



CODECELL-CMPN, VESIT

SIRIUS HACKATHON 2025

Category Code: Open Innovation

Problem Statement Title: MicroFund

Team Name: Innovation Titans

Institute Name: Vivekanand Education Society's Institute of Technology



Idea / Approach details (& implemented features)



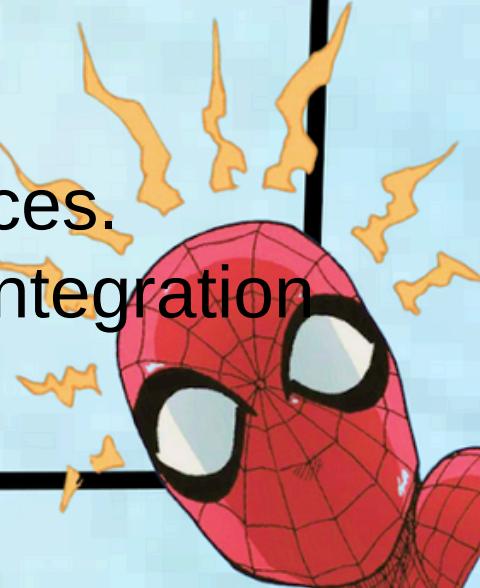
Many rural and small businesses, particularly those with eco-friendly initiatives, face significant challenges in accessing financing due to stringent traditional banking requirements. This financial exclusion hampers the growth of sustainable enterprises and stifles economic development in underserved communities.

Solution: AI-Driven Microfinance Platform

Our platform leverages artificial intelligence to streamline the loan application process, assess creditworthiness using alternative data sources, and explore innovative funding models. By analyzing non-traditional data such as mobile usage and social media activity, we can provide tailored financial solutions to eco-friendly businesses lacking conventional credit histories.

Target Audience

- Eco-Friendly Entrepreneurs: Sustainable business owners seeking accessible financing.
- Rural and Underserved Communities: Areas with limited access to traditional banking services.
- Microfinance Institutions: Organizations aiming to enhance services through technological integration



Implemented Features So Far



VAPI AI is an AI-driven voice assistant that enables users to Apply for loans hands-free using voice commands.

Why We implemented it

We recognized that traditional loan application processes can be complex, especially for non-tech-savvy entrepreneurs. To address this, we built VAPI AI, which integrates voice recognition and NLP to streamline financial interactions.

Crowdfunding + P2P Lending

- Empowering Small Businesses & Investors
- For Small Businesses: Easy access to funding without traditional banking barriers.
- For Investors: Direct funding opportunities with real-time tracking & returns.
- How it Works:
- Borrowers list funding needs. Investors explore & fund businesses.



Implemented Features So Far



AI-Powered Document Analysis

Our AI-driven system enables users to upload documents for automated analysis, extracting key financial insights and verifying authenticity.

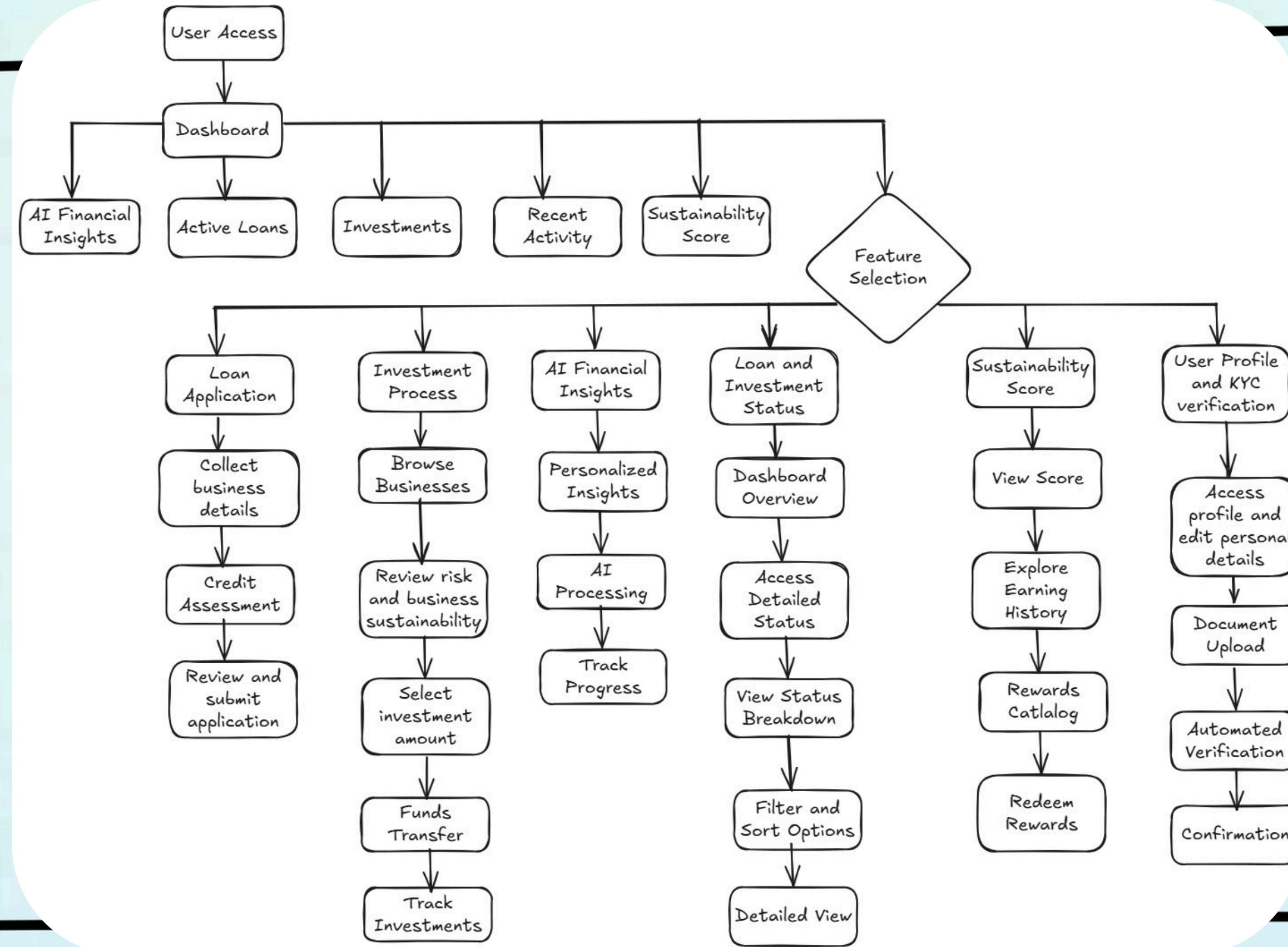
This enhances loan processing efficiency and minimizes manual errors. Currently, the feature is live with real-time document parsing and validation.

One place for Borrowers & Investors

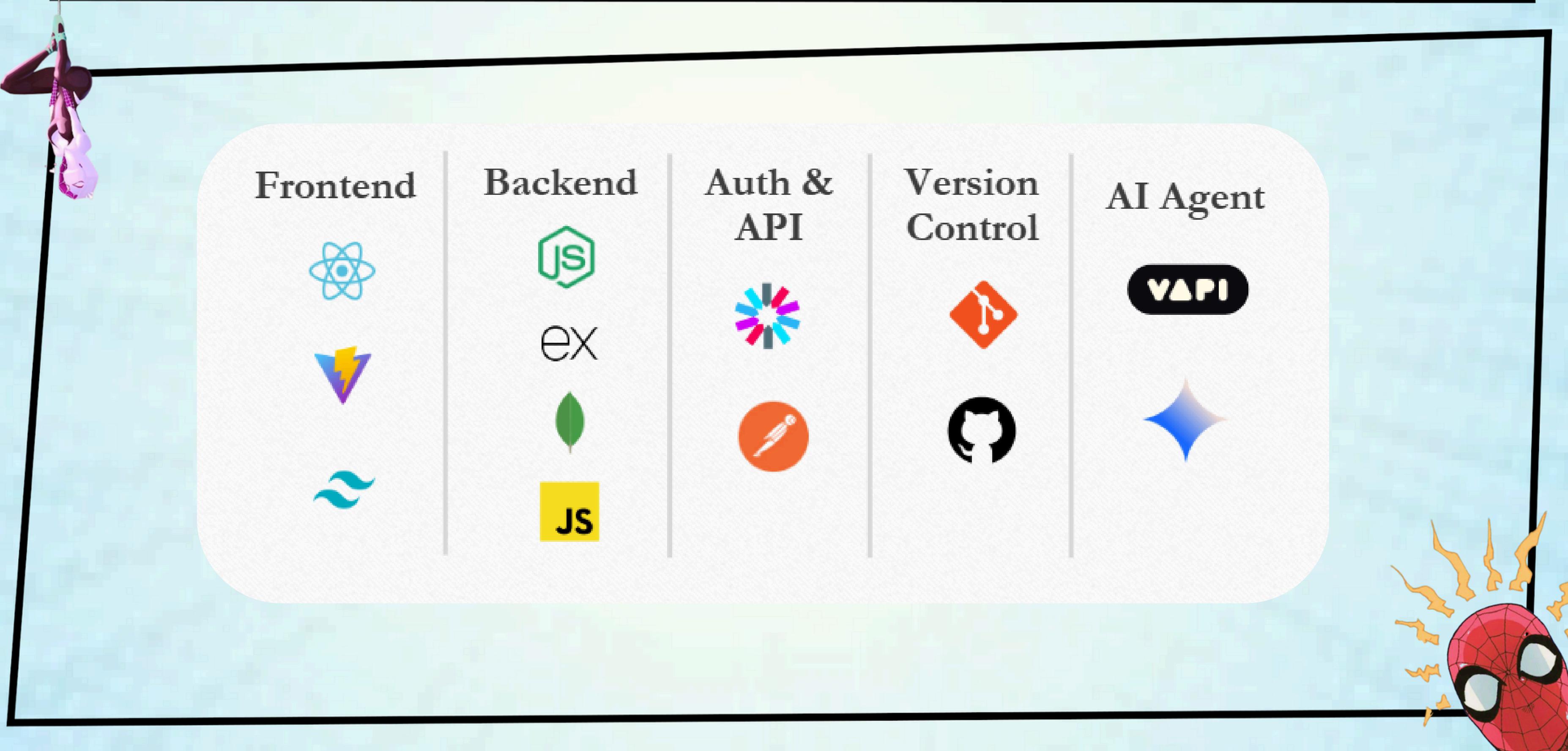
- Loan Applications & Tracking – Apply & monitor in real-time.
- Investment Management – Fund businesses & track growth.
- AI-Powered Insights – Get financial coaching & analytics



User Workflow Diagram



Tech Stack



Future Objectives

- **Blockchain-Based Loan Agreements** – Implement smart contracts to ensure secure, transparent, and tamper-proof loan agreements.
- **AI-Powered Fraud Detection** – Use deep learning models to detect fraudulent loan applications and prevent scams.
- **Automated ESG Compliance Tracking** – Integrate real-time monitoring of environmental, social, and governance (ESG) factors for businesses.
- **Multi-Language AI Support** – Expand voice and chatbot services to support regional Indian languages for better accessibility.



Implementation Images

<https://drive.google.com/drive/folders/1Q7TASUTdtim3ugKDVRGI7zzTVgKWFZj9?usp=sharing>

