**MICRO CREDIT BANKING ON SMARTPHONE**

**Objective/ Vision:**

To provide a banking application on Smartphone for the mobile employees of microcredit bank with the facility to have data synchronized between the Smartphone and the bank’s database.

**Functional Requirements**

* It should be possible to open accounts for a customer (who has not defaulted earlier and who has recommendation from the community) / close accounts.
* It should be possible to enter the loan given to a customer and the period of the loan.
* It should be able to calculate interest.
* It should be able to enter repayment made by the customer (in installments or in full).
* It should give notification when a loan has not been returned within the loan period. The credit worthiness of the customer should be updated as ‘defaulter’.
* It should give reports of the loans given with details of the customer name, loan amount, outstanding amount, loan payment date and loan repayment date.
* Employees should be able to log in with username and password.
* The employee will be able to download details of only his/ her customers.
* There should be a desktop application where all the above operations can be done.
* The desktop application will have other facilities like entering the interest rate.
* It should be possible to synch between the desktop database and the Smartphone’s database in both directions.

**Non-functional requirements**

* Better component design to get better performance at peak time.
* Flexible service based architecture will be highly desirable for future extension.
* 24 X 7 availability.
* Only the details of particular customer should be accessed

**Optional features**

* Make provision of admin to update the database after each transaction of customer.
* Measures that need immediate action

**User interface priorities**

* Professional look and feel
* Use of AJAX at least with all registration forms
* Browser testing and support for GPRS.

**Reports**

* Banking report.
* Report on currency and finance.
* Database containing all customer transactions.
* Creation of banking manuals.

**Other important issues**

* Network connectivity.
* Enabling services at all point of time as per the customer.

**Technologies**

* Android SDK 1.6
* Grails
* Ajax
* Web

**Tools**

* ADT 0.9.5
* JDK 6
* Eclipse
* Java
* Android security
* GPRS
* GPRS SIM based security