

Arthya – Vernacular GenAI Financial Coach

Arthya is a voice-first, multilingual personal finance assistant designed for users in Tier-2/3 India. It helps people track expenses and receive smart nudges for better spending behavior — using natural conversations in their local language. Our MVP focuses on building a fully working voice-to-advice loop in 48 hours — including logging expenses, categorizing them with custom logic, and delivering contextual replies via voice.

“When technology understands your tone, your language, and your needs — it stops being a tool and becomes a companion. That’s what Arthya is built to be.”

Problem Statement In Tier-2/3 Indian cities, many individuals struggle with financial tracking not because of lack of tools, but because the tools are too complicated, too English-heavy, and not relatable. These users speak in casual Hinglish or Odia, track spending in their heads, and seek financial clarity — not jargon or dashboards. ChatGPT and other AI tools exist, but they require typing, prompting, and context resets. There’s no assistant that behaves like a financial buddy — remembering what you said yesterday, and gently nudging you when you’re off track.

What these users need is something intuitive and persistent — not a chatbot that forgets your behavior or spending context after one interaction — Arthya is designed to build continuity over time. Unlike ChatGPT, Arthya provides continuity, cultural resonance, and smart visual budgeting in your own language. It’s not just about answers — it’s about guidance. That gap is real, and we’re stepping right into it.

Target Audience & Context Arthya is built for users earning ₹10K–₹50K/month who are familiar with smartphones but prefer voice interaction over forms. These include students, shopkeepers, homemakers — users who want help managing expenses without touching a spreadsheet or using bank-linked apps. They want a voice that understands their speech and talks back like a relatable human — not like an AI bot.






Use of Gen-AI & Differentiation from ChatGPT ChatGPT is powerful — but it’s general-purpose. It doesn’t retain long-term spend history unless paid and session-bound, doesn’t categorize expenses, and doesn’t nudge you unless prompted. Arthya solves this by offering:

- Voice-based expense logging in regional languages
- Custom logic to detect amounts and map them to categories
- GenAI responses designed by us to behave like a “spending friend,” not an answer engine
- Contextual nudges like “Aap food pe ₹2200 kharch kar chuke ho — limit ₹2000 thi”
- Simple visuals showing how much you’ve spent this week by category

All of this is tied to a generated Finance ID like arthya_ramesh_49QP, stored securely in MongoDB, allowing personalization **without requiring login or credentials**.

Solution Framework Arthya’s MVP will showcase:

- 🗣️ Voice input via AI4Bharat STT

-  Regex + lightweight ML to extract amount + category
-  Response generation using Sarvam-M LLM (via LangChain)
-  Bulbul V2 for TTS in Odia/Hindi reply
-  Budget visualization via Recharts
-  Data logging per user in MongoDB using a unique financeId

We will support multiple anonymous users by generating finance IDs and optional 4-digit PINs. All logic is written by us — including intent detection, category mapping, LLM prompt formatting, and visual breakdown logic.

What Makes Arthya Truly Different

Arthya isn't just a chatbot. It's a behavioral and cultural layer on top of GenAI — coded and fine-tuned by us. Here's what truly sets it apart:

- **Local language as a core design** — Most finance apps are English-first. Arthya listens and responds in regional languages like Odia and Hinglish.
- **Natural tone, relatable advice** — It speaks like a friend, not a bot: "Bhai, iss hafte food pe thoda jyada kharch ho gaya."
- **Instant visual insights** — When users log in using their Finance ID, they immediately see charts and trends of their spend — a feature missing in many entry-level finance apps.
- **Built-in smart nudges** — Unlike apps or ChatGPT that wait for queries, Arthya proactively suggests adjustments based on your behavior.
- **Custom logic, not generic models** — Expense tagging, speech flow, and contextual replies are all built by our team — nothing copy-pasted.

"In a world where AI can say anything, Arthya is built to say what truly matters — in the voice you trust."

Arthya exists because financial advice needs to feel human, local, and achievable — not robotic or one-size-fits-all.

Scalability & Impact Arthya's architecture is modular and scalable. It can run in-browser, on mobile, or be extended into a WhatsApp bot with future opt-in features like reminder delivery. The logic, tone, and personalization make it unique in a market dominated by generic tools. Arthya empowers people to manage money in their own voice — literally and culturally

Conclusion & Minimum Lovable Product Arthya is not just another GenAI experiment — it's a simple, lovable solution built to work under real constraints. In 48 hours, our team will deliver a fully working voice-driven assistant that:

- Lets users speak in their language to log expenses
- Categorizes the data and stores it under a secure Finance ID
- Instantly shows personalized budget visuals on the dashboard
- Gives real-time feedback in a tone that feels native, not robotic

It's not about building everything. It's about building the **core experience people will come back to — again and again.**