



TRACK:- AI-POWERED LENDING



FinAI - Powered Intelligent Chatbot with Predictive Risk Insights

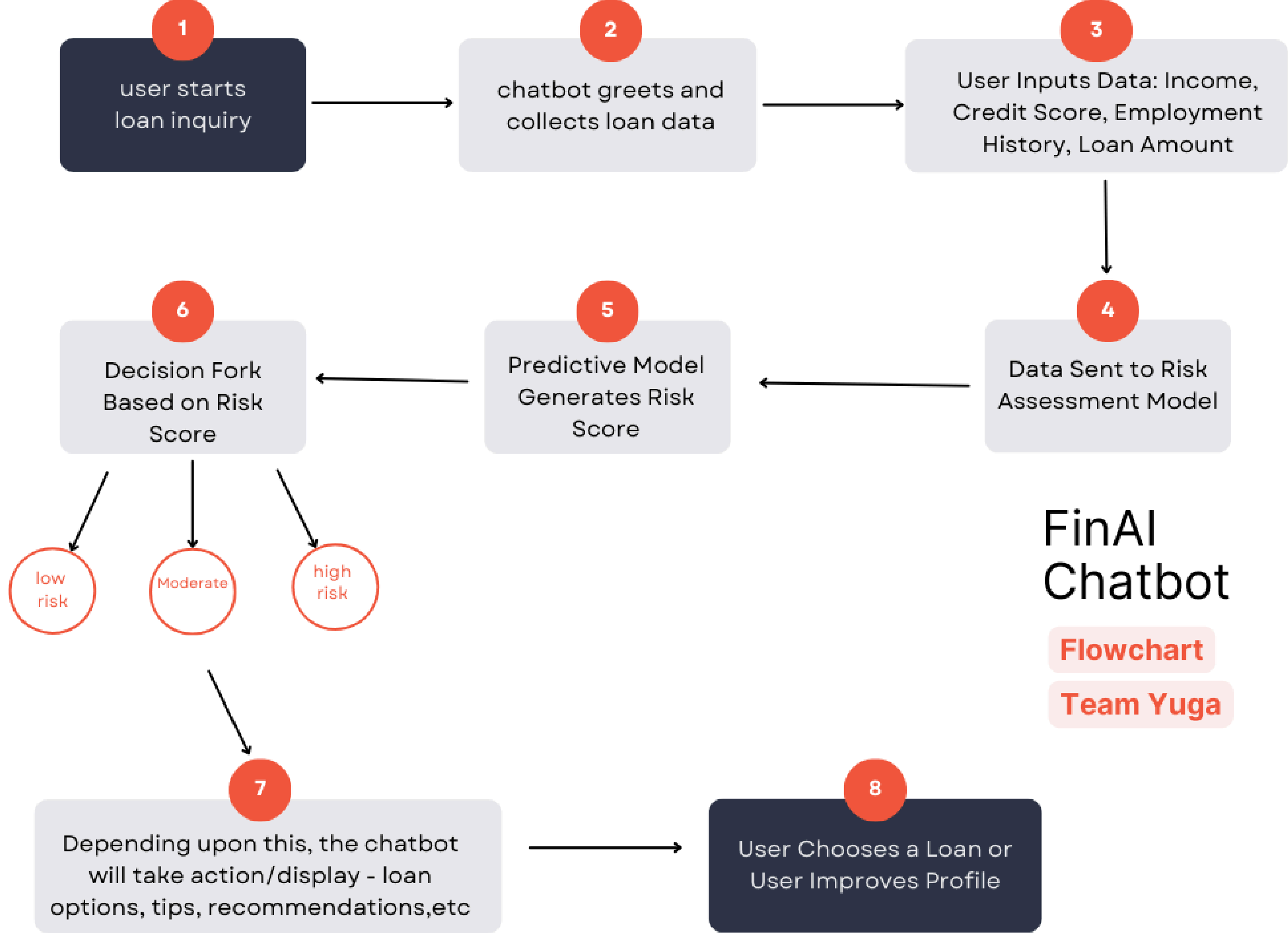
Loan Origination Systems (LOS) often lack user-friendly interfaces and real-time risk assessment capabilities, leading to inefficient communication, manual loan product recommendations, and limited transparency for applicants. To address this, we aim to develop an AI-powered chatbot that seamlessly integrates real-time predictive risk scoring, provides personalized loan recommendations, and enhances user experience, making the loan application process faster, more transparent, and efficient.

Team YUGA

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SOLUTION AT A GLANCE



Innovation and Uniqueness of the Solution:

1

Integrated Approach:

Combines risk assessment with chatbot functionality for a seamless experience.

2

Real-Time Personalization:

Provides instant AI-driven risk insights and tailored loan recommendations.

3

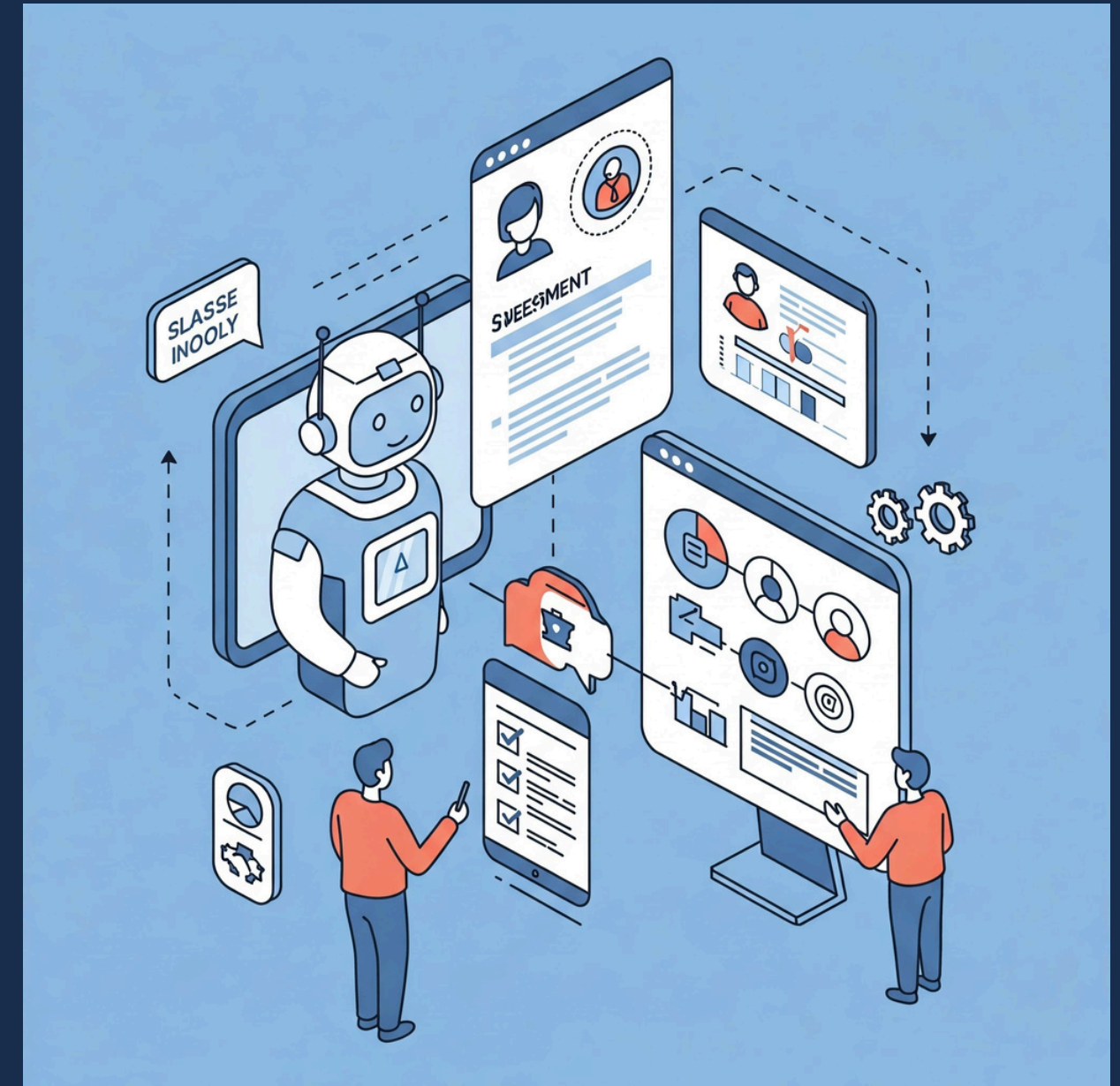
Transparency:

Offers visual risk indicators (safe, moderate, risky) to clarify loan eligibility.

4

User-Centric Design:

Intuitive chatbot simplifies loan processes for better accessibility.



Benefits of the Solution



- Quick Processing: Speeds up loan approvals with real-time risk analysis.
- Clear Insights: Provides easy-to-understand risk levels and eligibility.
- Tailored Suggestions: Recommends loans suited to individual needs.
- Simplified Experience: Streamlines procedures with a conversational chatbot.
- Effortless Automation: Cuts down manual work for institutions.
- Boosted Engagement: Keeps users active with an intuitive interface

Problems Aiming to Solve:



- Time-Consuming Processes: Automates steps for faster approvals.
- Transparency Issues: Delivers real-time insights into risk and eligibility.
- Generic Recommendations: Provides tailored loan options for users.
- Complex Procedures: Simplifies with a user-friendly chatbot interface.
- Inefficient Communication: Offers instant responses to queries.
- Disconnected Systems: Combines chatbot and risk assessment in one solution.

TECHNOLOGY STACK

Component	Technology Used
Chatbot Development	Dialogflow, Rasa, or Botpress
Frontend (UI)	React.js, HTML, CSS, JavaScript
Backend Framework	Flask, FastAPI, or Django
Machine Learning Model	Python (Scikit-learn, TensorFlow, or PyTorch)
Database	PostgreSQL, MySQL, or MongoDB
Version Control	Git and GitHub