

1. The user can provide his Aadhar number and mobile number to the kirana owner.
2. The kirana owner will enter the above details in the "Customer" form accessed using hamburger menu.
3. Once all the above details are entered the customer will be validated in the aadhar system. An otp will be sent to customer mobile number.
4. Customer provides the Aadhar otp to the kirana owner.
5. The customer form in the android application accesses the REST API of IndusInd bank with a post request.
6. In the post request the details of the customer is sent to the bank server and account number of the customer comes under the Kirana shop owner.
7. In Kirana owner dashboard the following will be displayed.
  - a) Number of customers
  - b) Number of loans given
  - c) Number of insurance products sold
  - d) Value of groceries sold
8. When the kirana owner clicks on the number of customers it should show customer name list along with account numbers under him.
9. When the kirana owner clicks on the customer name in the customer list it should show the details of the customer and allow following operations
  - a) Deposit money
  - b) Withdraw money
  - c) Account balance - xxxx rupees
  - d) View statement
  - e) Eligible loan amount - xxxx rupees
  - f) Give loan
  - g) Repay loan
  - h) Sell insurance
  - i) Sell grocery
- All the above operations are pertaining to that customer.
10. When any of the operation above is called the corresponding REST API of the bank is called.
11. When the customer takes a loan from a kirana shop he provides the mobile number and loan amount required.

12. An sms is sent to customer number with loan amount eligible and loan amount requested.
13. Customer see the loan he is going to take and provide the otp to the kirana owner.
14. Loan is given an entry is made in the loan book. This is different from bank account passbook.
15. Every time customer repays the loan an sms is sent to him telling total loan outstanding and how much he repaid.
16. If he has repaid his loans every month and closed his loans he is eligible for further loans.
17. A customer can transfer his entire account from one kirana shop owner to another kirana shop owner. He has to again provide his mobile number and OTP to the new kirana shop owner.