# marketguard.ai: Verify. Detect. Educate — right where investors decide.

The AI-powered browser extension & mobile SDK for real-time advisor verification, scam-language detection, and deepfake warnings — aligned with SEBI's 2025 investor-protection push.

Investors are losing trust and money because scam detection happens too late. marketguard.ai is the "seatbelt for online investing" — providing proactive, in-flow protection exactly when and where it's needed most.
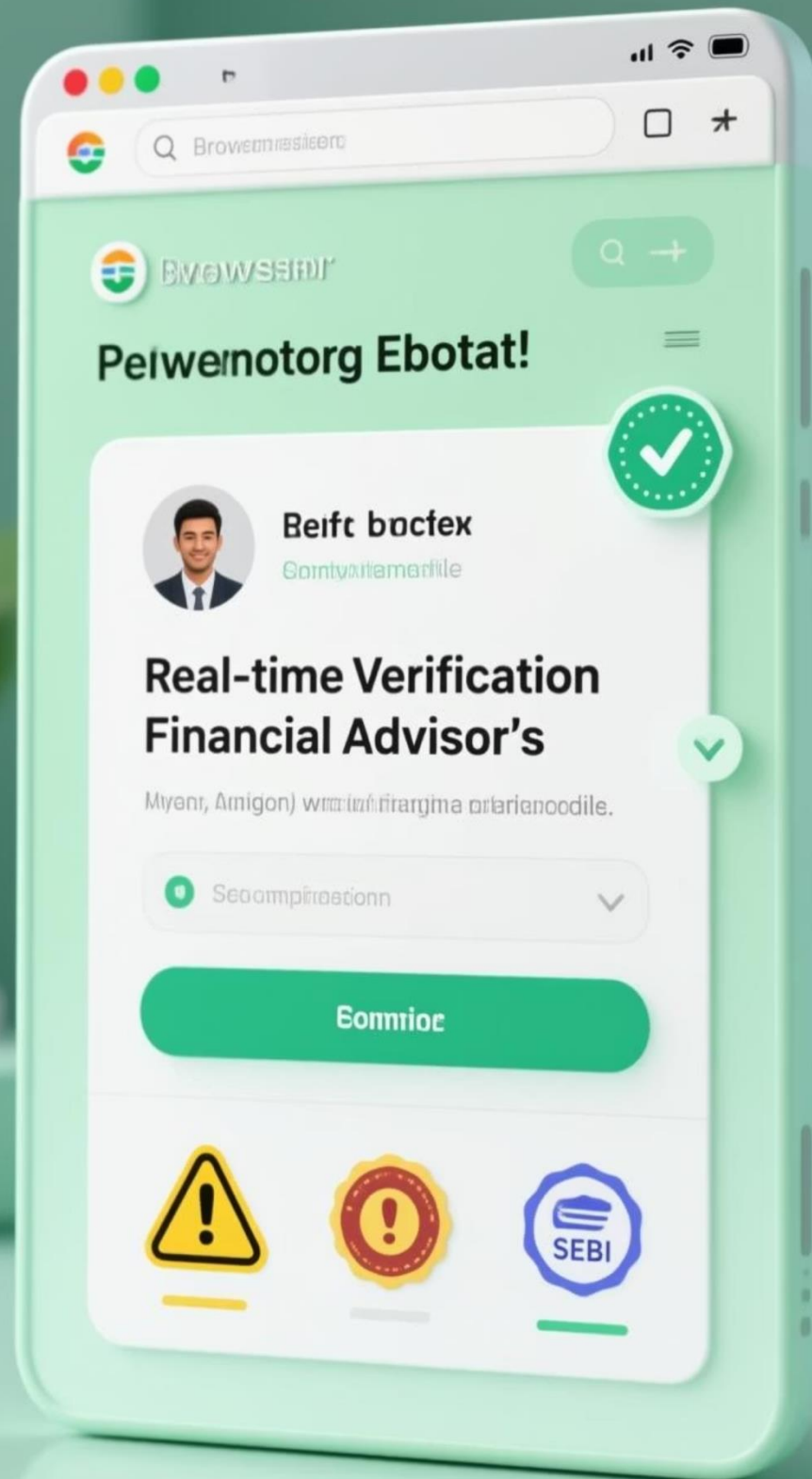
# The **Perfect Storm**: Why Now?

## 20Cr

### Demat Accounts

Projected for 2025, representing an unprecedented level of retail participation in the markets

## 490M+

### Social Media Users

Finance discovery now happens primarily through video and social platforms

## 60%

### Rising Scam Rates

Fake tips, unregistered advisors, deepfakes, and "Fake FPI access" claims proliferating on WhatsApp/social

The **contextual risk** is the critical gap in investor protection. By the time investors become aware of scams, it's already too late—the damage is done.



SEBI's own **#SEBIvsSCAM** campaign has gained significant momentum—making this the perfect timing to embed protective tools that can work alongside these efforts.

## The Problem: Verification Friction Enables Fraud

### Impersonation

Scammers masquerade as registered advisors (IA/RA), creating convincing duplicates of legitimate profiles that are difficult to distinguish

### Misleading Claims

Guaranteed returns, insider information, and "exclusive" investment opportunities that bypass regulatory scrutiny

### Sophisticated Forgeries

Forged videos, letterheads, and fake websites that appear legitimate to the untrained eye

### Verification Avoidance

Manual verification takes 90-120 seconds, leading most users to skip it entirely—especially during "FOMO" moments

**Real-world impact:**

"I saw what looked like a verified advisor on Instagram promoting a pre-IPO allocation. I meant to check his SEBI registration but didn't want to miss the opportunity. Lost ₹3.5 lakhs before realizing it was a scam."

— Rajesh M., Mumbai

**Manual verification**: 90-120 seconds
**marketguard.ai**: Instant overlay

**Our Solution: Three Protective Rails**

### Advisor/Intermediary Verification

Instant registry check that confirms legitimacy, displays license details, and verifies @valid UPI credentials in real-time
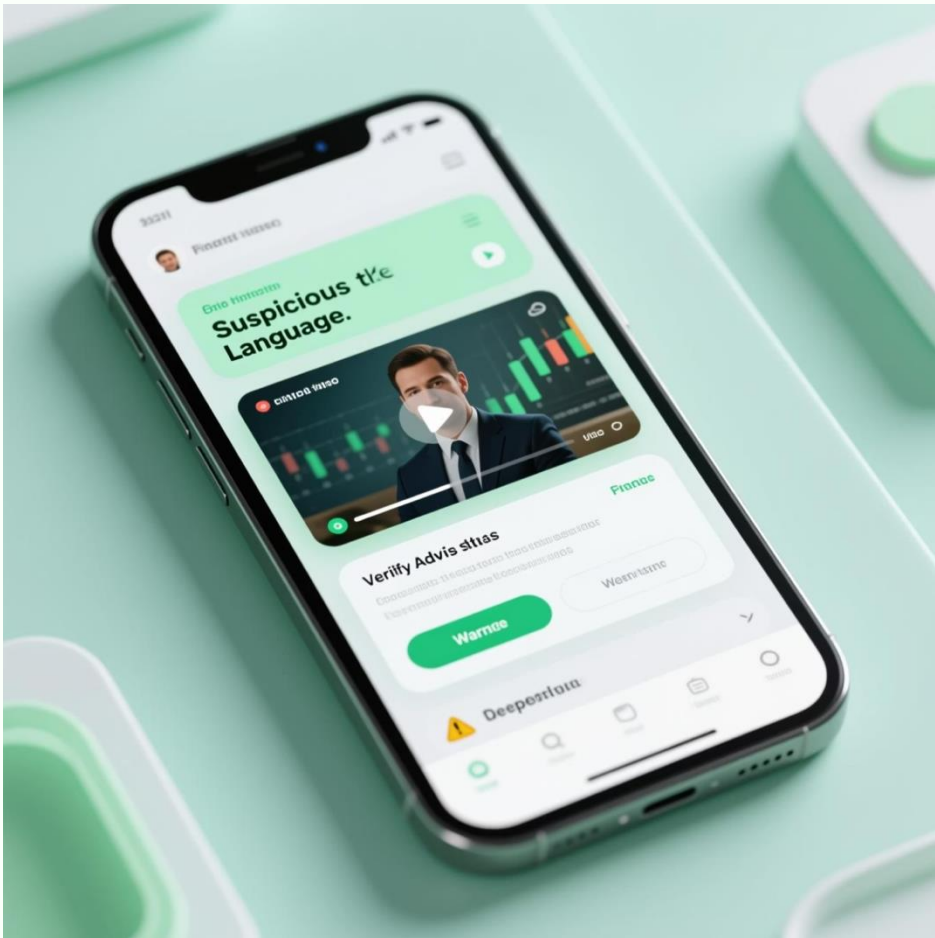
### Content Risk Analyzer (NLP)

Flags scam phrases, assigns risk level (Low/Medium/High), and maps to IA/RA Ad-Code for compliance enforcement

### Deepfake/Forgery Cues

Detects synthetic media artifacts and brand/logo forgeries using edge-based detection algorithms

**One-Tap Actions**

Verify advisor credentials instantly

Report suspicious activity to SCORES

View official profiles and warnings

Access educational resources

# Perfect Alignment with SEBI Objectives



### Extends #SEBIvsSCAM Campaign

Takes the awareness campaign directly to the moment of decision, when investors are most vulnerable to scams

### Frictionless Verification

Makes "SEBI Check" and @valid UPI verification seamless, requiring zero additional effort from investors

### Flags Emerging Scam Vectors

Automatically identifies "Fake FPI access" claims and other new scam patterns as they emerge

### Supports Regulatory Compliance

Reinforces IA/RA Ad-Code compliance by warning investors when content violates advertising standards

marketguard.ai isn't just a tool—it's a strategic extension of SEBI's regulatory vision, making compliance frictionless for both investors and advisors.

# Architecture: How marketguard.ai works

## Client Layer

**Browser Extension**Integrates with Chrome, Firefox, Safari & Edge

**Mobile SDK Overlay**Embeddable in broker apps, social platforms & payment apps

## Service Layer

**Registry Microservice**Real-time SEBI database access

**SEBI Check Bridge**UPI verification gateway

**NLP Risk Engine**BERT-small models for fast, efficient analysis

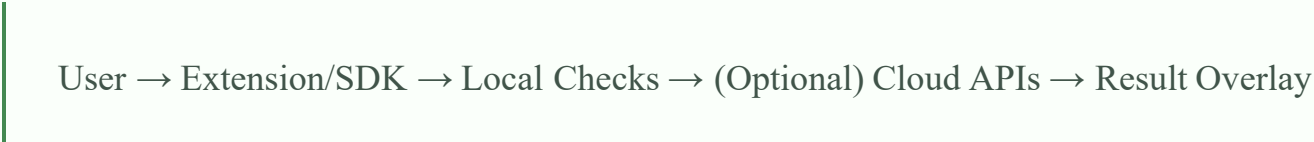**Deepfake Heuristics**Lightweight artifact detection

## Privacy Architecture

**On-device Default**Primary processing happens locally

**Hashed Telemetry**Anonymous usage patterns

**Opt-in Cloud Assist**Enhanced detection available

**Secure by Design**Zero persistent user data storage

User → Extension/SDK → Local Checks → (Optional) Cloud APIs → Result Overlay

# Why we Stand Apart



"**marketguard.ai** is more than a tool—it's an ecosystem hook into SEBI's outreach efforts, creating a virtuous cycle of protection, education, and compliance."

### Unified Protection System

First in India to combine **registry + UPI + NLP + deepfake detection** in one in-context UI that works where investors make decisions

### Embedded Education

Red flags don't just warn—they link to specific rule text, explainers, and educational resources that build lasting financial literacy

### Ecosystem Integration

SDK distribution enables platforms and brokers to embed protection seamlessly, creating a network effect that amplifies regulatory reach
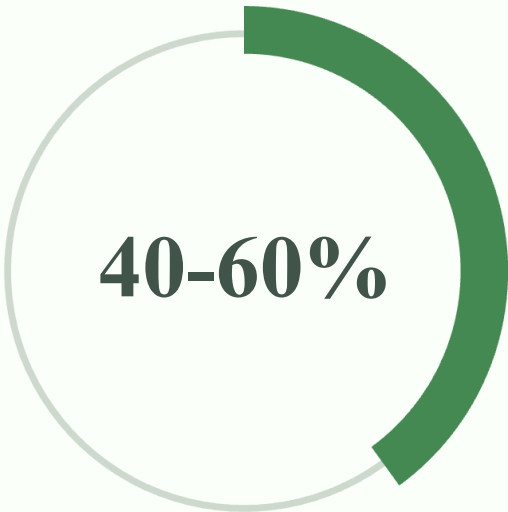
No competitor delivers **all three protective rails in-flow**, at the precise moment when investors are most vulnerable to scams. While point solutions exist for individual aspects, **marketguard.ai's** integrated approach creates a comprehensive safety net.
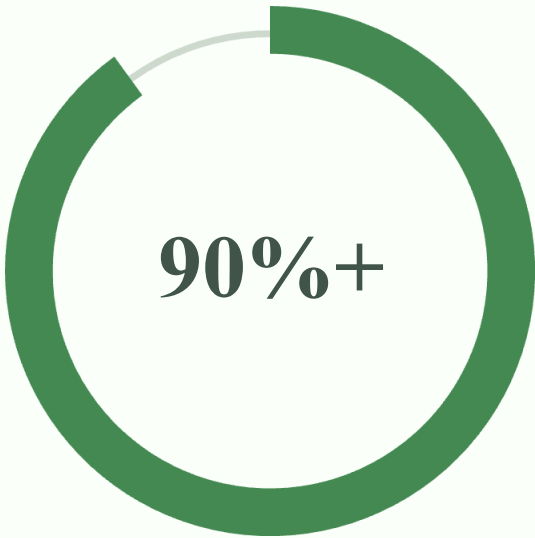
# Measurable Impact: Pilot KPIs

**95%**
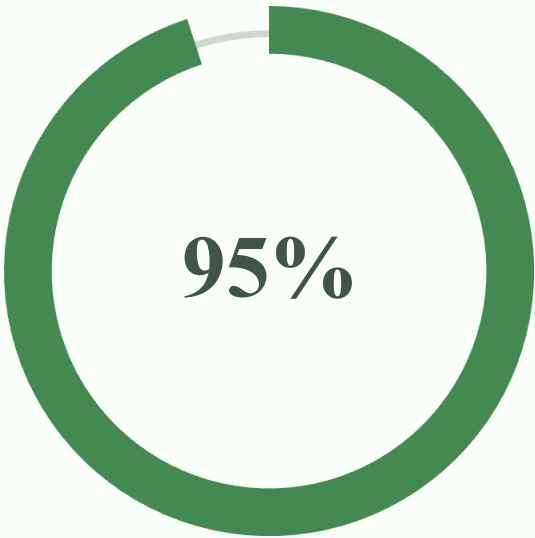
### Verification Speed

≤5s verification overlay (95% faster than manual methods)

**40-60%**

### Risk Reduction

40-60% decrease in risky click/UPI attempts after warning

**90%+**

### Advisor Match Precision

Accurately identifies legitimate vs. fraudulent advisors

**80%**

### Scam-NLP Precision

High accuracy in flagging high-risk language patterns

**60%**

### Deepfake Recall

On curated sample of synthetic media clips

**25-35%**

### SCORES Reporting

Increase in serious case reporting

These KPIs are **sandbox-achievable**, not just aspirational. Our benchmarking against similar protection systems shows that these targets are realistic within the first 90 days of deployment, with significant improvement potential as the system learns from real-world interactions.

# User Journey: Before & After

## Before: Manual, Slow, Easy to Skip
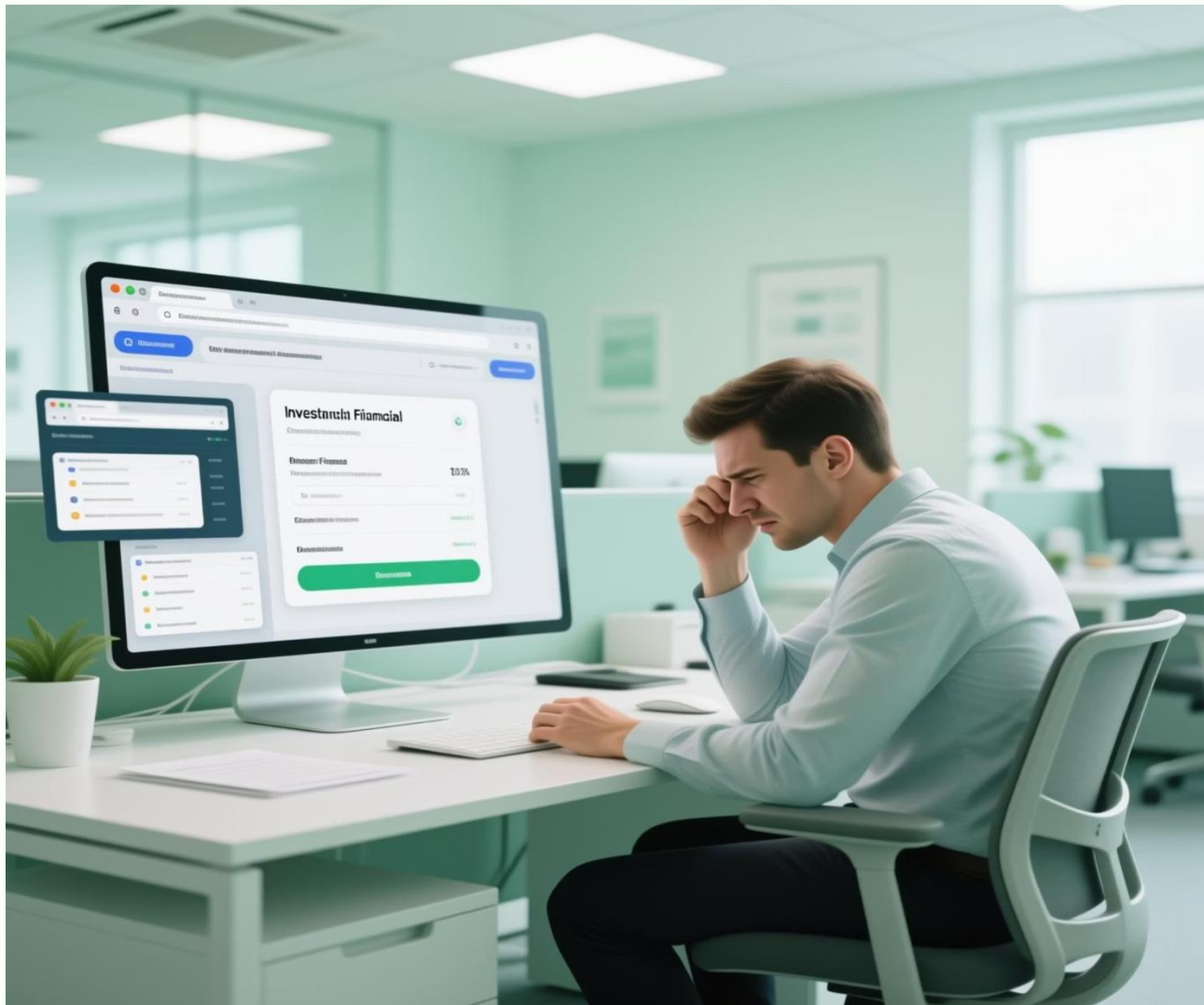


Investors must manually search SEBI databases, verify UPI handles, and assess content legitimacy—a process that takes 90-120 seconds and is frequently skipped due to FOMO or complexity.

## After: Instant, In-context Protection
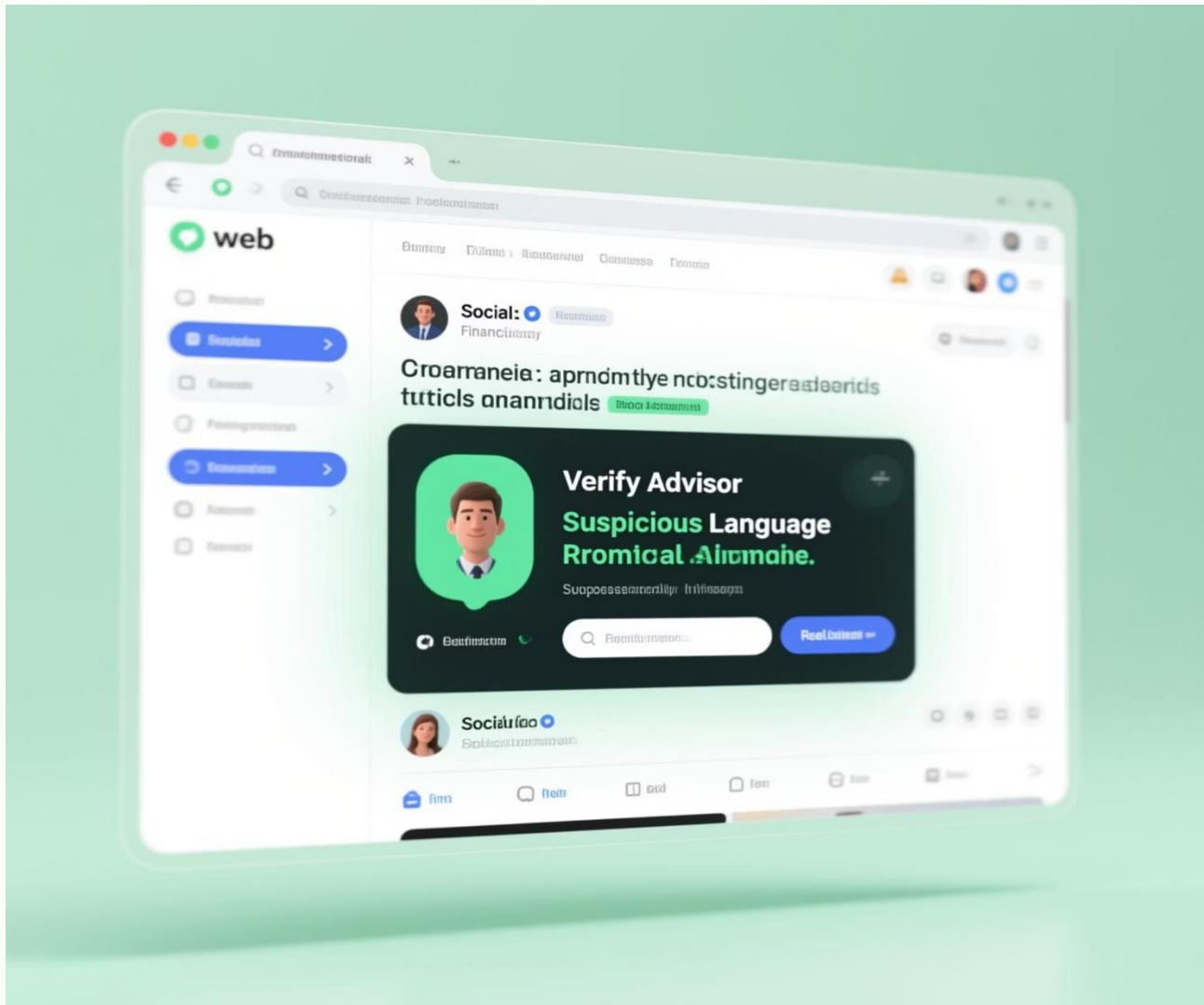


**01**

**Risky Content Detection**

Scam phrases automatically flagged and advisor credentials instantly verified

**02**

**Payment Security**

@valid UPI confirmed via SEBI Check before transaction proceeds

**Sandbox & Rollout Plan**

**Innovation Sandbox (4-6 weeks)**
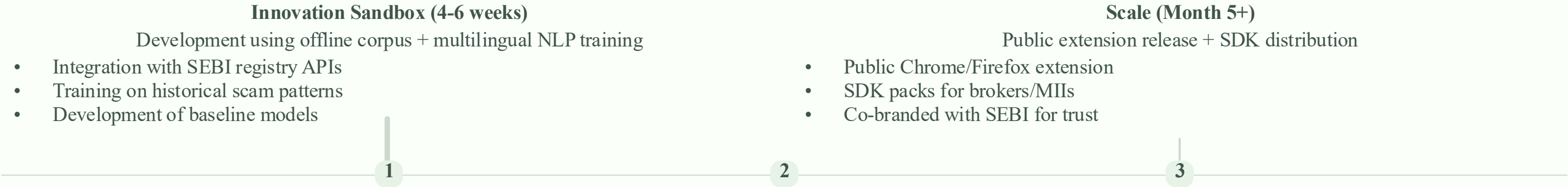Development using offline corpus + multilingual NLP training
- Integration with SEBI registry APIs
- Training on historical scam patterns
- Development of baseline models

**Scale (Month 5+)**
Public extension release + SDK distribution
- Public Chrome/Firefox extension
- SDK packs for brokers/MIIs
- Co-branded with SEBI for trust

1     2     3

**Regulatory Sandbox (6-8 weeks)**
Live A/B testing with broker + video platform partne
- Limited user exposure (5-10% traffic)
- Refinement of detection algorithms
- Measurement against KPI benchmarks

Our phased approach ensures regulatory comfort through staged rollout, allowing for iterative improvements based on real-world usage data. Each phase builds on lessons from the previous one, creating a continuous improvement cycle.

# Partnership Requirements & Benefits

## What We Need from SEBI

- API feeds for registry data
- Co-branding permissions
- Sandbox pairing with appropriate MIIs
- Access to #SEBIvsSCAM campaign assets
- Technical documentation for SEBI Check

## What We Need from Brokers

- SDK distribution in apps
- A/B testing capabilities
- Anonymized metrics on user behavior
- Feedback on false positives/negatives
- Integration support

## Value Proposition

**30-50% Reduction**

In fraud-related disputes and complaints

**20-30% Decrease**

In customer support tickets related to scams

**Improved Compliance**

With IA/RA Ad-Code regulations

**Low lift for partners, high visible impact**

**marketguard.ai** is designed as a **co-branded public good** that extends SEBI's protective reach while enhancing broker value propositions around trust and security.

# Security, **Risk Mitigation**, & Team

## Security Architecture

- On-device processing for privacy
- No face recognition or biometric storage
- Regular third-party security audits
- Remote kill-switch capability
- Data minimization principles
- End-to-end encryption for all API calls

## Risk Management

### Model Drift

Mitigated through bi-weekly model refreshes and continuous learning

### False Positives

Maintained at ≥80% precision with human review feedback loop

### Registry Mismatch

Addressed via fuzzy matching + disambiguation algorithms

## Core Team

- **Product Lead:** 8+ years in fintech security
- **ML Engineering:** NLP specialist with fraud detection experience
- **Compliance Lead:** Former SEBI consultant
- **Security Advisor:** CERT-In certified expert
- **UX Researcher:** Specializing in financial literacy

## Our Ask

Sandbox green-light approvalAPI hooks for registry data₹2 Cr pilot funding

"We can make scams unprofitable — but only if we meet investors where they decide."

# Why marketguard.ai is Different — *Now* and *Here*

## Context-Embedded Protection

Works *in-flow* on social, video, and payment surfaces — not as a separate app or afterthought that requires additional steps.

First mover to bridge **SEBI registry, @valid UPI, NLP scam detection, and deepfake cues** in one seamless overlay that appears exactly when needed.

## Regulatory Momentum Alignment

Directly operationalizes **SEBI Check** and **#SEBIvsSCAM** campaign assets, multiplying their effectiveness through technological enforcement.

Addresses *new scam vectors* like **Fake FPI access** claims the moment they emerge, rather than after widespread damage.

## Ecosystem-Friendly Rollout

**Browser Extension + Mobile SDK** → instant integration for brokers, video platforms, and fintech apps without disrupting existing workflows.

*Education-as-a-feature* approach builds lasting investor literacy while reducing compliance risk for all ecosystem participants.

## Technology Fit for India

Lightweight, multilingual (EN/HI + regional) NLP models optimised for low-bandwidth/mobile-first users who represent the majority of new investors.

On-device privacy-first processing — critical for Indian data localisation requirements and building lasting trust with users.

# "We're not building another app —
## we're building an invisible safety layer
# for India's investors."

While global anti-scam tools exist, they **aren't built for SEBI's ecosystem** or Indian scam patterns.

**marketguard.ai is proactive, context-sensitive, and designed for co-branding with SEBI**

No current competitor operates at this unique intersection of technology, regulatory alignment, and user experience.