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AI for Bharat Hackathon

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Team Name : GramScore AI by AIMaverick

Team Leader Name : Rohit Kumar Akula

Problem Statement :

Over 60% of rural India lacks access to fair and timely credit because traditional scoring systems ignore seasonality, climate volatility, and informal livelihoods. As a result, deserving borrowers are denied loans, while lenders face risi ng NPAs due to blind risk assessment. India needs an AI-powered, explainable rural credit intelligence system that understands ground realities — not just credit history.

GramScore AI – Climate-Aware Credit Intelligence for Bharat

GramScore AI is an AI-powered alternative credit intelligence platform built specifically for rural India.

It combines **climate data, crop cycles, mandi price trends, and livelihood signals** to assess real repayment capacity — not just credit history.

Using **explainable AI**, it generates transparent and actionable credit risk scores that help financial institutions lend faster, safer, and more inclusively.

What It Enables:

- Smarter rural loan approvals
- Reduced NPAs through contextual risk assessment
- Faster underwriting decisions
- Financial inclusion at scale

Existing Systems:

- Urban credit bureau dependent
- Ignore seasonality
- Ignore crop risks
- Not explainable

Our Solution:

- Climate-aware
- Crop-cycle-aware
- Explainable AI
- Designed for rural India
- API-first scalable infrastructure

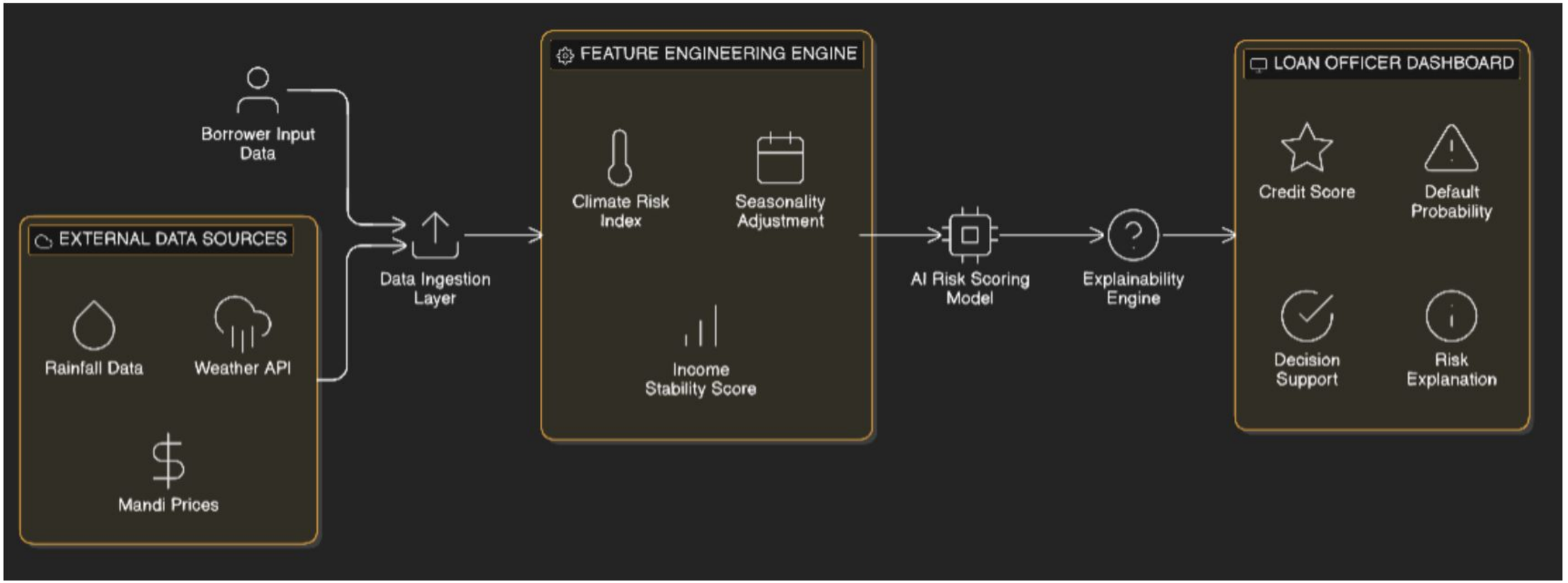
USP

Contextual rural intelligence + explainable AI + scalable fintech integration

List of features offered by the solution

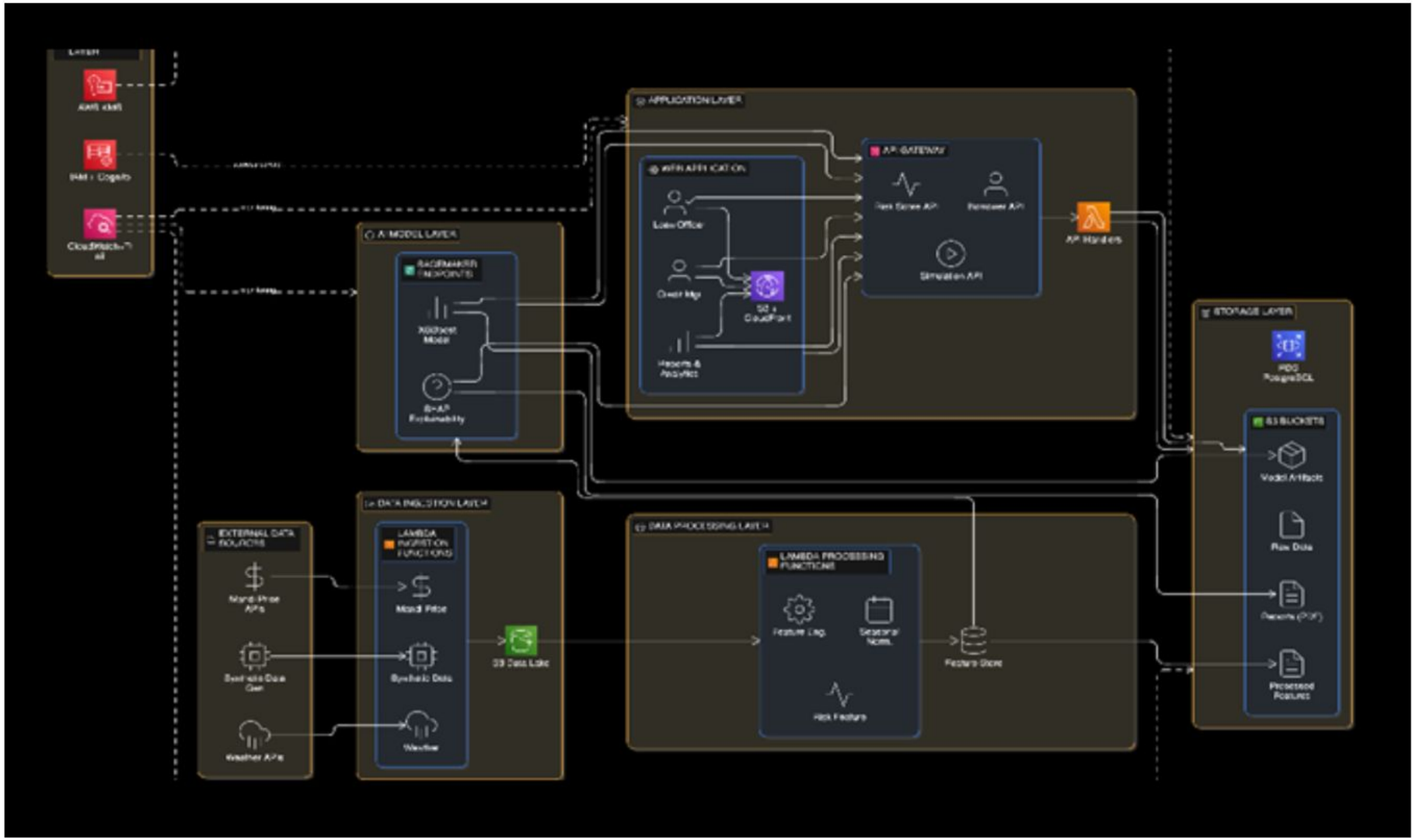
- ❑ Alternative credit scoring
- ❑ Climate risk impact modeling
- ❑ Seasonality-adjusted repayment capa
- ❑ SHAP-based explainability
- ❑ Loan officer dashboard
- ❑ Risk simulation tool
- ❑ API integration support

Process flow diagram or Use-case diagram



Wireframes/Mock diagrams of the proposed solution (optional)

Architecture diagram of the proposed solution: Attached the architecture details png file in the GitRepo for reference.



Technologies to be used in the solution:

- Python
- XGBoost
- SHAP
- AWS SageMaker
- AWS Lambda
- RDS
- React (Dashboard)
- REST APIs

Estimated implementation cost (optional):

- **Hackathon MVP (Cloud Credits / Sandbox Mode):**

~₹50,000 - ₹1,00,000 equivalent cloud infrastructure cost

- **Pilot Deployment (Single Bank / 5 Branches):**

~ ₹3–5 lakh initial setup cost

- **Scalable SaaS Model:**

Operational cost scales per API usage (~₹30–₹50 per ass essment)

One avoided NPA can offset the cost of over 10,000 cr edit assessments.

Add as per the requirements for the hackathon:

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Thank You