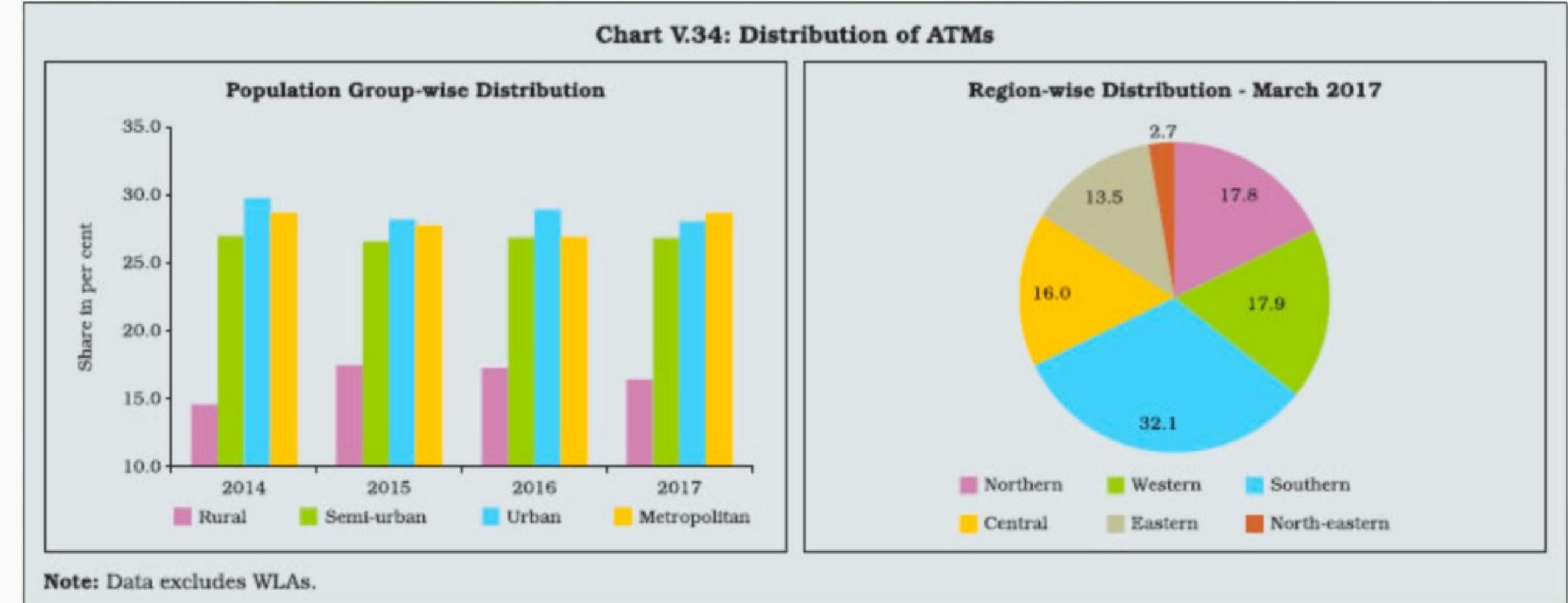
-  A Google user 
 27/09/18
Bad app, because not :
-  A Google user 
 30/10/18
I suggested few atms that missing from map , but that are not getting updated..
-  A Google user 
 08/03/19
This app is not working. Not capture in nearest csc center. This app is absolutely flop.
-  A Google user 
 30/09/18
design
-  
 26/06/19
nice but need improvement. Should show which of the ATMs suggested are in working condition and out service. (Cash not available)
-  A Google user 
 15/09/18
Very disgusting app and very bad interface.. totally waste of Money and human resource.

ATM VISITS



Source: Reserve Bank of India

MULTILINGUAL SUPPORT



A research conducted by Distmo stated that apps that introduced multilingual options saw an increase of usage of the apps with increase of 20% in their revenues.

CASE STUDY



Current Application



The User Interface



The User Experience

Link:

<https://www.figma.com/file/tCzNCqWXP0lri0aBFq9RSf/Jan-Dhan-Darshak>

FEATURES



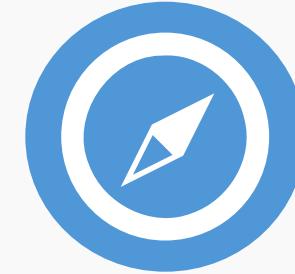
User profile



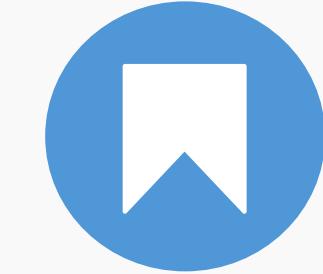
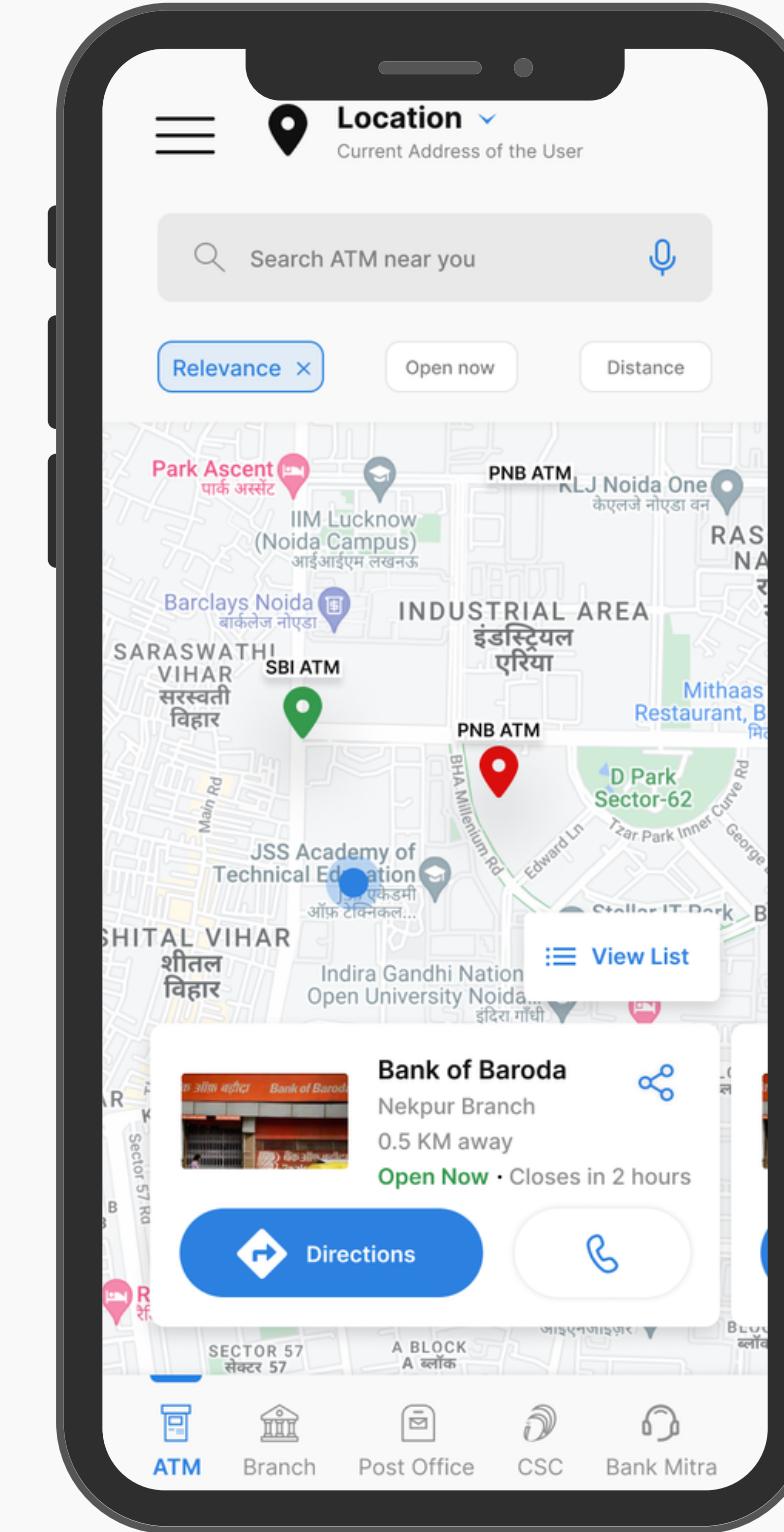
Local language support



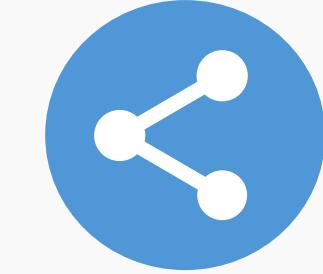
In-app GPS Map to trace location.



In-app directions



Save financial point location



Share location



Voice Interface
Phone number



Developer Feedback

HOW IT WORKS

1. CONFIRM LANGUAGE

Choose your local language.



6. SUBMIT FEEDBACK

Provide feedback to developers for a financial point.

5. USER VERIFICATION

User creates a profile and gets verified through OTP.

2. SELECT FINANCIAL POINT

Locate financial service touch points such as banks, post office, CSC, etc.

3. GET THE DIRECTIONS

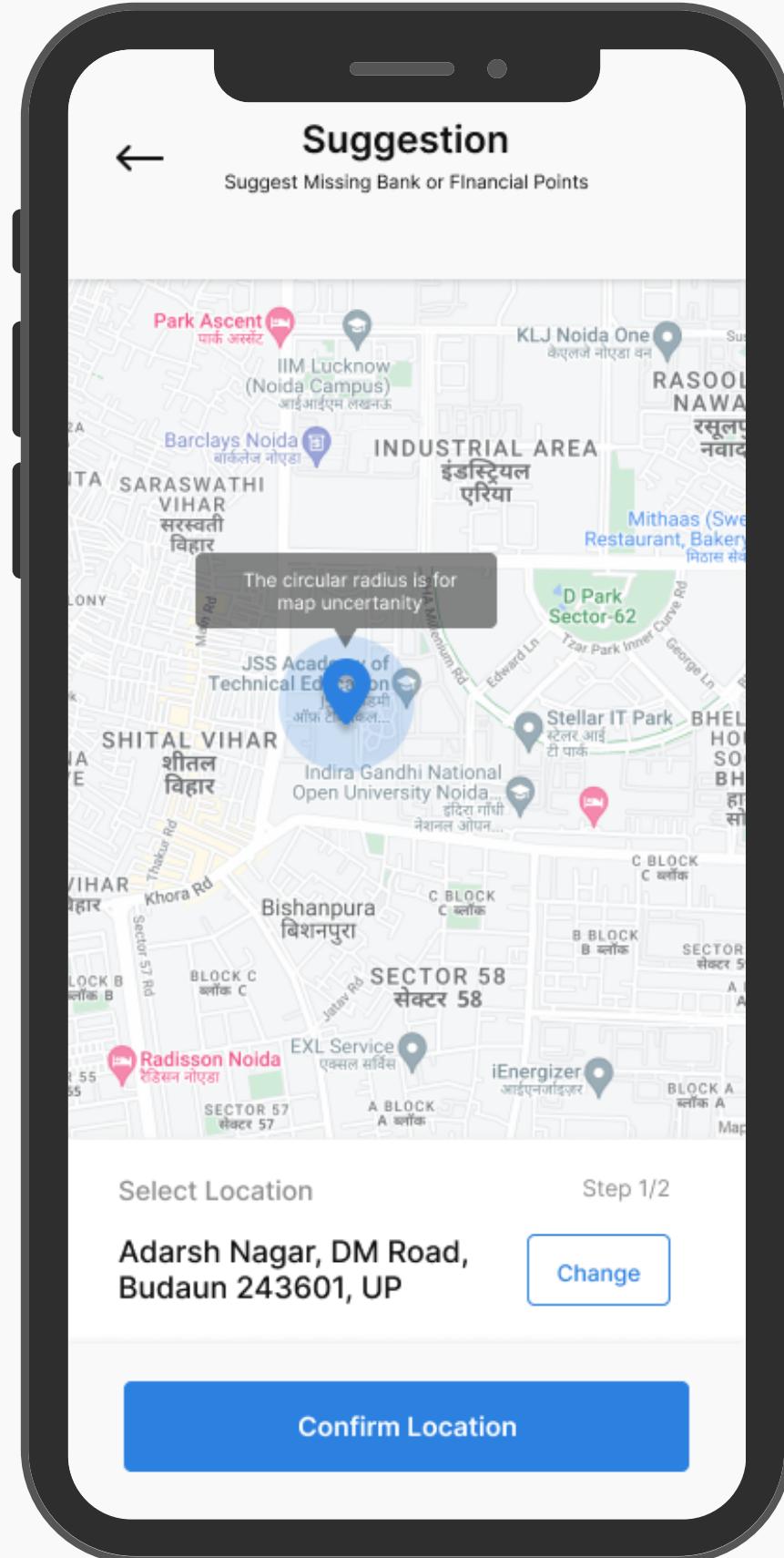
Get the route for different modes of transportation and start navigation.

4. CALL TO FINANCIAL POINT

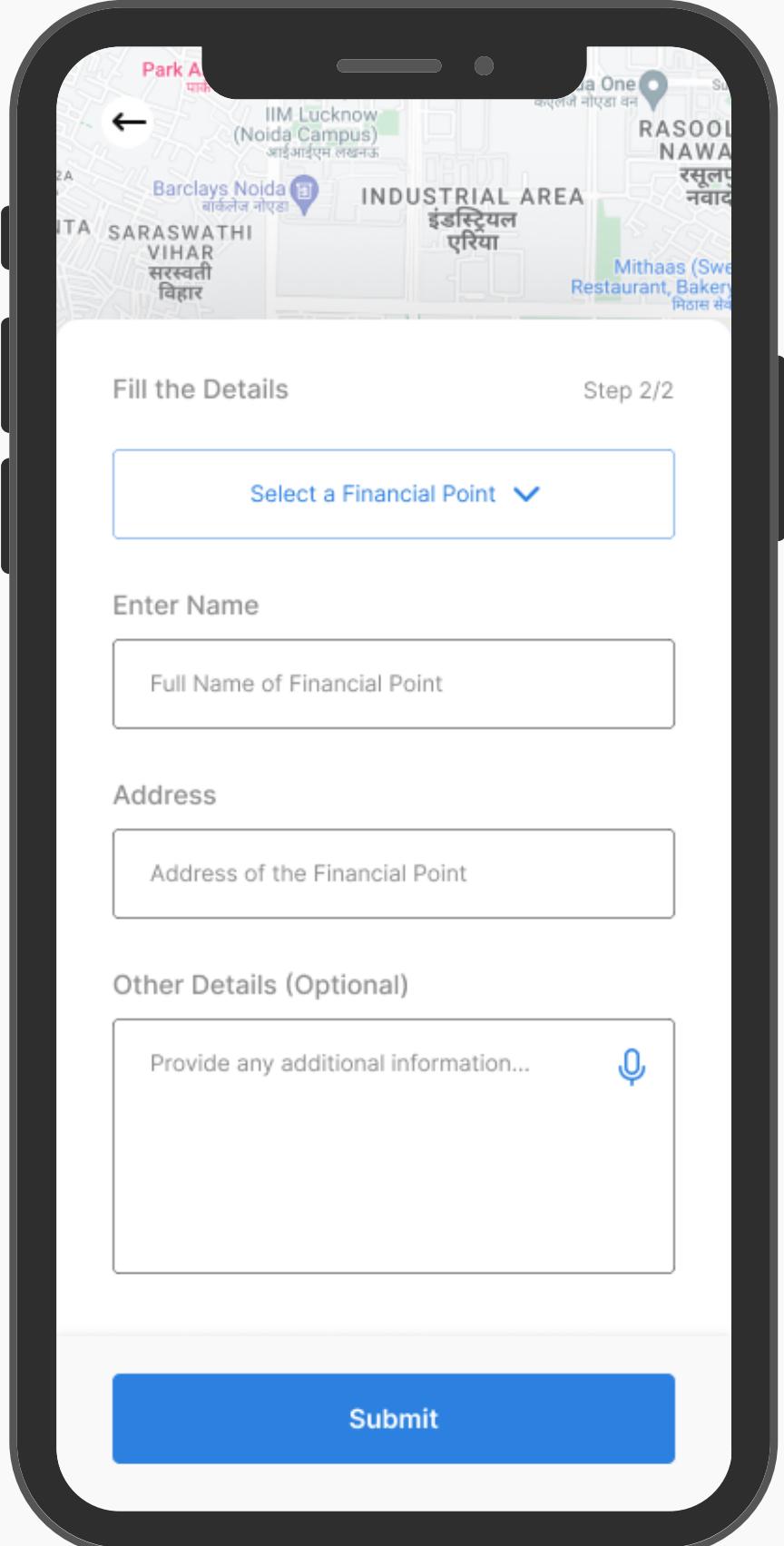
Make a call to a particular financial point to get information.

MISSING BANK SUGGESTIONS

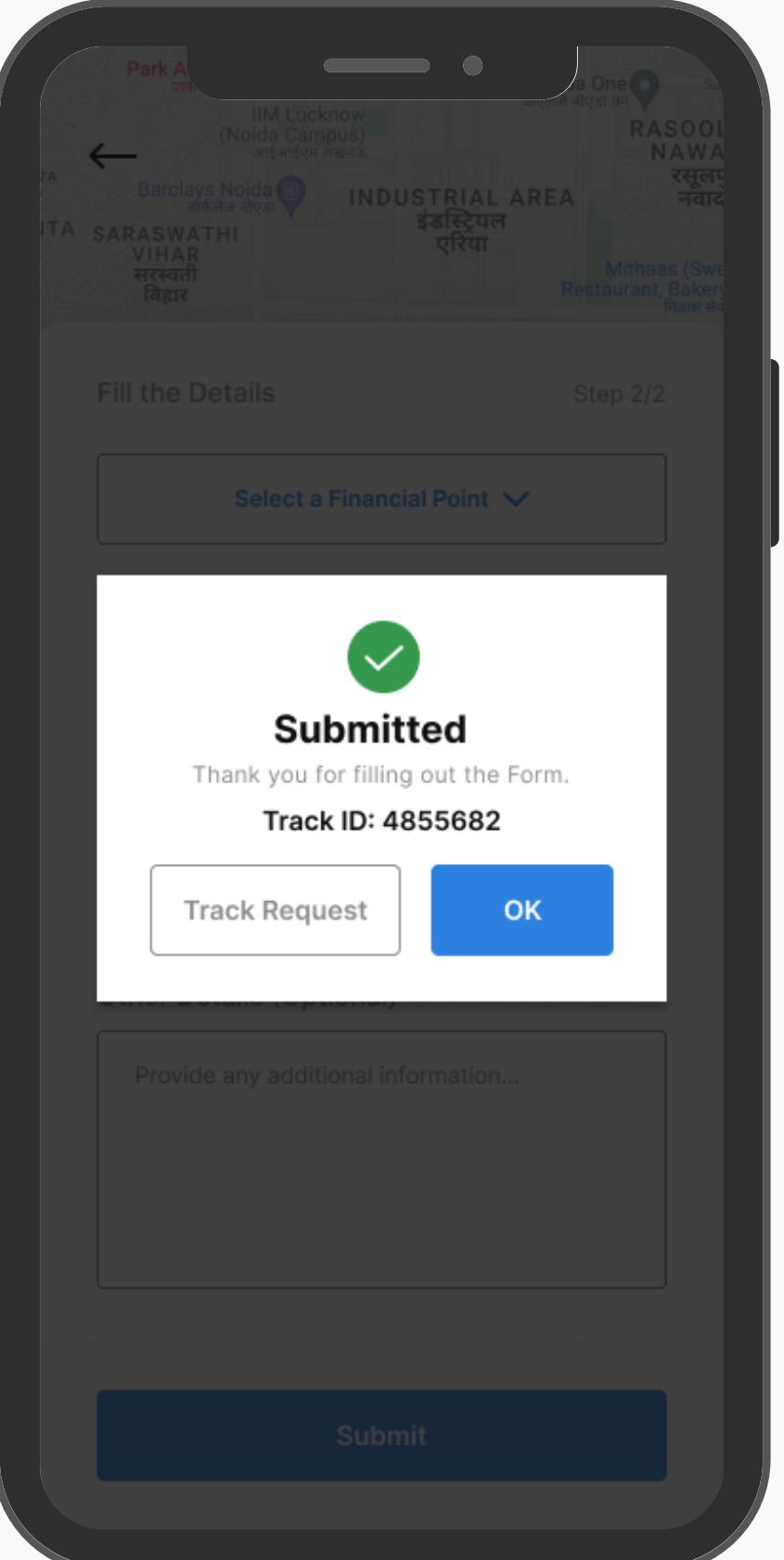
01



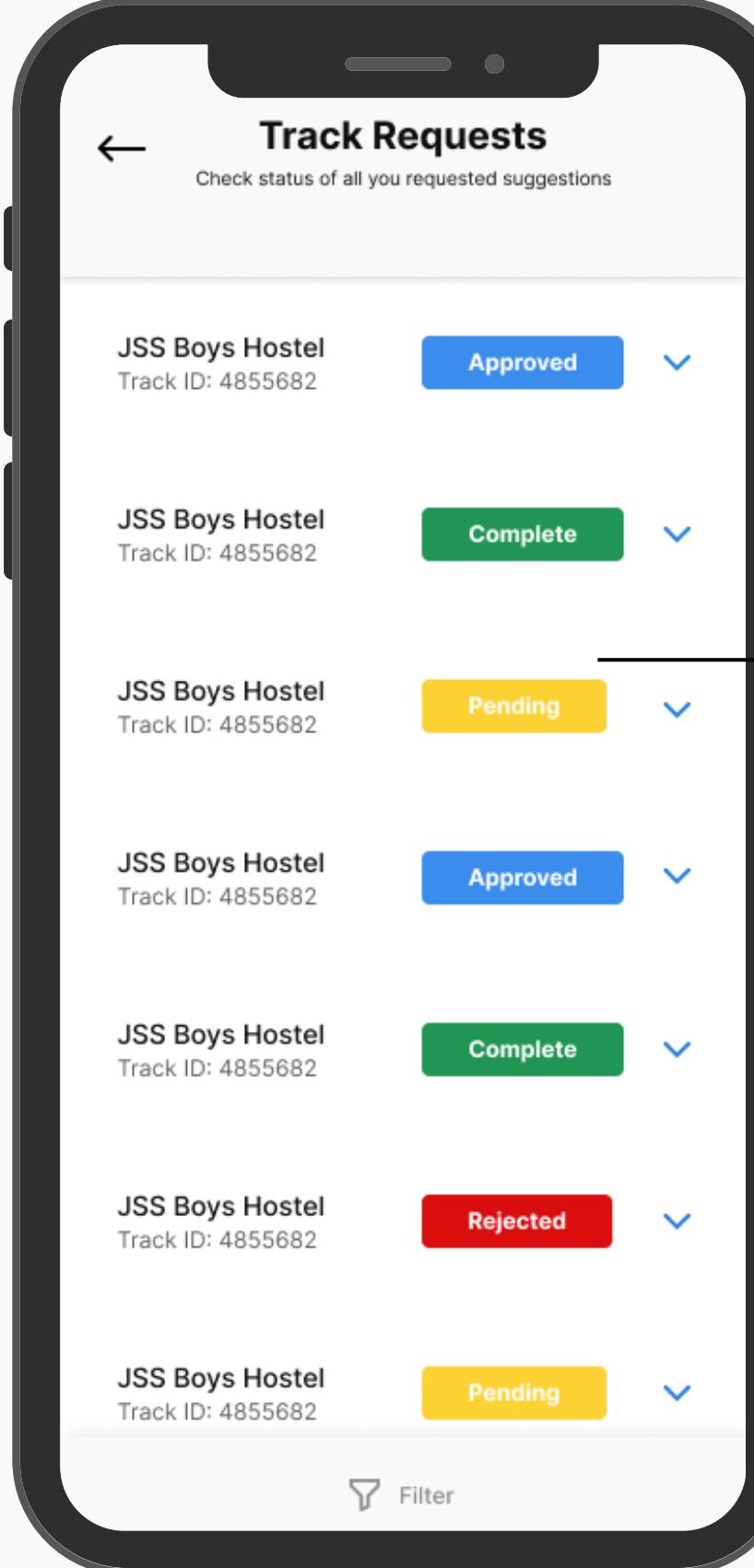
02



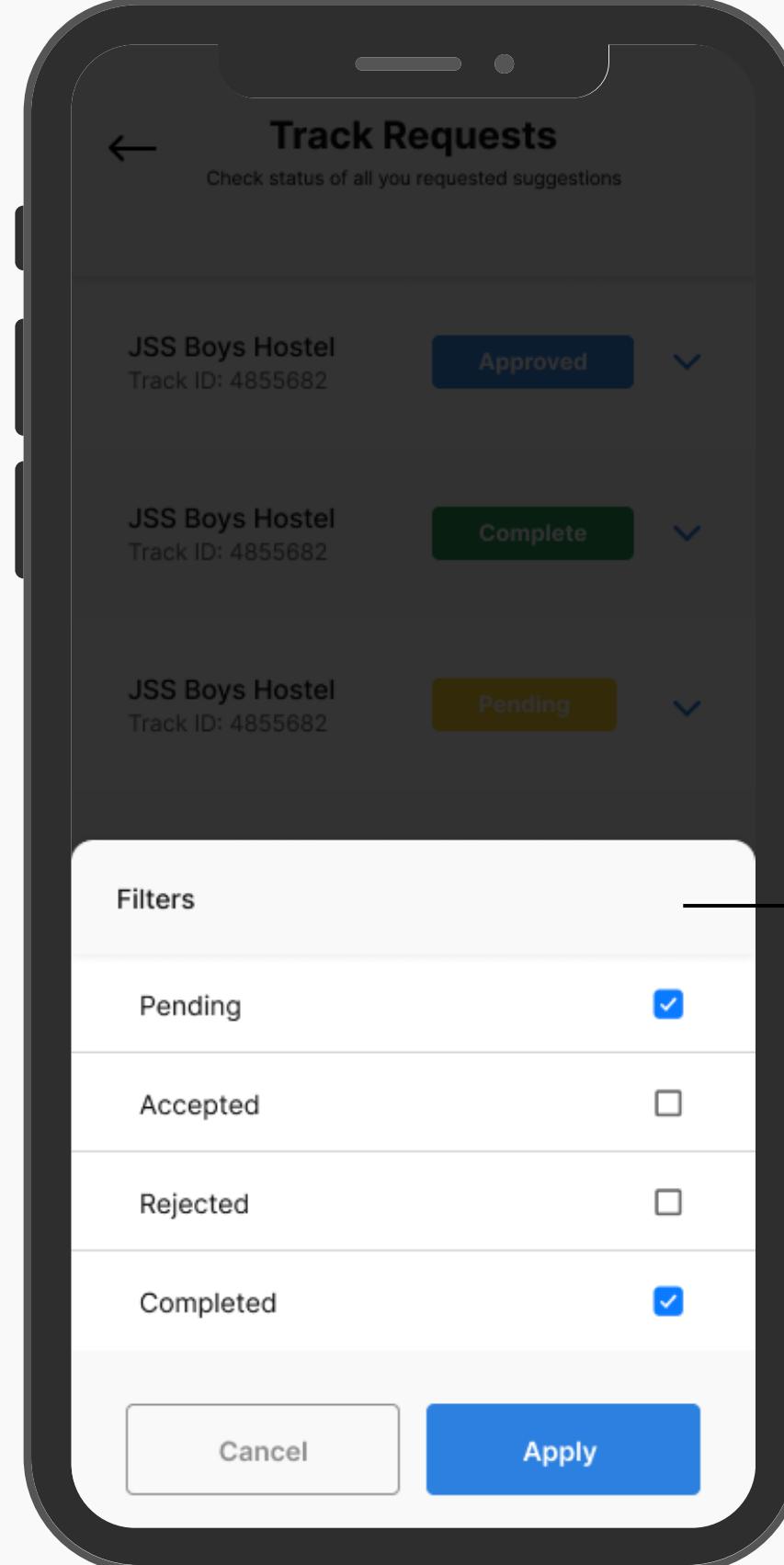
03



TRACK REQUEST

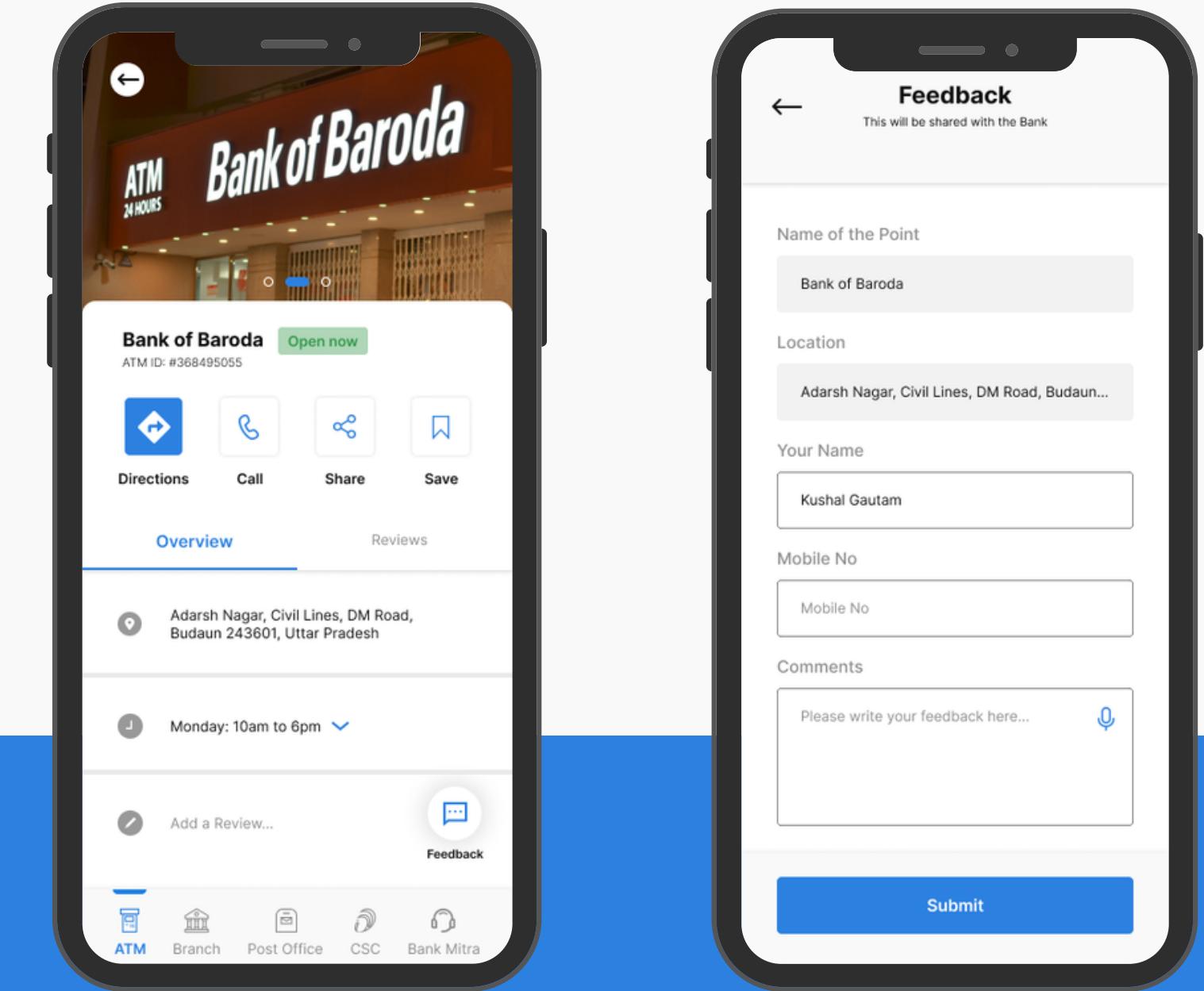


Track current status
of your suggestion
requests through
track ID



Filter requests
based on status

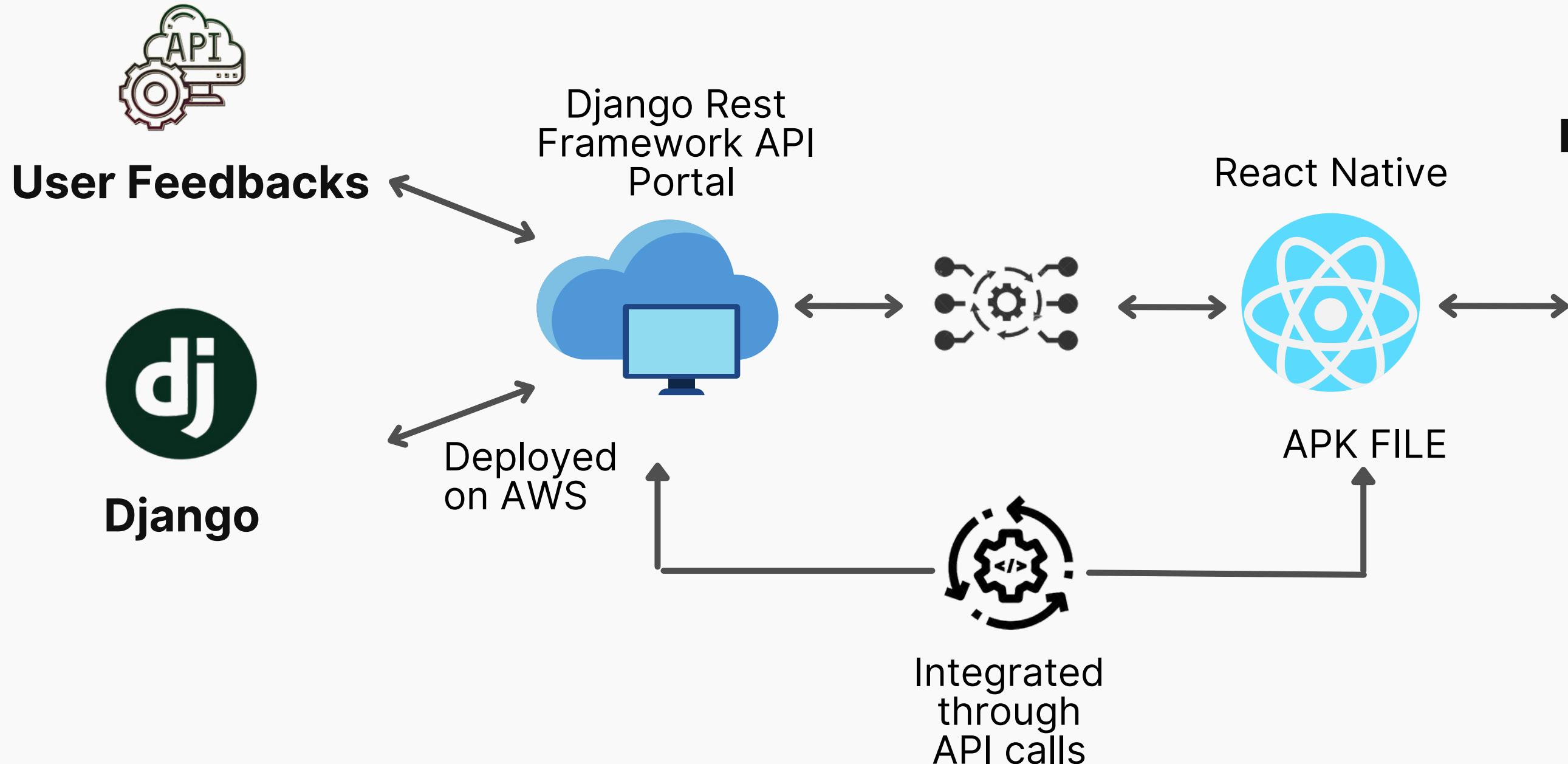
INTEGRATED DIALING USERS' FEEDBACK



The Feedback based on Financial Points that will go directly to the Bank or respected Financial point.

TECHNOLOGY STACK USED

Django And Database



Features



Responsive on all devices

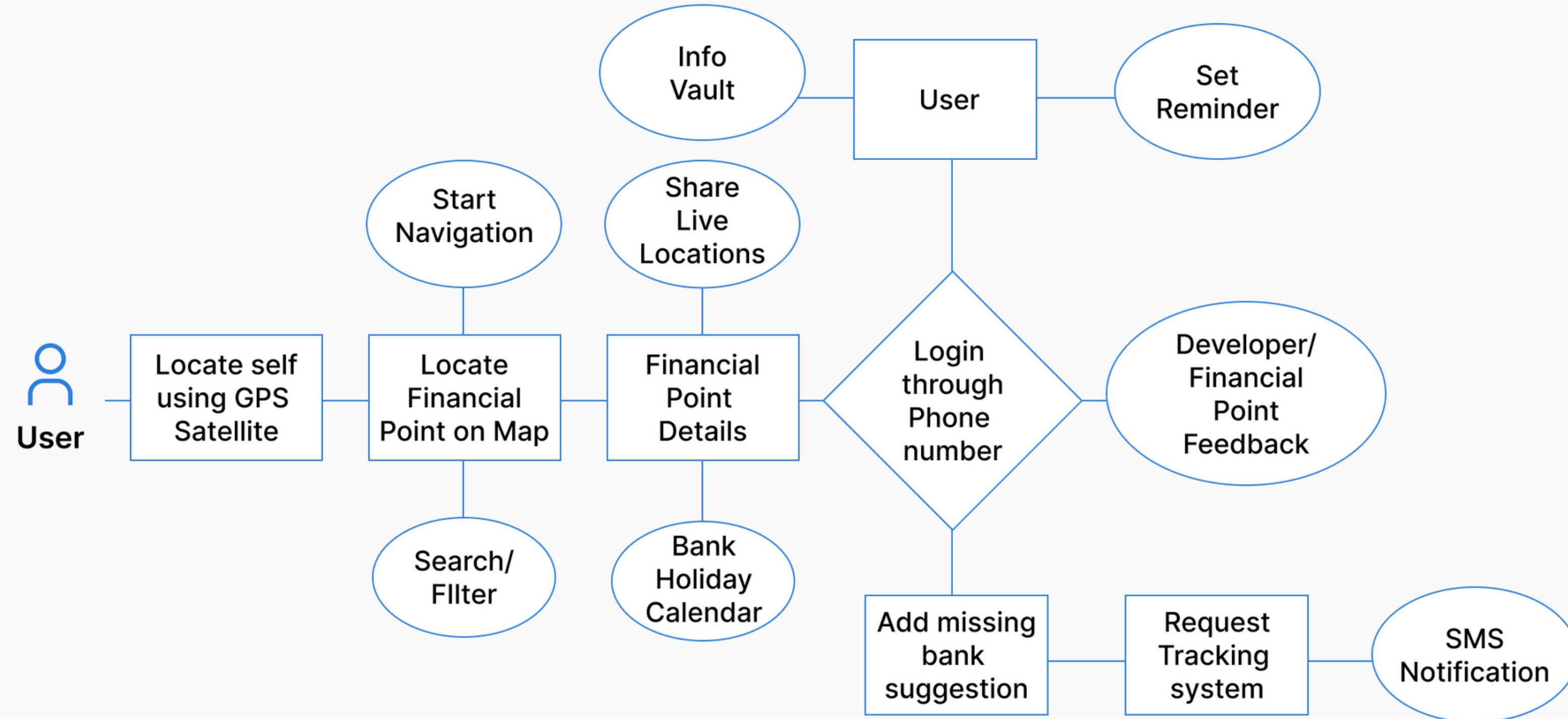


APP



SMS Notifications

USE CASE DIAGRAM



BANK HOLIDAY CALENDAR

Bank Holidays Calendar

August 2022						
MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

<>

MON TUE WED THU FRI SAT SUN

1 2 3 4 5 6 7

8 9 10 11 12 13 14

15 16 17 18 19 20 21

22 23 24 25 26 27 28

29 30 31

2 Bank Holiday

13 Second Saturday

15 Fourth Saturday

15 Fourth Saturday

rodha Open now

5055

PUR

swal Amount: 25,000

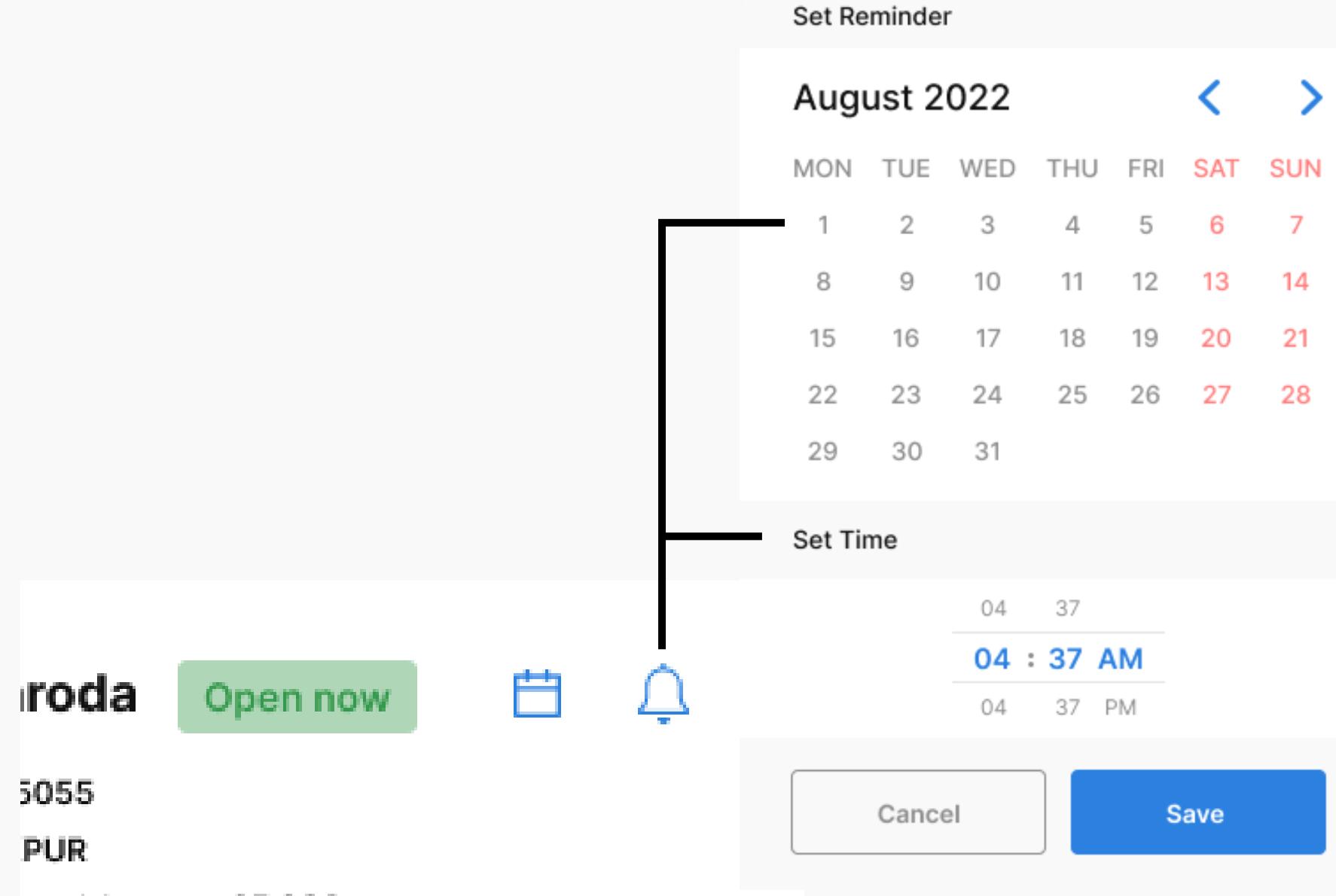


Bank Holidays

An one-tap feature in the app for the user to check the Bank Holidays.

- Quick overview of the Bank Holidays
- Bank based holidays
- Enhanced for user experience

SET REMINDERS

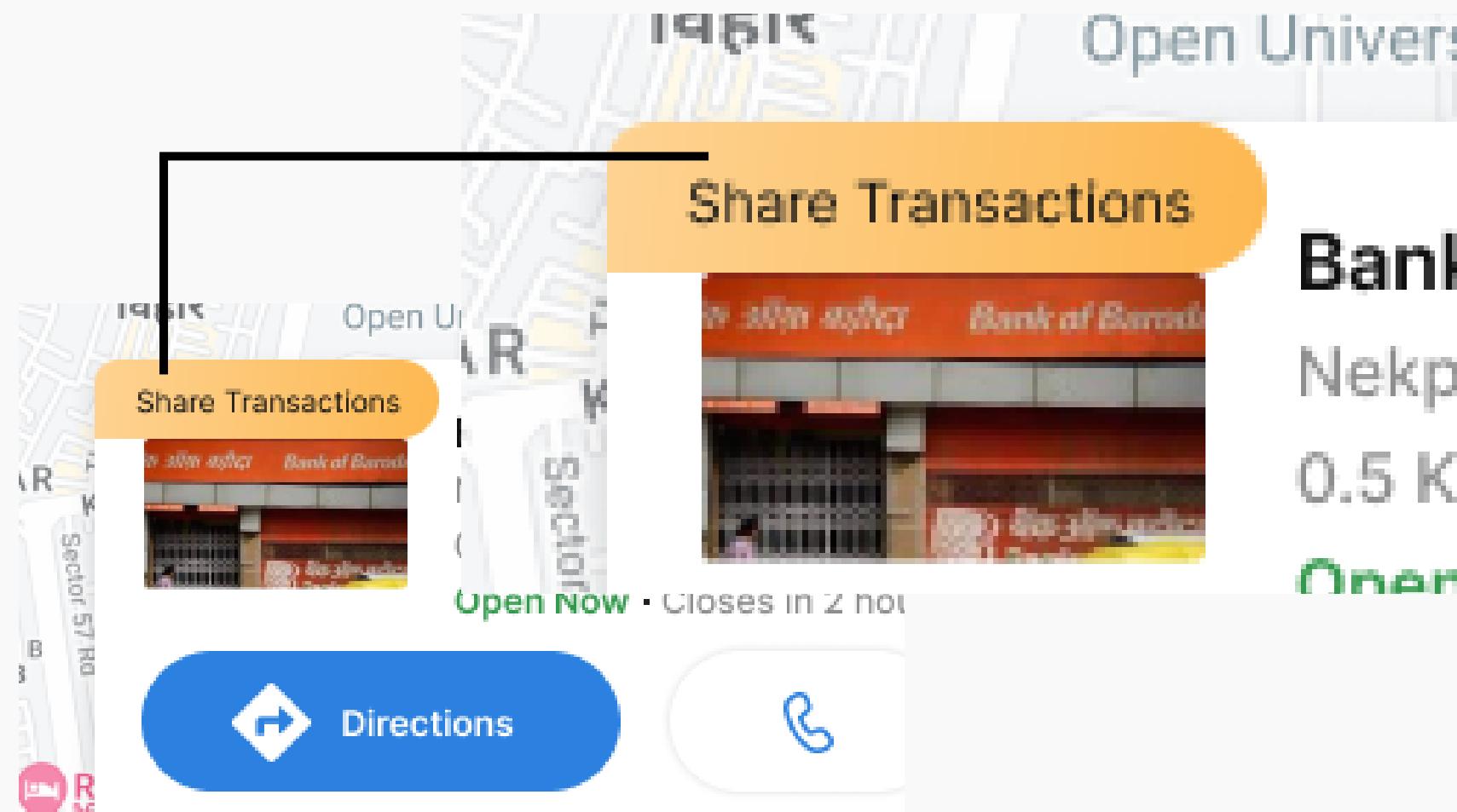


Set ALert for Future Visits

An one-tap feature in the app to remind the user about their Point visit.

- Quick Track of Bank based Holidays
- Reminds the user that they need to visit the financial point on that particular date and time.
- No other unreliable app need

ATM TYPE LABELS



A Label to identify different types of ATMs

- Green Label - Agricultural purposes
- Yellow Label ATMs- E-commerce transactions
- Orange Label ATMs- Share transactions
- Pink Label ATMs- Specifically for females to help avoid the long queues and waiting time
- White Label ATMs – Introduced by the TATA group, white label ATMs are not owned by a particular bank but by entities other than the bank
- Brown Label Banks- Operated by a third party other than a bank

IN-POINT INFORMATION

ATM ID: #368495055 IFSC: BARBONEKPUR

Maximum Withdrawal Amount: 25,000

MICR: Available

RTGS: Not Available

[Share Transactions](#)

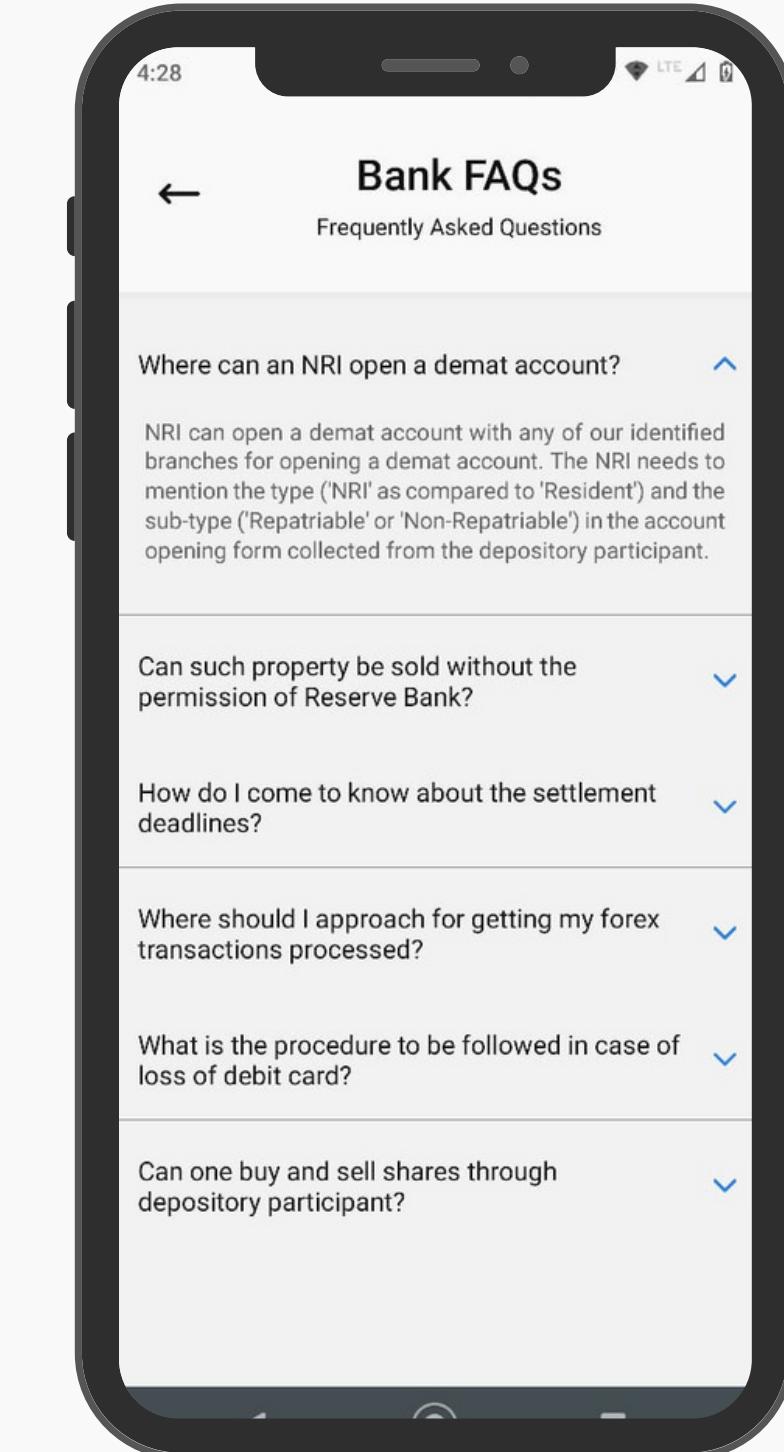
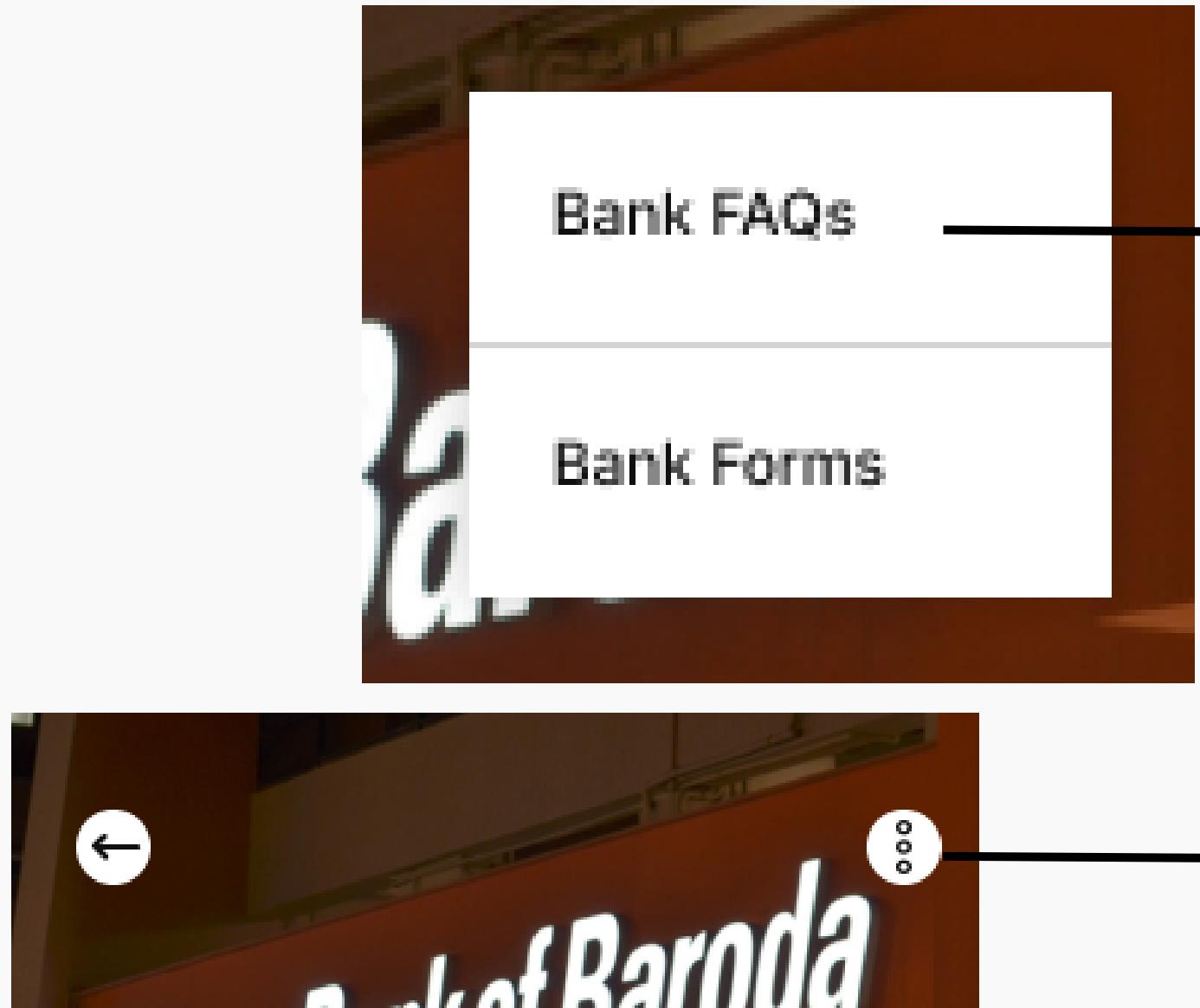
Bank of Baroda [Open now](#)

ATM ID: #368495055
IFSC: BARBONEKPUR
Maximum Withdrawal Amount: 25,000

Information of Available Point Related Services

- **MICR** - Magnetic Ink Character Recognition
- **RTGS** - Real Time Gross Settlement,
- **NEFT** - NATIONAL ELECTRONIC FUNDS TRANSFER
- **IFSC Code** - Indian Financial System Code
- **ATM ID** - Unique ID for each ATM

BANK FAQ

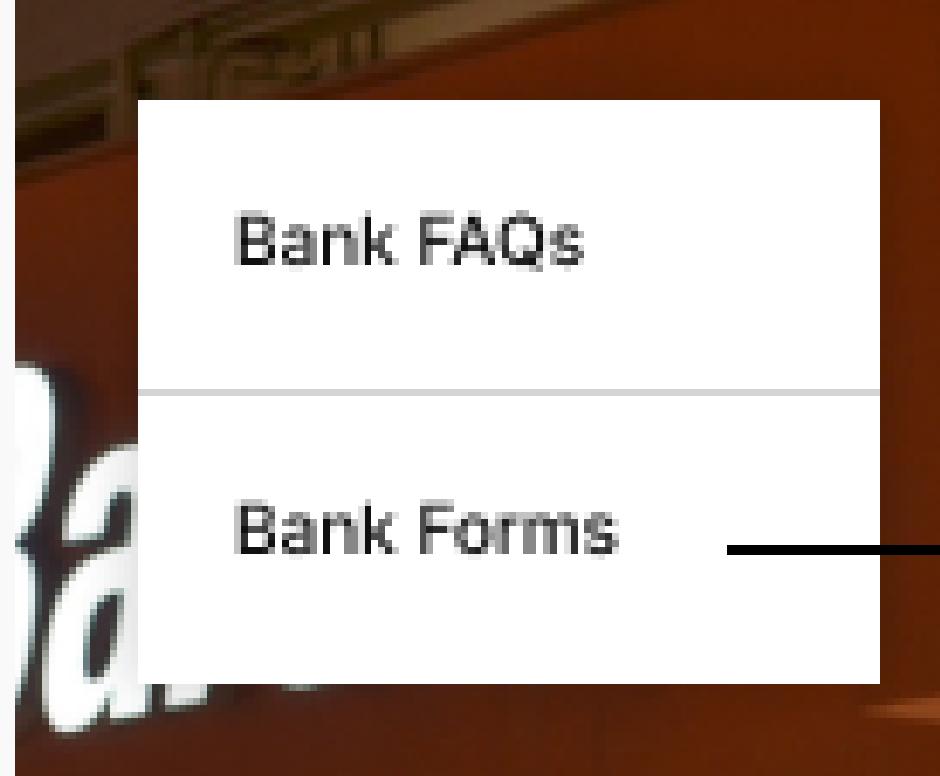


Bank based FAQs

Feature to show all FAQs based on different banks.

- Separate FAQs based on different Banks
- No need to visit Bank website.

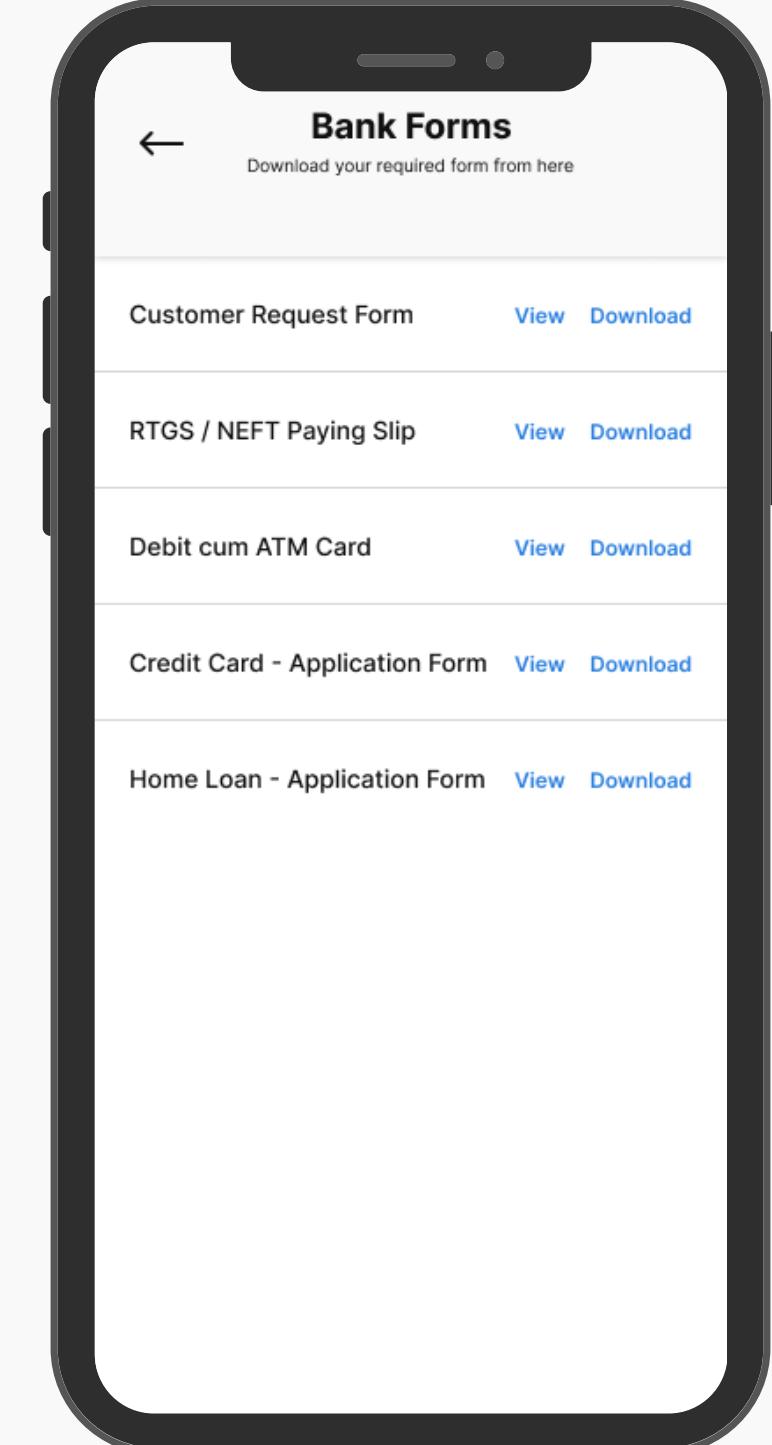
BANK FORM



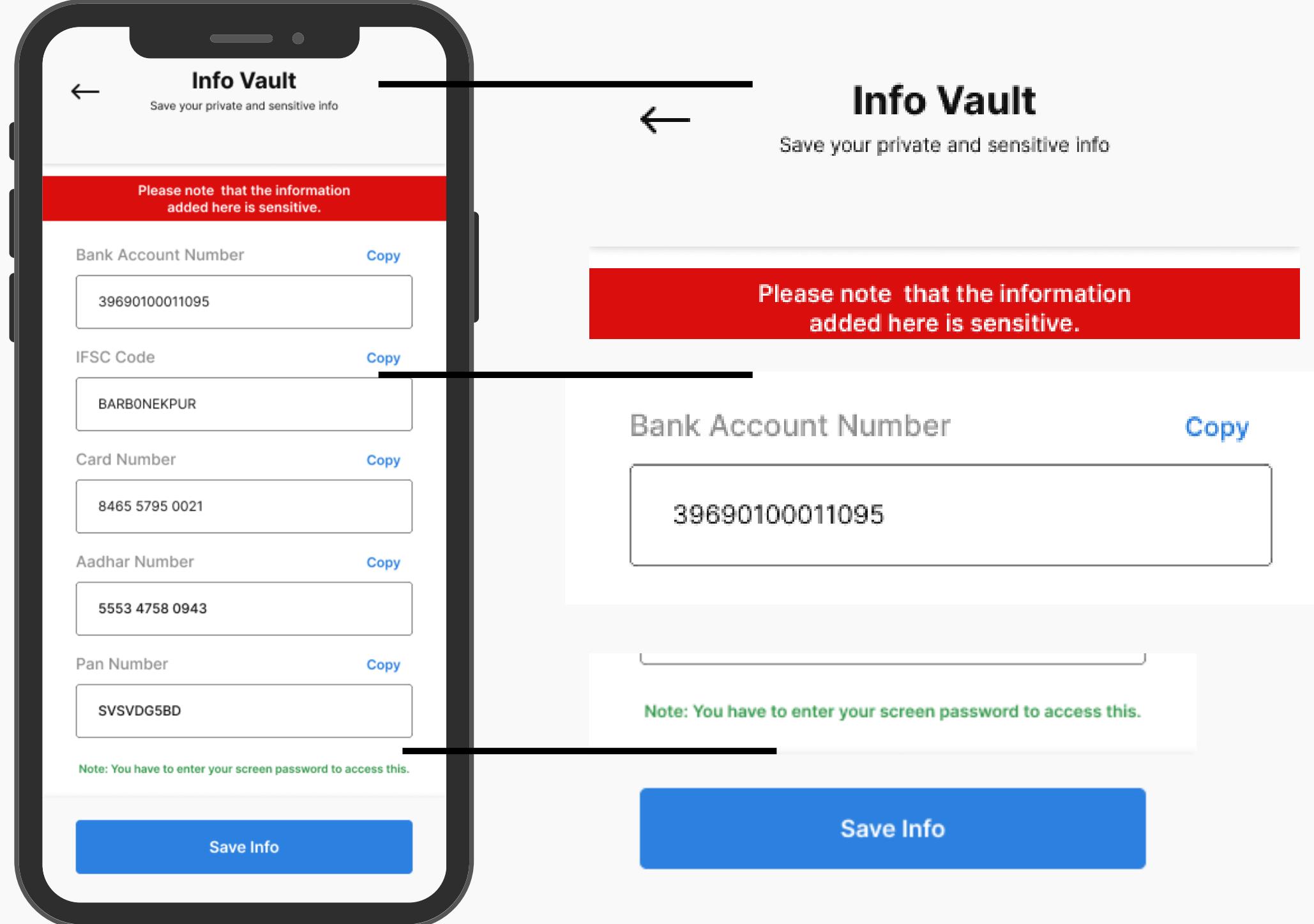
Bank based Forms

Feature to show all Forms based on different banks.

- Separate Forms based on different Banks.
- No need to visit Bank.



INFORMATION VAULT



The diagram illustrates the 'Info Vault' feature, showing a transition from a mobile application interface to a desktop web interface.

Mobile Application Interface (Left):

- Header:** Info Vault, Save your private and sensitive info.
- Note:** Please note that the information added here is sensitive.
- Fields:**
 - Bank Account Number: 39690100011095 (Copy button)
 - IFSC Code: BARBONEKPUR (Copy button)
 - Card Number: 8465 5795 0021 (Copy button)
 - Aadhar Number: 5553 4758 0943 (Copy button)
 - Pan Number: SVSVDG5BD (Copy button)
- Note at Bottom:** Note: You have to enter your screen password to access this.
- Button:** Save Info

Desktop Web Interface (Right):

- Header:** Info Vault, Save your private and sensitive info.
- Note:** Please note that the information added here is sensitive.
- Field:** Bank Account Number (Copy button) containing the value 39690100011095.
- Note at Bottom:** Note: You have to enter your screen password to access this.
- Button:** Save Info

SAVE INFORMATION

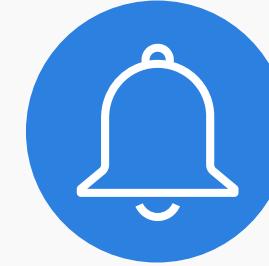
User can save his/her bank or card related info.

- Local Authentication based feature.
- Need to verify the password every time.

FEATURES 2.0



Bank Holiday Calendar



Set Reminder



ATM Type Labels



In-point Information



SMS Notification



Bank FAQs



Bank Forms



Info Vault

FUTURE ROADMAP



DigiLocker

Your documents anytime, anywhere

DigiLocker Integration for saving the user's financial documents.



NEWS •

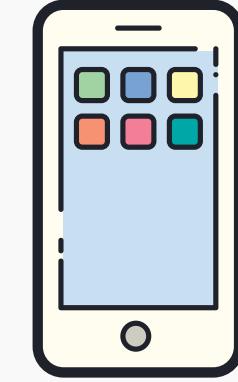
Separate screen for Information related to Financial Point.



REFERRAL & REWARDS

Referral and rewards feature to boost growth & engagement.

The next steps and goals towards building an accurate solution.



App Link
APK FILE

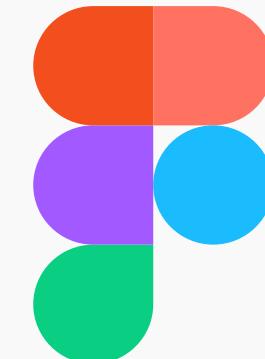


Backed Link
<http://13.234.38.168/>



GitHub

<https://github.com/rudrakshi99/Jan-Dhan-Darshak>



Figma

<https://www.figma.com/file/tCzNCqWXP0Iri0aBFq9RSf/Jan-Dhan-Darshak>

OUR TEAM



RUDRAKSHI
Backend Dev



SARTHAK
Frontend Dev



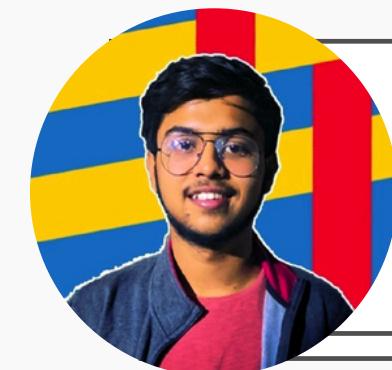
ANMOL
Backend Dev



SUYASH
Frontend Dev



PARTH
Full Stack Dev



KUSHAL
Product Designer

MENTORS



AJEEET KUMAR
Product Designer, Juspay



ARCHIT KAUSHIK
SDE-II, Amazon

THANK YOU

Represented by TEAM S.P.A.R.K.S.