

MoneyFyi

- **Problem Statement-**

Many individuals struggle to understand how to save effectively, invest wisely, or avoid overspending because their financial habits, income streams, and goals vary widely. Generic advice often misses the mark - especially for gig workers, informal sector employees, or those with irregular finances.

- **Agentic AI Challenge-**

Develop a financial coaching agent that continuously learns about individual user behavior by integrating varied financial data streams and proactively analyzing spending and income patterns, identify risks, and deliver personalized recommendations and reminders

- **Theme-** Fintech

- **Prototype-** MoneyFyi

- **Team Name-** Carinae

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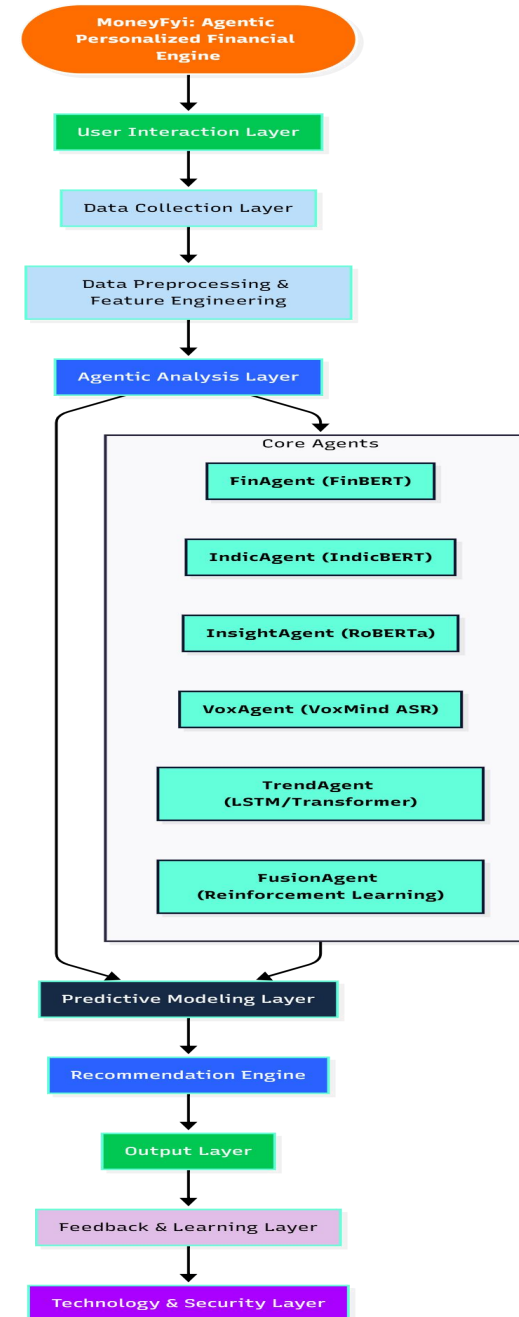
Proposed Solution

Solution Statement

A personalized AI-powered financial engine designed to dynamically recommend moderate-risk investment options by continuously analyzing user income, savings, and risk profile, while leveraging advanced AI and NLP models to assess market sentiment and trends, and providing balanced portfolio recommendations with adaptive learning capabilities and multi-language support.

Features

- Personalized Investment Guidance based on user's income, savings, and risk profile.
- AI and NLP Agents to analyze real-time market sentiment and financial news.
- Dynamic Recommendation Engine suggesting moderate-risk, balanced portfolios.
- Continuous Learning System adapting recommendations from user feedback and market trends.
- Multilingual Support enabling regional language interaction.

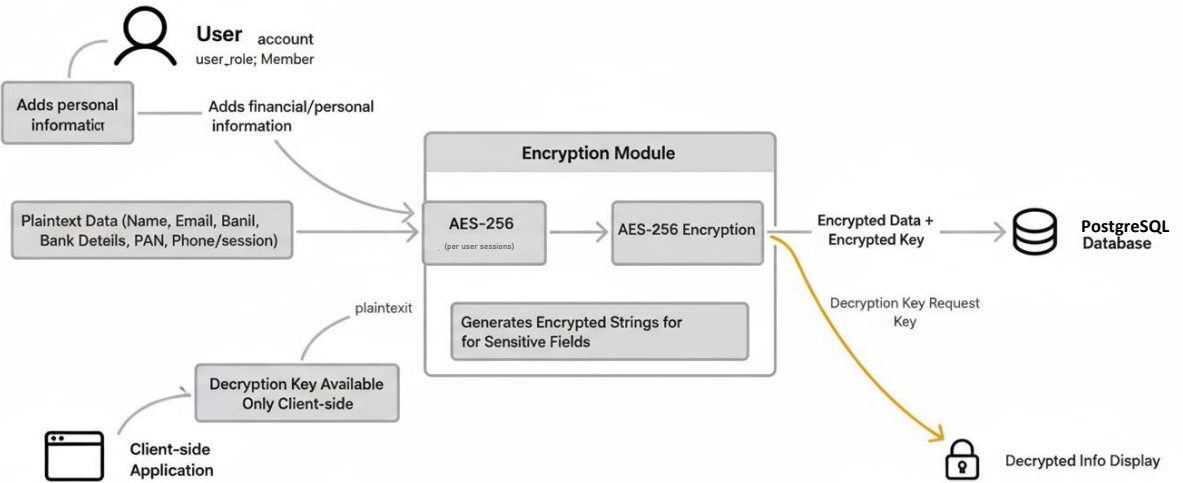
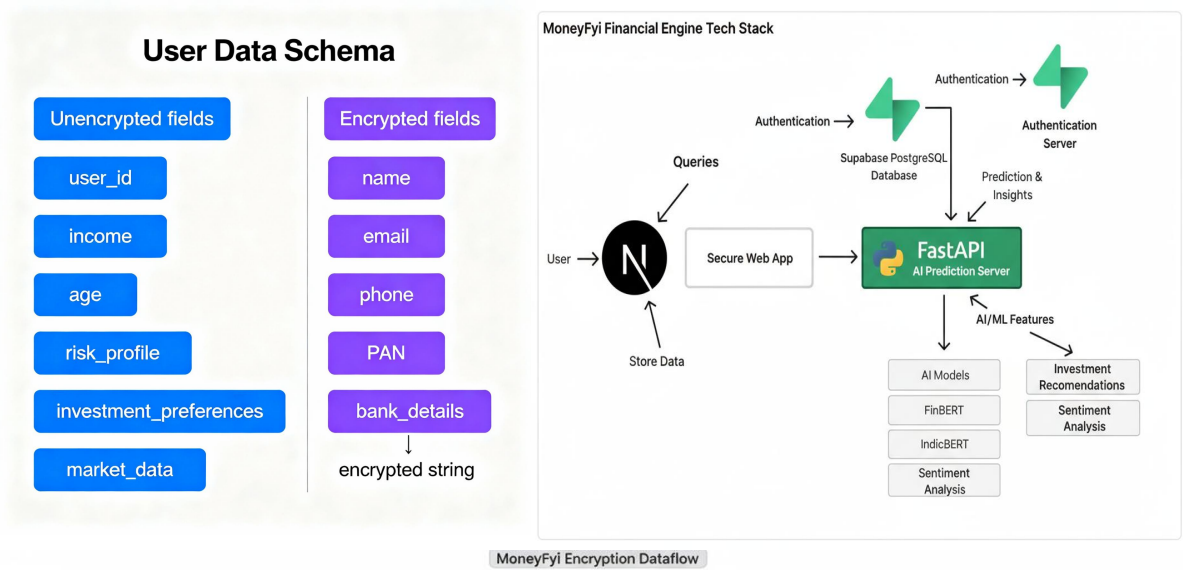
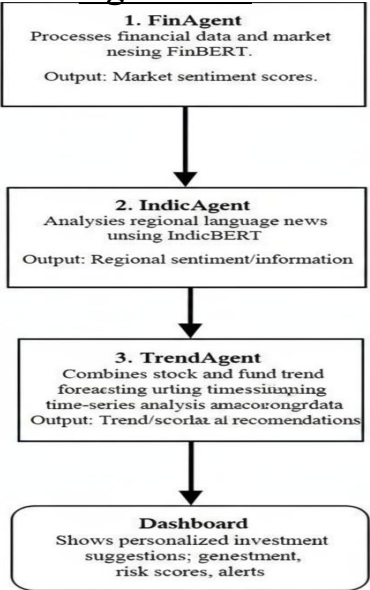


Technical Approach

Idea of Approach

- Secure collection of user financial and market data through structured inputs and APIs.
- AI-driven feature extraction and sentiment analysis to generate personalized investment insights.
- Personally identifiable information encrypted using AES-256, ensuring robust data protection and privacy compliance.
- Aggregated non-identifiable data utilized to optimize portfolios and generate recommendations while maintaining confidentiality.

Agent flow



Feasibility & Viability





- Technical Feasibility – Uses proven technologies (Next.js, FastAPI, Supabase, AES-256) for reliable, scalable, and secure implementation.
- User Privacy – Strong encryption and authentication protocols ensure sensitive data is protected and compliant.
- Contextual Adaptation – Supports multilingual and regional customization for diverse user bases.
- Sustainability – Modular architecture enables easy scaling, updates, and long-term maintenance with minimal disruption.

MoneyFyi Platform Viability

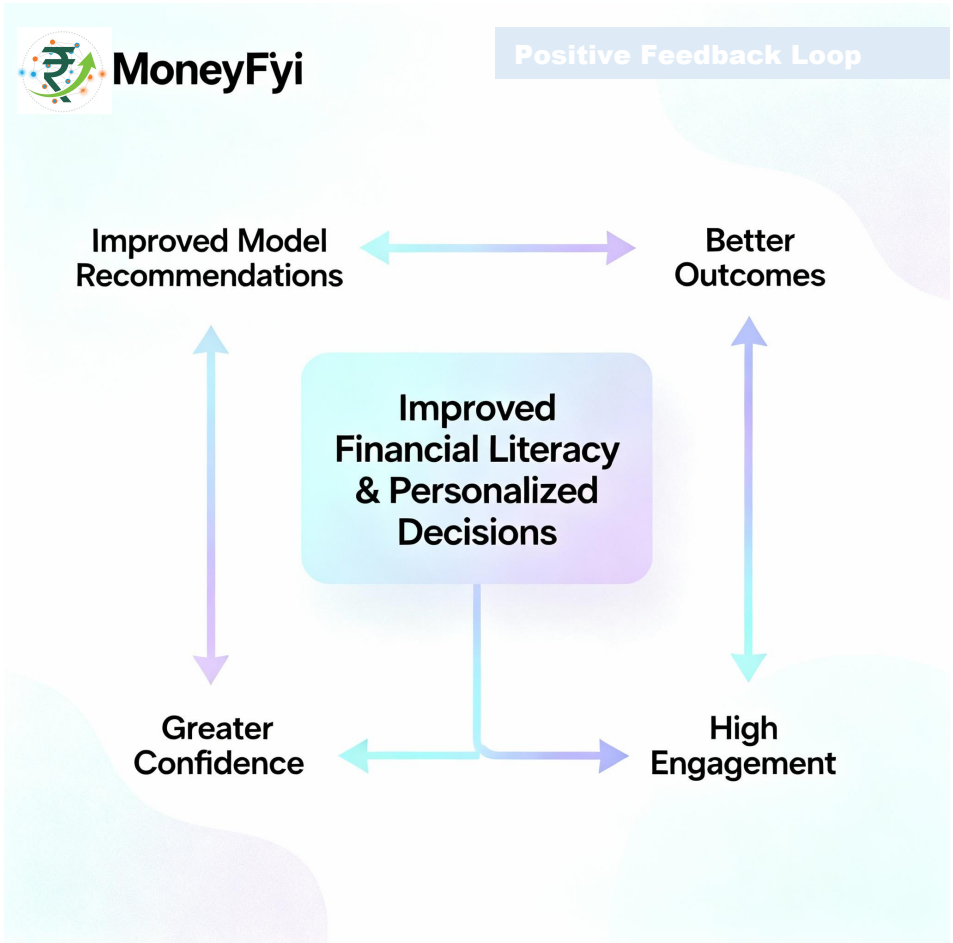
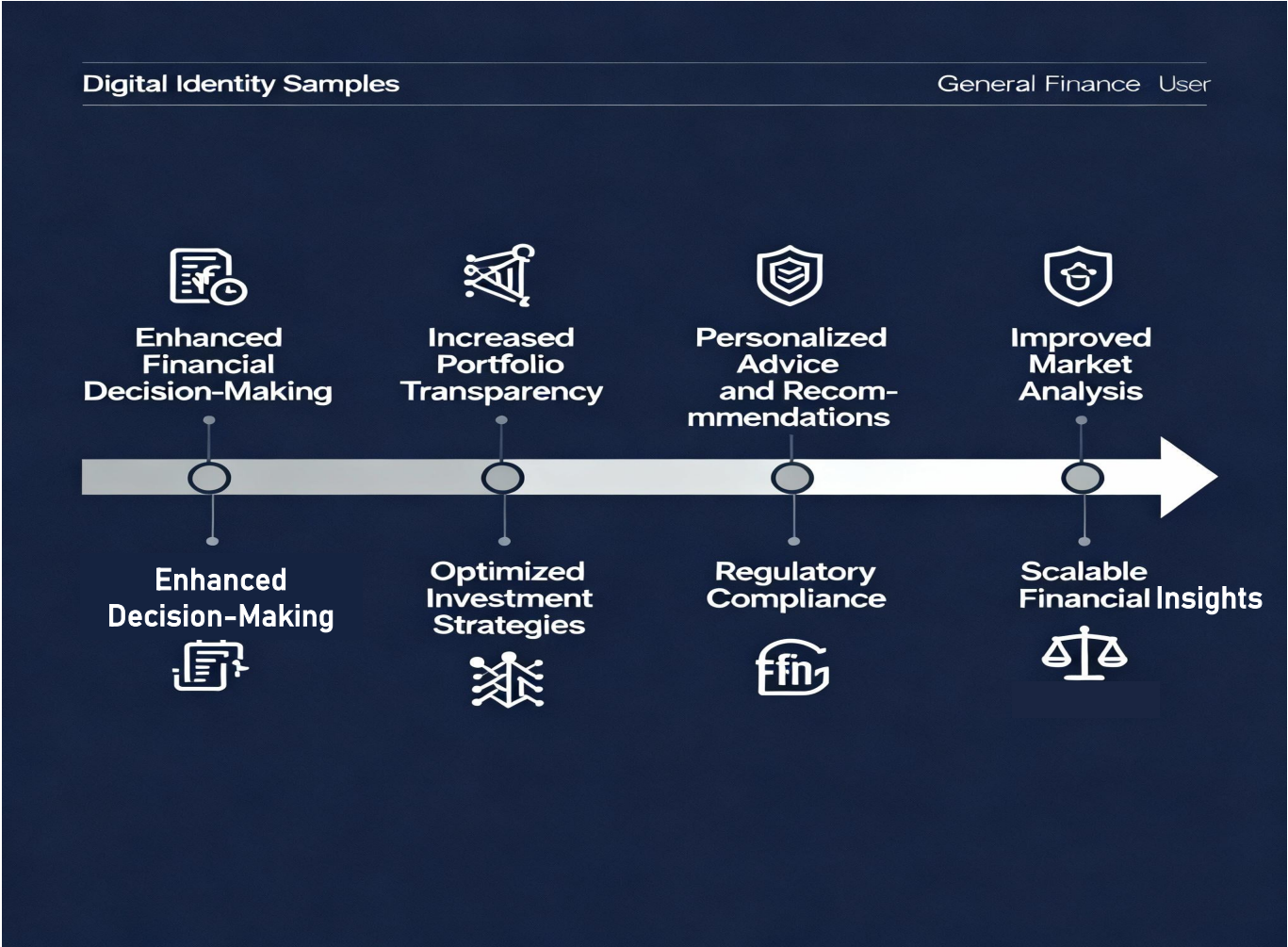
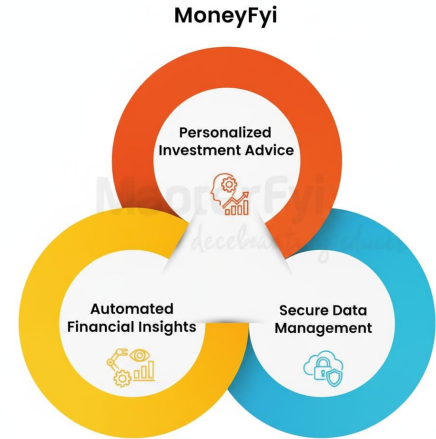
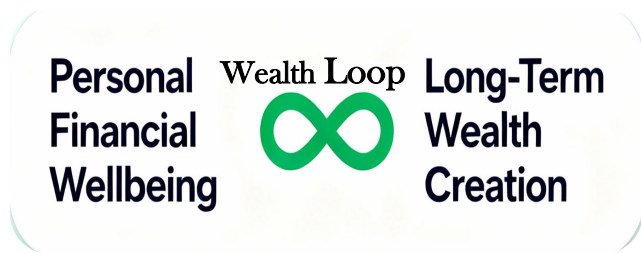


Feasibility Aspect | Rationale

MoneyFyi.

Aspect	Rationale
 Technical Feasibility	Uses modern, scalable technologies (Supabase PostgreSQL, FASPII,-256, FinBERT/IndicBERT agents).
 Resource Feasibility	Required available are widely available (Python, data administrators)
 Operational Feasibility	Required skills are widely available (Python, Postress, data maintenance)
 Strong AES-256 encryption and GDPR-compliant authentication	Cloud-native, managed services

Impact & Benefits



Research and Figures

- Research on Indian Investment Behavior
- NSE/BSE, SEBI, RBI Research
- Research on Financial Literacy (India)
- Research on Financial Security



Retail Investor Boom:
11 crore investors in NSE,
9.5 crore in direct
stocks



Mutual Fund SIP inflows:
Record ₹29,361 crore
e/month, stoppage ratio
76%



**Top SIP funds: SBI PSU
Fund (+34%), Motilal
Oswal Midcap
(+35%)**



Foreign Investment:
\$81B in FY24-25

Sources

**SEBI Guidelines for
Investment Advisers**
(SEBI/HO/MIRSD/
2025/003,
January 2025)

**SEBI Mutual Fund
Regulations (2025)**
Amendments,
March 2025)

**RBI Digital Lending
Directions, 2025**
(RBI/2025-26/36,
May 2025)

**RBI Project Finance
Directions, 2025**
(June 2025)

**Banking Laws
(Amendment)
Act, 2025**
(July 2025)