

## SMS-based Biometric System

In order to cater to the section of society who are not able to access financial services, microfinance institutions reach out to them for savings, micro loans, insurance etc and provide these services at their doorstep. Often these organizations face a lot of difficulty in **authentication** of their clients. Since a majority of their activities and operations are carried out in the **rural areas** where a **working data connection** is difficult to establish, most of their applications (Web/Mobile) need to have **offline capability**.

You need to develop an SMS based biometric authentication system that is user friendly and convenient so as to connect better with the rural people. Developing an SMS-based system is not a compulsion, you are allowed to come up with other ideas too.

A basic example that needs to be covered -

A field executive registers the **biometric** (generally a **fingerprint**) id of a rural client in the village which is **stored** in a cloud server through an SMS. Similarly, on the subsequent visit, the field executive wants to authenticate the client, for this the application communicates to the cloud server through an SMS and **retrieves** the stored id.

NOTE: Apart from designing the software module for this at a higher level with appropriate details that seem relevant, participants are recommended to come up with a working module as a prototype (in a later phase of Dhiti) which can be tested and later extended for improvements.

Some points to keep in mind:

- User-friendly
- time-saving
- Accountability
- Security





## **Timeline**

Idea Proposal (give a link to the	January 10 <sup>th</sup> , 2016
Idea Proposal section)	
Mentorship Kicks off! (give a	20 <sup>th</sup> January <b>OR</b> As soon as your
link to the Mentorship section)	idea is selected (whichever is
	earlier).
Submission of final report	7 <sup>th</sup> February, 2016
Presentation in Apogee,	February 25 <sup>th</sup> – 28 <sup>th</sup> , 2016
technical festival of BITS Pilani	
(give a link to the <u>Presentation</u>	
section)	
Implementation Phase (give a	Based on the preferences of the
link to the <u>Implementation</u>	organization (if providing an
section)	internship) and student

The problems mentioned in the Information Systems category are in association with **Dhwani RIS**. They will be mentoring the idea proposals for the same and might provide internships as part of the implementation phase.



## **About Dhwani RIS:**

It was started by alumni from Institute of Rural Management, Anand, Gujarat. It is a development oriented technology organization with a vision to provide affordable, integrated and smart ICT applications for organizations working at the grassroots level. It works with NGO's, Corporate Foundations, CSR, Financial Institutions (Microfinance), Community organisations and Social enterprises.

