

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.

Similarly 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

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

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](#)

MoneyFyi

- Dashboard
- History
- Portfolio
- Recommendations

EN

MoneyFyi • Hello, Rajesh

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 FINBERT & INDICATEK

IT / Technology	Bullish	Reason: Strong Q3 earnings
Banking / Finance	Neutral	Reason: Stable NIM guidance
FMCG	Bullish	Reason: Rural pickup, input costs ease
Manufacturing	Bearish	Reason: Slow order inflows

Store: 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

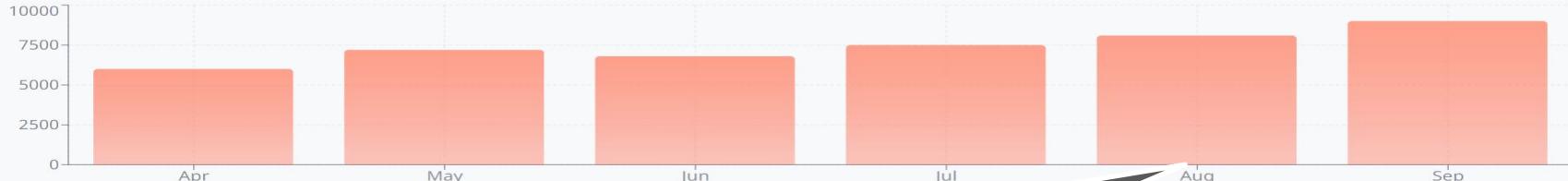
Recommendations

SIP in Balanced Fund
Expected: 12-14% p.a.
Balances growth and stability for your income pattern.
View Details

Recurring Deposit
Expected: 6.5-7% p.a.
Safe, steady returns for short-term goals.
View Details

Blue-Chip Equity SIP
Expected: 14-16% p.a.
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.verifiedapp.com

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...

Raj Kumar

Dashboard

Transactions

Upload

Reports

Settings

Dashboard

Monitor your financial health and alerts

Last 30 days

Urgent Alerts

- Suspicious UPI Transaction ₹45,000
- GST Filing Due in 5 Days
- Predicted Shortage on 22-Nov-2025

Missing GSTR-3B for Oct-Dec period

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

View Details >

View Forecast >

Financial Health Score

72 / 100

Cashflow Forecast 90-day projection

7D 30D 90D

₹100K

₹75K

₹50K

₹25K

₹0K

Nov 29 Dec 12 Dec 25 Jan 7 Jan 20 Feb 2 Feb 15

Predicted Balance Safe Limit Critical Alert Confidence Range

Export as PNG Download Data CSV

MoneyFyi

Search transactions...

Raj Kumar

Dashboard

Transactions

Upload

Reports

Settings

Financial Health Score

72 / 100

Compliance: Good

Fraud Risk: Medium

Cashflow: Good

Last Updated: 1h ago

Cashflow Forecast

90-day projection

7D 30D 90D

₹100K

₹75K

₹50K

₹25K

₹0K

Nov 29 Dec 12 Dec 25 Jan 7 Jan 20 Feb 2 Feb 15

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):

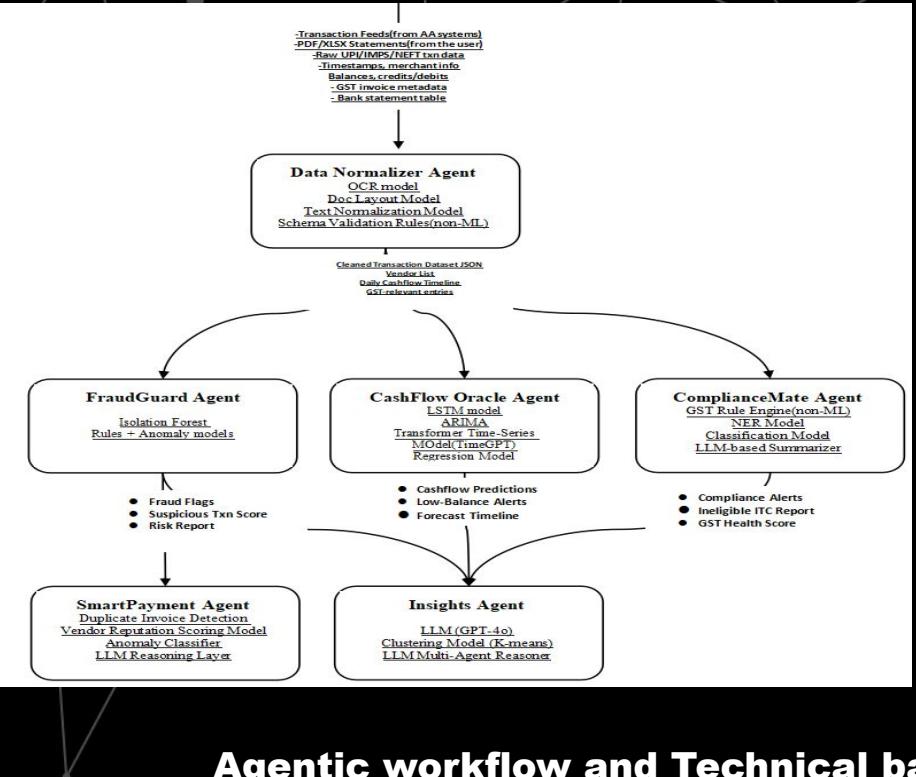
Insurance

Line-of-credit partners

MSME financing

Bill discounting

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



Thank you

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