

Problem statement-13

A large section of India's population remains excluded from formal investing.

Barriers include:

- Fear of risk
- Low financial literacy
- Limited internet & low-end smartphones
- Belief that investing needs large money

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Micro-investing for first-time users made easy

OBJECTIVE

Design a user-first micro-investment solution that:

- Allows investment from as low as \$5
- Focuses on safe & low-risk options
- Educates users simply
- Works on low-end devices with limited connectivity

OUR SOLUTION

- Gramin Invest is a lightweight, offline-capable micro-investment web app.
- It enables first-time users to save and invest small daily amounts safely.

KEY FEATURES

- Simple PIN-based login
- Risk profiling using income & duration
- Daily micro-saving (RS.5 minimum)
- Multiple safe investment options
- Offline passbook history

HOW IT WORKS

- User registers with name & PIN
- Risk profile is calculated
- User selects daily savings & investment option
- Returns are calculated
- Transaction saved in passbook

TECHNOLOGY USED

- HTML for structure
- CSS for mobile-friendly UI
- JavaScript for logic
- LocalStorage for offline data storage

WORKS, WHY?

- Encourages micro-investing
- Beginner-friendly interface
- No internet dependency
- Builds financial confidence
- Designed for easy usage for users with less resources

CONS

- No live market data
- Can't handle real money (for now)
- Basic security (PIN only)
- Limited investment options

FUTURE SCOPE

- Regional language support
- Bank integration
- AI-based financial guidance
- Voice assistance, and AI assistant for the specially-abled

CONCLUSION

- Bridges the gap between first-time users and safe investing
- Makes investing simple, accessible and inclusive

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