

FINAL

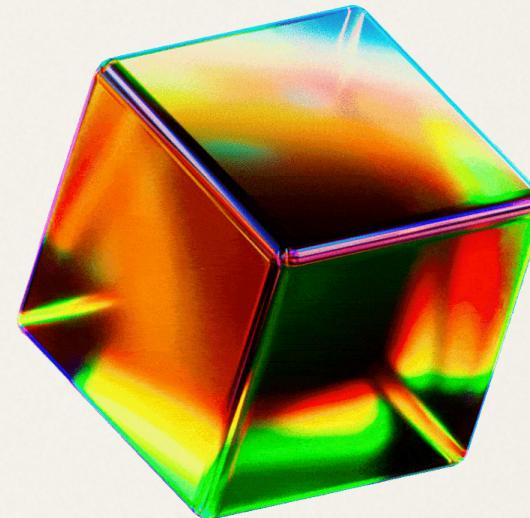
# PRES|ENTATION



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HACKVERSE

The theme we have opted is:  
**FINTECH**





# *The* MOTIVATION

## RELEVANCE:

**The core problem is the absence of a safe, convenient, and affordable platform that seamlessly combines automatic round-up savings with accessible micro-credit.**

## NEED:

- Individuals are unable to build financial resilience or access low-cost credit when needed.
- There is a lack of AI-driven safeguards to manage the risks of small-scale P2P lending.
- Our solution offers dignified access to small loans without stigma or exploitation

# **PROBLEM** *Statement*



The core challenge is the **absence of a safe, convenient, and affordable platform** that seamlessly combines **automatic round-up savings with accessible micro-credit**. Without AI-driven safeguards to manage the risks of small-scale P2P lending, individuals are unable to build financial resilience or access low-cost credit when needed.

**SPARE  
CHANGE**

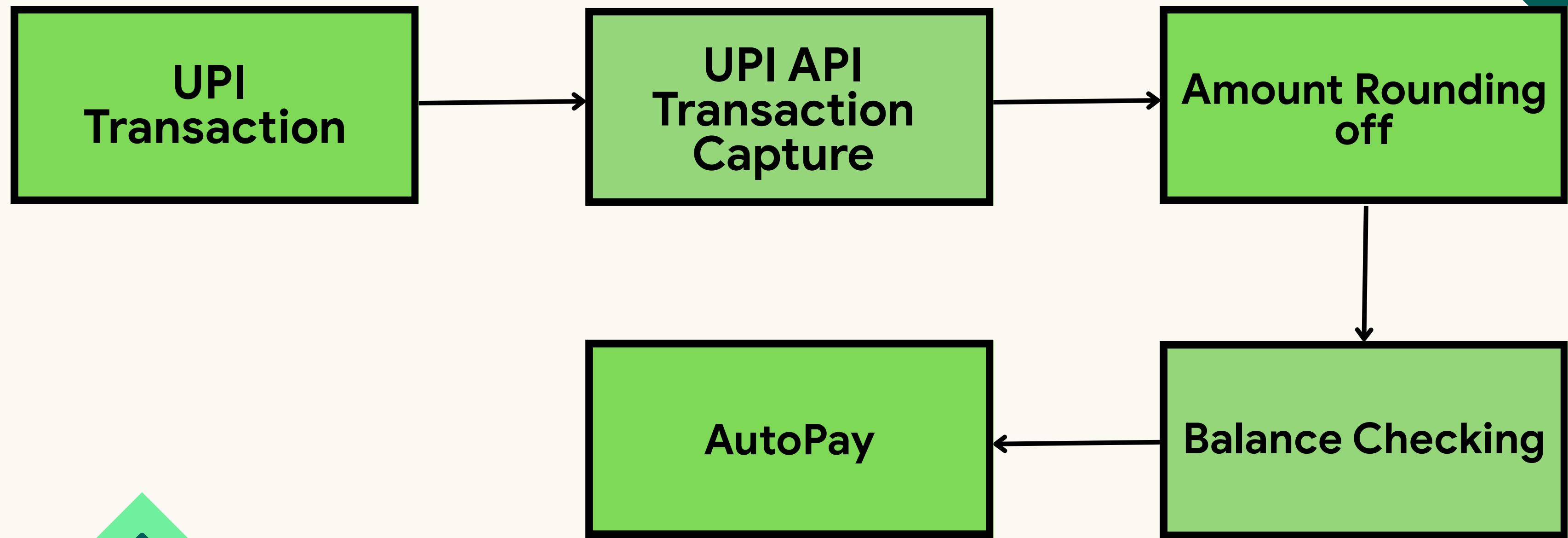


# **WORKFLOW**



# WORKFLOW

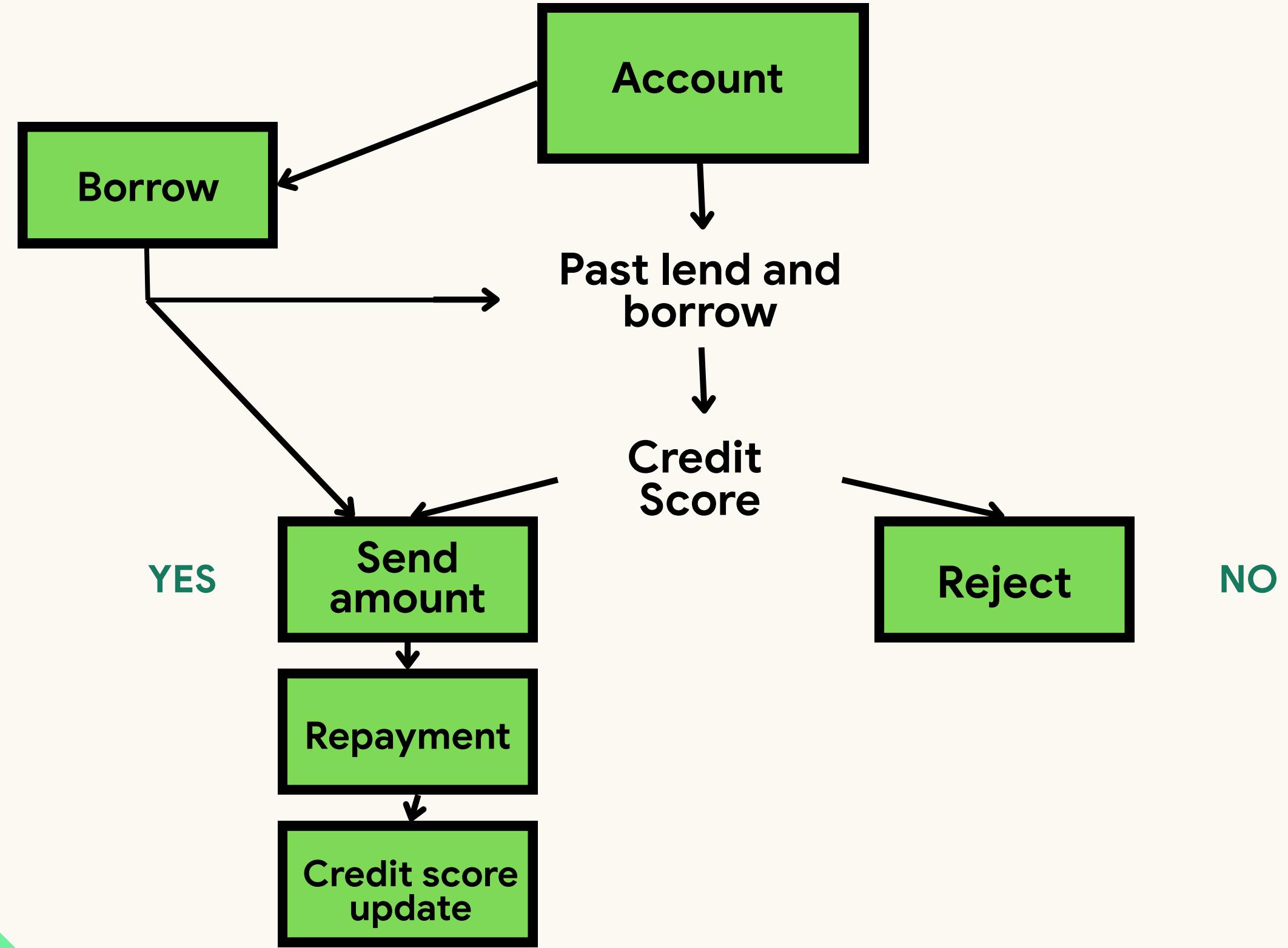
## ( A U T O P A Y )





SpareChange

# WORKFLOW ( LOANS )



# SCOPE

- **Problem Domain:** Addresses the lack of a safe platform that combines automatic round-up savings with accessible micro-credit.
- **Target Audience:** Serves underbanked individuals, including students and gig workers, promoting financial inclusion.
- **Core Functionality:** Automates savings by rounding up transactions and uses the collected funds for P2P micro-loans.

- **No bank offers round-up savings linked directly to P2P lending in India.**
- **Converts everyday micro amounts into long-term wealth creation.**
- **Provides a socially safe alternative to borrowing from friends.**
- **AI is applied precisely where it matters: trust, safety, and personalization.**



**NOVELTY**

- Revenue via small platform fees, fund commissions, and premium tiers.
- Network effect: more users → deeper lending pool → faster credit cycles.
- Bridges gap between retail investing and grassroots lending.

- Builds a savings culture without effort.
- Offers dignified access to small loans without stigma or exploitation.
- Promotes financial inclusion for students, gig workers, and underbanked.
- Shows how small actions compound into meaningful change.

**SOCIAL**  
*Impact*

THANK  
YOU.