



MUMBAI HACKS

TEAM
TECH ENTREPRENEURS
ASSOCIATION of MUMBAI

made in
mumbai

MoneyFyi

Visit

Carinae



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Problem Statement

Many freshers and informal sector employees face challenges in managing savings and investments due to irregular income and lack of personalized financial advice.

Parallely Small and medium enterprises in India, especially retail shops and local counters, struggle to manage daily financial risks, prevent digital fraud in UPI and online payments, and avoid penalties from delayed or incorrect GST/TDS compliance because manual transaction checks and traditional apps lack real-time analysis and proactive guidance; therefore, there is an urgent need for an AI-driven system that autonomously analyzes uploaded statements and transactions, predicts risks, and provides actionable insights to safeguard SME financial health

Solution

An agentic financial coaching system that looks at the user data (income, spending, savings, preferences) and dynamically recommends Insights. It integrates financial market data, news sentiment analysis, and user-specific financial habits to deliver context-aware, explainable, and adaptive financial recommendations.

There's also an AI-powered multi-agent system for SMEs that analyzes uploaded financial data to verify transactions, detect anomalies, and identify compliance risks across various payment types. Leveraging machine learning, NLP, and OCR, it semantically understands invoices, statements, and alerts without requiring bank integrations.

The system provides real-time, explainable insights and proactive recommendations via a secure, mobile-friendly dashboard, empowering SMEs to prevent fraud, avoid penalties and make informed financial decisions efficiently and reliably.

How It Works

Simple, automated, and intelligent

1



Upload Documents

PDFs, images, CSVs — bank statements, invoices, UPI logs.

2



AI Scans Everything

Detects fraud, compliance issues, vendor risks & patterns.

3



Receive Smart Insights

Instant alerts, forecasts & recommendations in your dashboard or WhatsApp.

What Problems MoneyFyi Solves

Pain Points SMEs Face

- ⚠️ Fraudulent transactions go unnoticed
- ⚠️ GST mismatches and missed filing deadlines
- ⚠️ Vendor overcharging or duplicate invoices
- ⚠️ Cashflow surprises at month-end

How MoneyFyi Fixes Them

- ✅ Real-time fraud alerts
- ✅ Automated GST & compliance validation
- ✅ Vendor risk scoring
- ✅ Cashflow forecasting (30-90 days)

MoneyFyi

Empowering India's Financial Future with **AI**

Choose your experience



For Users

Personal finance insights, AI-powered risk detection,
and smarter financial decisions

Enter User Portal



For Businesses

AI-driven financial health engine and risk monitoring for
SMEs and enterprises

Enter Business Portal

Two separate yet amazing agentic
experiences,
MoneyFyi User and MoneyFyi
Business

MoneyFyi

Dashboard History Portfolio Recommendations

EN



MoneyFyi • Hello, Rajesh

EN



Total Savings

₹45,000



Monthly Income

₹28,000



Active Investments

3



Market Insights

Based on analysis of 500+ news articles • Last updated 29/11/2025, 10:35:13 am



Overall mood: Positive

Powered by STABILITY & SUSTAINABILITY



IT / Technology

Reason: Strong Q3 earnings



Bullish



Banking / Finance

Reason: Stable NIM guidance



Neutral



FMCG

Reason: Rural pickup, input costs ease



Bullish



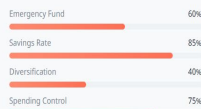
Manufacturing

Reason: Slow order inflows



Search

Your Financial Health

Score
7.2/10

We noticed your emergency fund could use a boost. Let's build it together this month.

Progress last 3 months

Get Personalized Tips

Recommendations

SIP in Balanced Fund

Expected: 12-14% p.a.

Medium

Balances growth and stability for your income pattern.

View Details

Recurring Deposit

Expected: 6.5-7% p.a.

Low

Safe, steady returns for short-term goals.

View Details

Blue-Chip Equity SIP

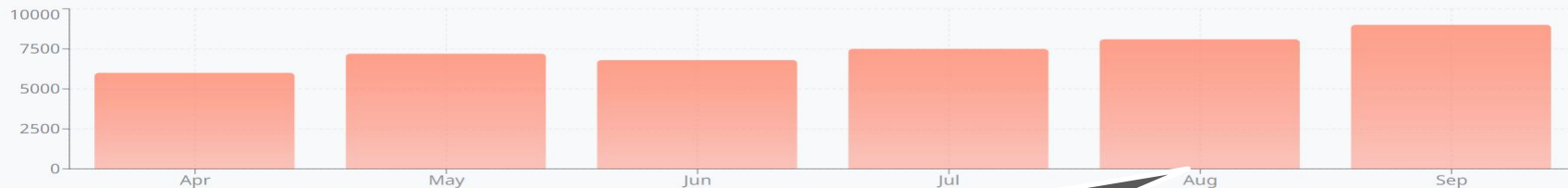
Expected: 14-16% p.a.

High

Higher long-term growth potential with market risks.

View Details

Monthly Savings Trend



MoneyFyi User: Personalized Insights focused on Long-Term gains

MoneyFyi Business



MoneyFyi

Features How It Works Pricing FAQ

Login

Built for Indian SMEs & Accountants

Your AI CFO — Detect Financial Risks Before They Hurt Your Business

Upload bank statements, invoices, and UPI logs. Get fraud alerts, GST compliance checks, and cashflow forecasts — automatically.

[Get Started — It's Free](#)
[Watch Demo](#)

Bank-grade encryption

Insights in under 30 seconds

Built for Indian businesses

MoneyFyi

Search transactions...

3

🔔

Raj Kumar

Dashboard

Transactions

Upload

Reports

Settings

Dashboard

Monitor your financial health and alerts

Last 30 days

Urgent Alerts

Suspicious UPI Transaction

₹45,000

Vendor: NEW_VENDOR_ABC

First transaction with new vendor exceeds ₹40K threshold

View Details →

GST Filing Due in 5 Days

Missing GSTR-3B for Oct-Dec period

Prepare Documents →

Predicted Shortage on 22-Nov-2025

Projected balance: ₹12,000 (below safe limit)

View Forecast →

Financial Health Score

72 / 100

Cashflow Forecast

90-day projection

7D 30D 90D

MoneyFyi

Search transactions...

3

🔔

Raj Kumar

Dashboard

Transactions

Upload

Reports

Settings

Financial Health Score

72 / 100

Compliance

Fraud Risk

Cashflow

Good

Medium

Good

Last Updated: 3h ago

Cashflow Forecast

90-day projection

7D 30D 90D

Predicted Balance

Safe Limit

Critical Alert

Confidence Range

Export as PNG

Download Data CSV

Business Model

1. Freemium Model (Primary Revenue Engine)

Free Tier → basic invoice uploads, simple insights, limited fraud checks

Pro Tier (₹x/month per SME) →

- Unlimited OCR & invoice processing

- Advanced fraud detection

- Compliance Mate (GST/TDS/MSME alerts)

- Cashflow forecasting

- Smart payment recommendations

- Multi-user access for business owners + accountant

2. Marketplace (Future Stage)

Offer curated financial products based on insights (fully compliant):

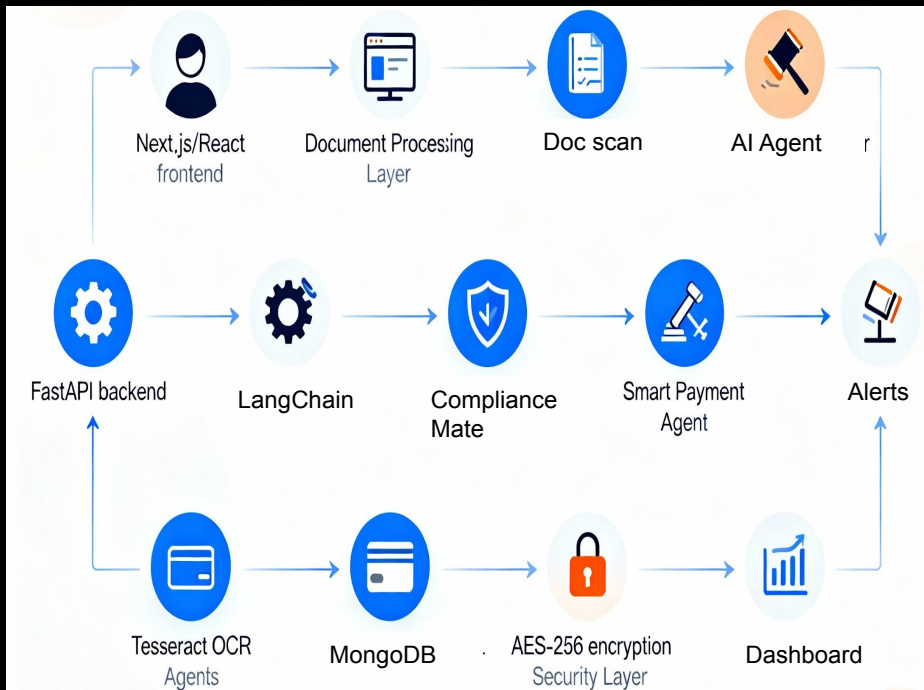
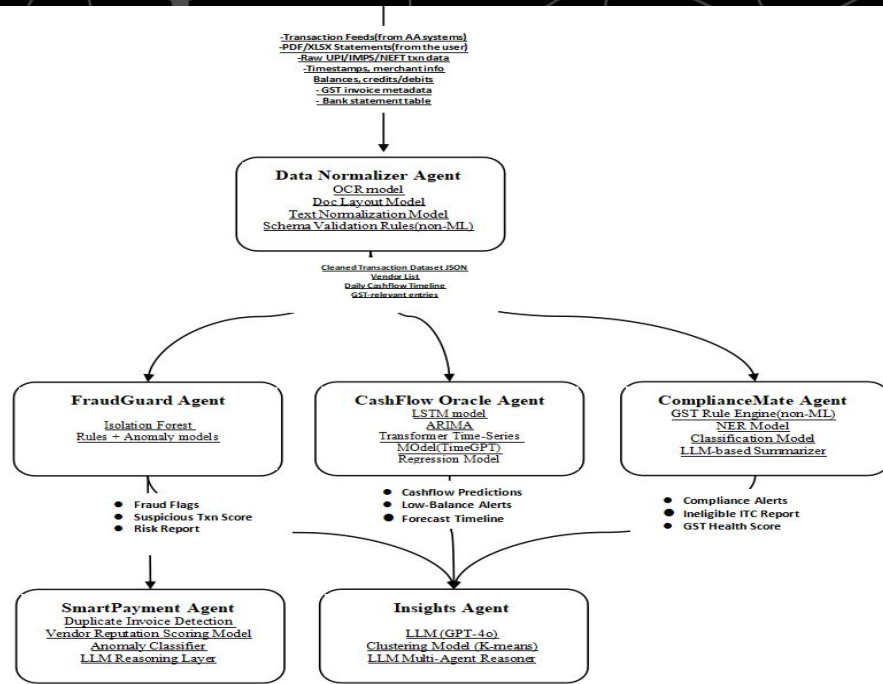
- Insurance

- Line-of-credit partners

- MSME financing

- Bill discounting

Commission-based: 1–2% per successful referral (no advice → only marketplace listing).



Agentic workflow and Technical backend flow with AES-256 encryption

An abstract graphic of a network or web, composed of numerous small grey dots connected by thin grey lines, forming a complex, interconnected pattern that fills the background of the slide.

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mumbai

Thank you

For creating such a dynamically competitive environment which helped us to push ourselves beyond our limits.