



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)

- **Unified Dashboard:** A single interface for loans, investments, sustainability scores, and financial coaching.
- **AI-Powered Loan & Credit Check:** Chatbot-driven smart credit scoring with eco-friendly factors.
- **Smart Financial Coaching & Analytics:** Personalized tips, reminders, and real-time financial updates.
- **Gamified Sustainability Rewards:** Earn rewards for eco-friendly actions with benefits like lower interest rates.
- **Secure KYC & Payments:** Strong identity checks, multi-factor authentication, and secure transactions.

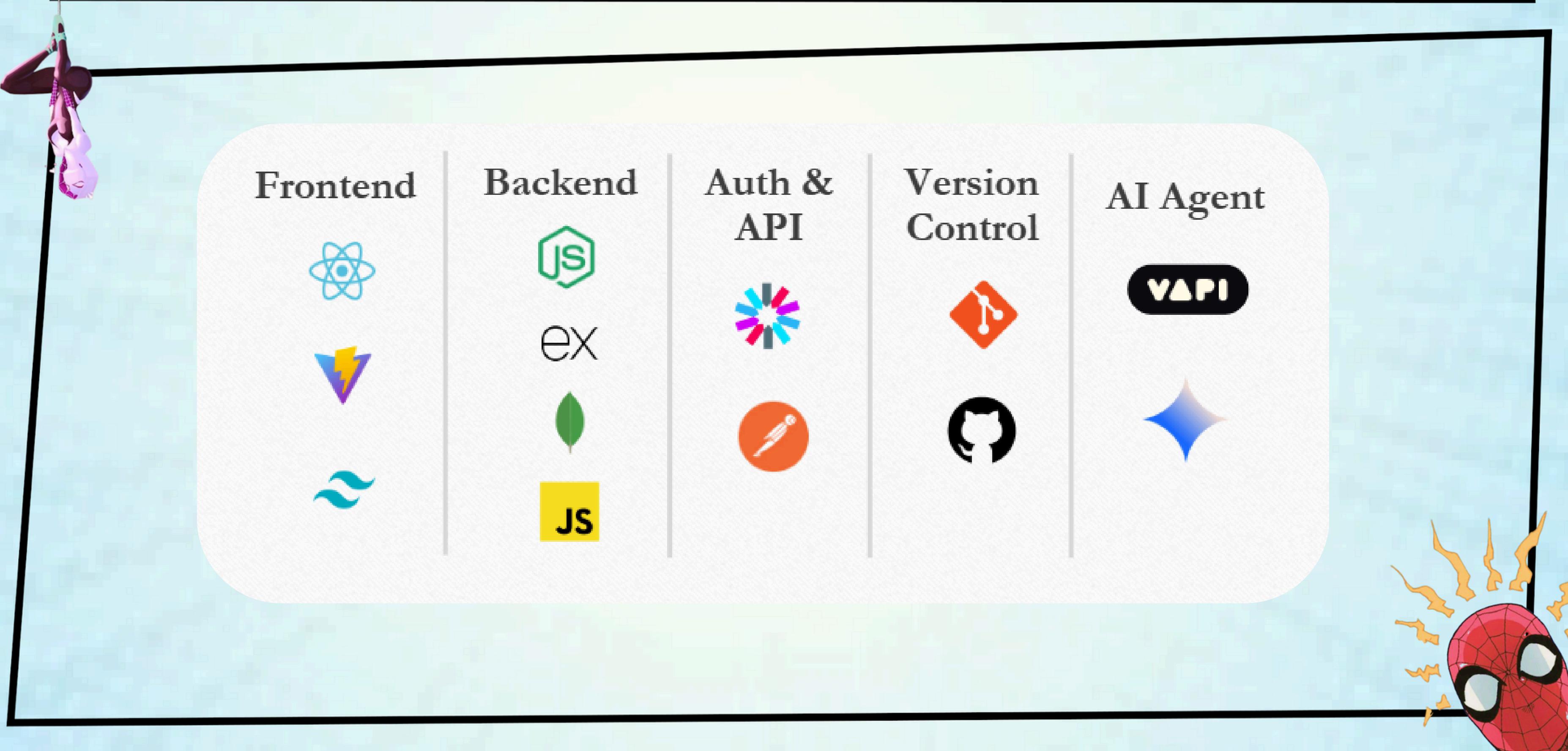


Innovation (Showstopper)

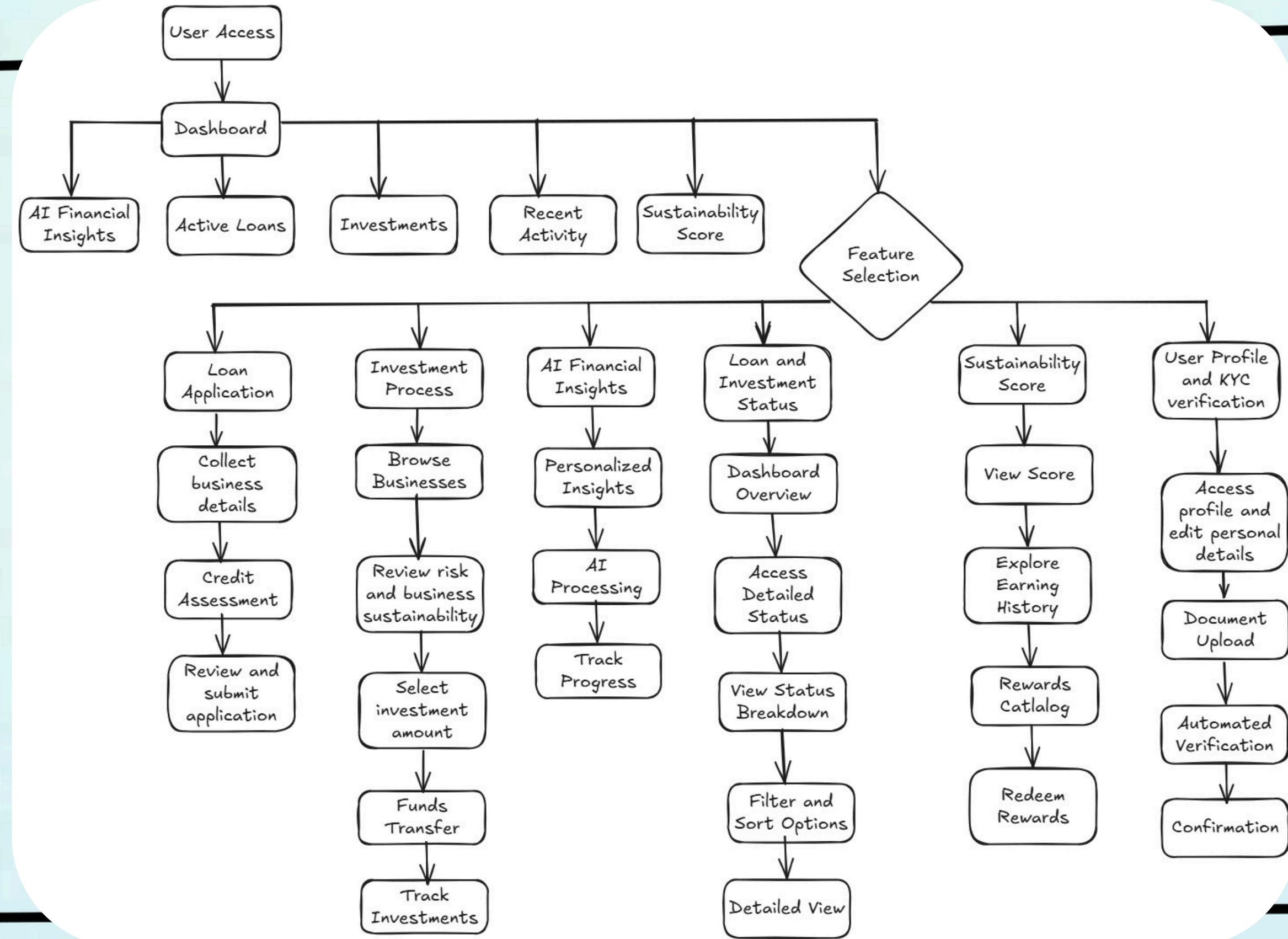
- **Agentic AI & GenAI:** Automates the entire loan process, from application to approval, while providing personalized financial coaching to borrowers for better financial management.
- **Voice-based AI Agent(VAPI AI):** Enables a seamless, hands-free experience where users can apply for loans, track repayments, and receive financial guidance through an AI-powered voice assistant.
- **Crowdfunding + P2P Lending:** Connects small businesses with investors, offering an alternative financing model that empowers unbanked entrepreneurs and promotes financial inclusion.
- **Unified Platform:** A single dashboard caters to both borrowers and investors, streamlining loan applications, investment tracking, and financial coaching in one place.



Tech Stack



User Workflow Diagram



Prototype Images

https://drive.google.com/drive/folders/1Q7TASUTdtim3ugKD_VrGI7zzTVgKWfZj9?usp=sharing



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.

