

From paper ledgers to one digital platform.

We built an Indian cooperative credit & thrift society a full management platform — moving member records, loans, deposits, KYC, payments, and accounting off paper and spreadsheets into a single, auditable system with a self-service member portal.

CLIENT Cooperative society (India)	OUR ROLE Design & full-stack build	SCOPE Back-office · portal · Android app	STACK React · FastAPI · PostgreSQL · Docker · AWS · GCP
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THE CHALLENGE

The society ran on manual ledgers, spreadsheets, and in-person paperwork. Loans meant approvals by hand, records lived in different places, reconciliation was slow, and members had to visit the office for the simplest requests. As membership grew, the manual model couldn't keep up — and it made compliance and clean audits genuinely hard.

WHAT WE BUILT

Loan & deposit management

End-to-end loans plus FD/RD with interest handling and rule-based processing.

Member self-service (web & Android app)

View balances & statements and apply for loans from web or a native Android app.

Aadhaar KYC + maker-checker

Compliant onboarding; no sensitive change goes live on one person's say-so.

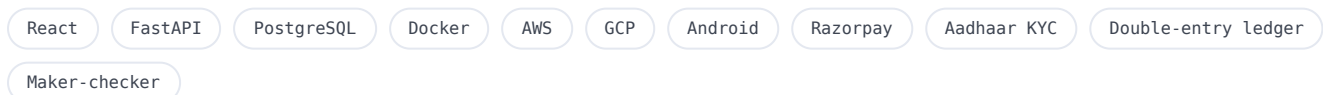
Razorpay + double-entry books

Digital payments and audit-trailed double-entry accounting that always reconciles.

THE OUTCOME

- ✓ **Off paper, onto one system** — one source of truth for members, loans, deposits, and accounts.
- ✓ **Members serve themselves** — fewer office visits and manual queries.
- ✓ **Compliance built in** — Aadhaar KYC and maker-checker controls throughout.
- ✓ **Faster, structured loan processing** — a digital flow replaced manual back-and-forth.
- ✓ **Audit-ready books** — accurate, centralized, easy to reconcile and review.
- ✓ **Ready to grow** — a cloud stack that scales with membership.

TECHNOLOGY



Have a manual process that should be software? Let's talk.

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