

The Great Mind Challenge - Project Scenario Template

Note: Already filled information should not be changed

1.	Name of the Project	Paradarshi – Transparency unlimited
2.	Objective/ Vision	The objective of this project is to provide a simple way of accessing a borrower’s records of money flow (from and to) the lender.
3.	Users of the System	A. Members of Self help groups of Joint lending groups of MFI (micro finance) beneficiaries B. Correspondents of MFIs who operate on the field C. MFIs who wish to check repayment history prior to lending (Somewhat like a credit rating bureau)
4.	Functional Requirements (Atleast Eight)	<ul style="list-style-type: none"> i. A unique identification mechanism (preferably biometric based) to identify an individual ii. A simple access to the system based on mobile number + a static or dynamic PIN iii. A system that records transactions of loan disbursement and repayment iv. Ability to access this information via the internet (portal) v. A common repository for all MFIs to upload their data (loans and repayments) vi. Analysis and credit rating patterns for the common repository vii. Ability to Download or print such credit history by authorized users of the system viii. Database should render itself for business analytics to determine creditworthiness of a village / district, pattern recognition of defaults etc to lower credit risk.
5.	Non-functional requirements (Atleast Four)	<ul style="list-style-type: none"> i. Secure access of confidential data (user’s details). SSL can be used. ii. 24 X 7 availability iii. Better component design to get better performance at peak time iv. Flexible service based architecture will be highly desirable for future extension
6.	Optional features	<ul style="list-style-type: none"> a. Should work with low bandwidths b. Ability to reset PIN / password

7.	User interface priorities	<p>A. Professional look and feel</p> <p>B. Use of AJAX atleast with all registration forms</p> <p>C. Browser testing and support for IE, NN, Mozilla, and Firefox.</p> <p>D. Use of Graphical tool like JASPER to show strategic data to admin</p> <p>E. Reports exportable in .XLS, .PDF or any other desirable format</p>
8.	Reports	<p>A. Individual's credit history and rating</p> <p>B. Credit rating and repayment history of the self help group</p>
9.	Other important issues	<p>A.</p> <p>B.</p>
10.	Team Size	2 - 4
11.	Technologies to be used	UML, J2EE, XML, e-Forms, AJAX, Web 2.0, Web-services, SOA
12.	Tools to be Used	<ul style="list-style-type: none"> • ROSE/RSA / WebSphere Modeler • Eclipse/ RAD / Lotus Forms Designer / Portlet Factory • WebSphere Portal/ WAS/WAS CE / WPS • DB2 Express – 'C' or DB2 UDB • Tivoli CDP/TSM / Tivoli Directory Server • Linux will be the preferred OS.
13.	Final Deliverable must include	<p>A. Online or offline help to above said users, Application deployment executive and developer</p> <p>B. Application archive (.war/.ear) with source code</p> <p>C. Database backup and DDL Script</p> <p>D. Complete Source code</p>