



ABC CODERS

AI FOR FINANCIAL LITERACY TO RURAL PEOPLE

innovative AI solution to bridge the financial literacy gap in rural India

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ANALYSING PROBLEM STATEMENT

Limited access to financial advisors in rural areas

Rural areas have very few trained financial advisors, making it hard for people to get reliable guidance on savings, loans, insurance, and government schemes. Long distances, poor infrastructure, and high travel costs further limit access, leaving most villagers dependent on informal or inaccurate sources of financial information.

Language barriers with existing resources

Many financial resources are available only in English or major regional languages. Rural users who speak local dialects often struggle to understand key details, which reduces their ability to make informed financial decisions.

Low awareness of banking services and schemes

Many people in rural areas are not fully aware of available banking services, government schemes, or digital financial tools. Limited exposure, lack of outreach, and minimal financial education prevent them from understanding benefits like savings accounts, insurance, subsidies, and loan programs.



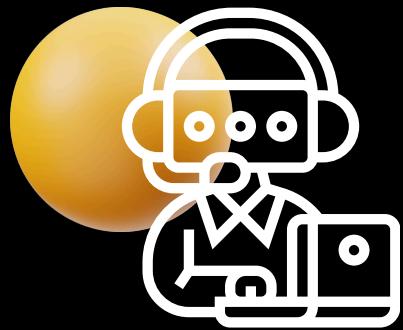
INTRODUCTION

Financial literacy in rural India is low due to limited access to advisors, language barriers, and low awareness of basic tools like savings, insurance, loans, and digital payments. Improving awareness and access is essential for strengthening their financial stability.

We will build a data-driven web platform that starts with a structured signup process to personalize the user experience. It will integrate a finance-focused AI chatbot, an offline savings-and-expenses tracker, localized financial news, and an intelligent system that recommends relevant government schemes and bank loans based on the user's profile.



OUR INNOVATIVE SOLUTIONS



AI Chatbot

Converse naturally in Hindi, Tamil, Telugu, Bengali, and other regional dialects about savings, loans, and investments



Voice Support

Ask questions and receive guidance through voice commands—no typing needed

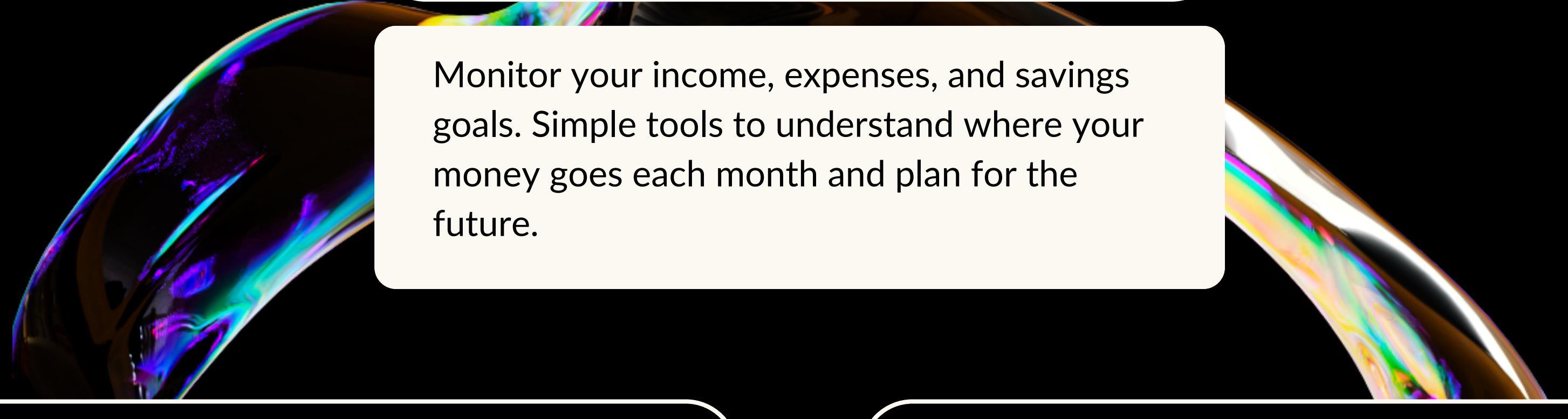


Offline Access

Essential features work without internet, ensuring help is always available

EXTRA FEATURES

PERSONAL FINANCE TRACKER



Monitor your income, expenses, and savings goals. Simple tools to understand where your money goes each month and plan for the future.

FINANCIAL NEWS UPDATES

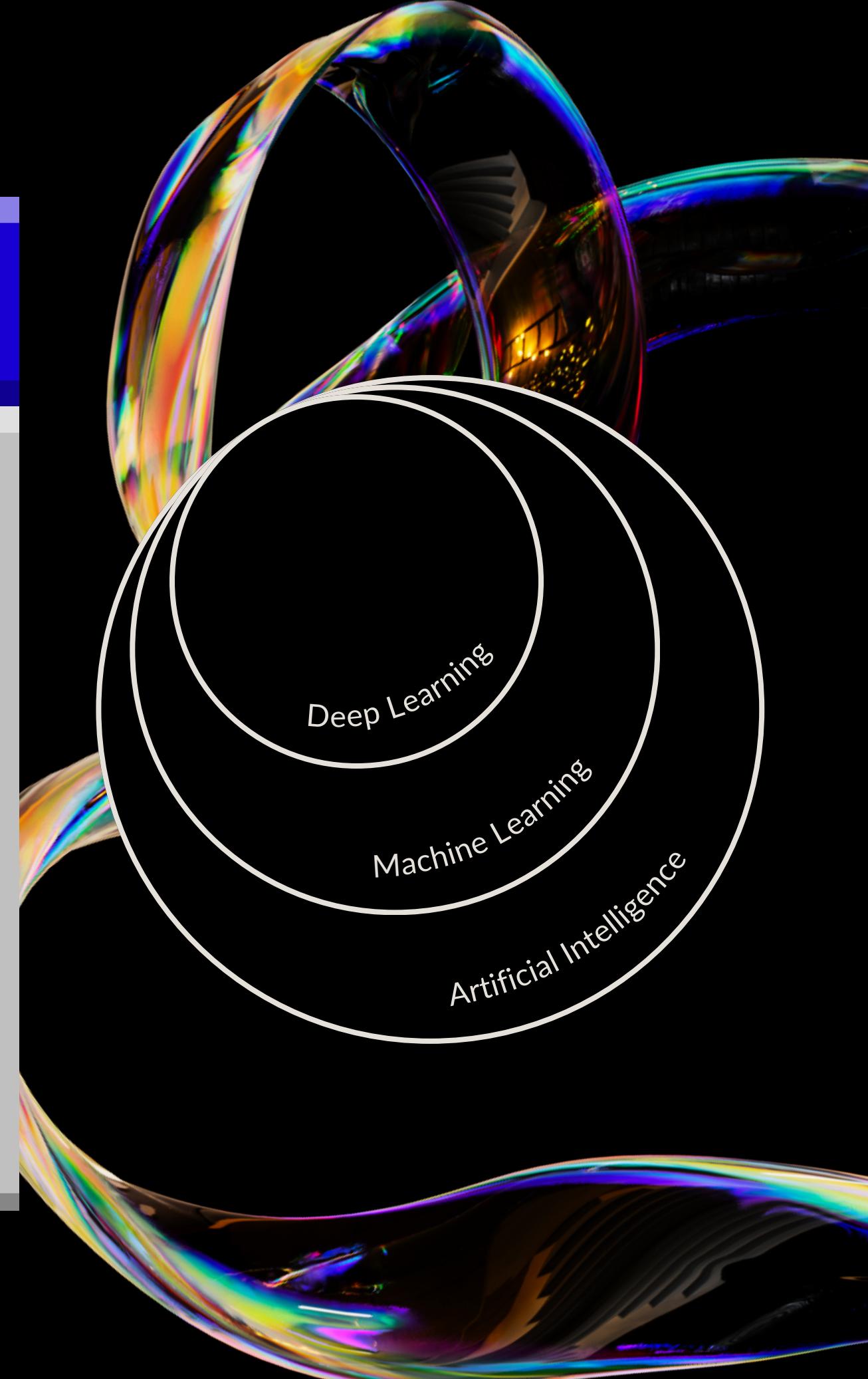
Stay informed with curated headlines about interest rates, market trends, and economic changes that affect your daily life.

SCHEME FINDER

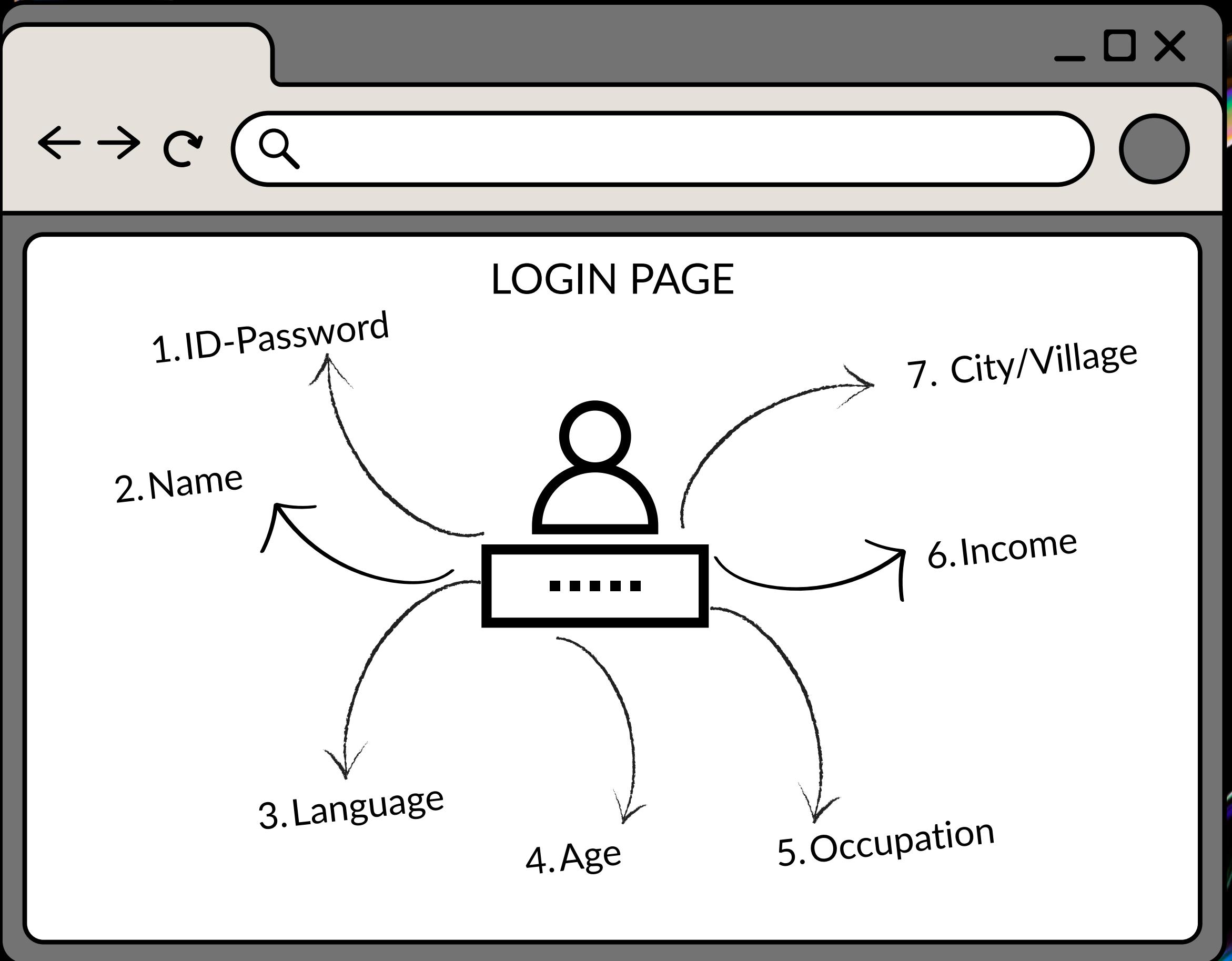
Discover government programs, subsidies, and bank loans tailored to your profession and income level—from farming to small business.

OVERLAY

-  Unique User Profile
-  User friendly AI Chatbot for Financial guide with integrated voice chat (in regional language and dialects)
-  Offline personal Finance tracker
-  Latest Finance news headlines in local language
-  Personalised suggested government Schemes and bank loans



UNIQUE USER PROFILE



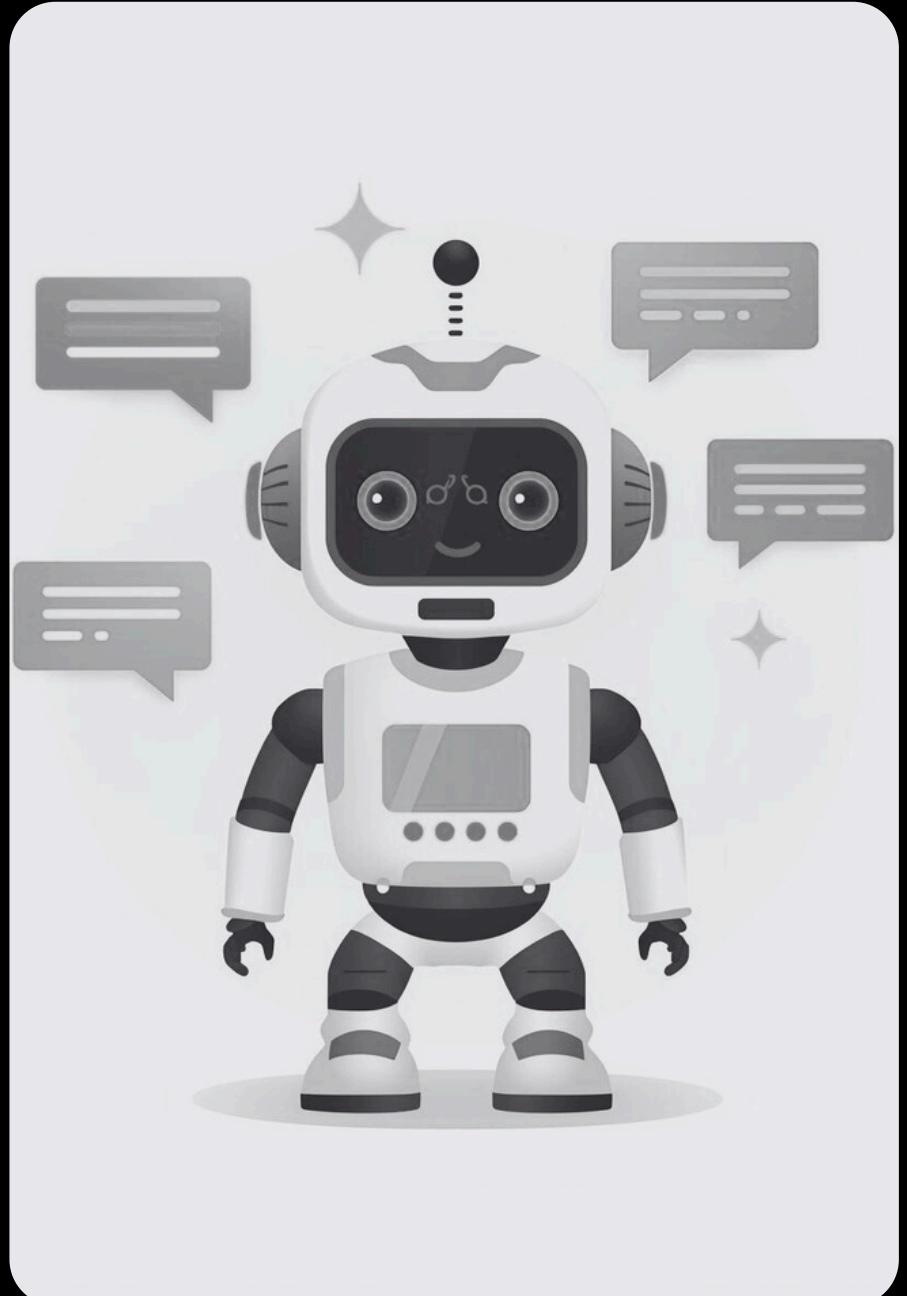
HOW AI CHATBOT WILL WORK

Ask Your Question

Type or speak in your preferred language about any financial topic

Learn & Apply

Follow step-by-step recommendations tailored to your situation



Get Personalized Guidance

The AI understands your context and provides clear, practical advice

Track Progress

See your financial knowledge and confidence grow over time

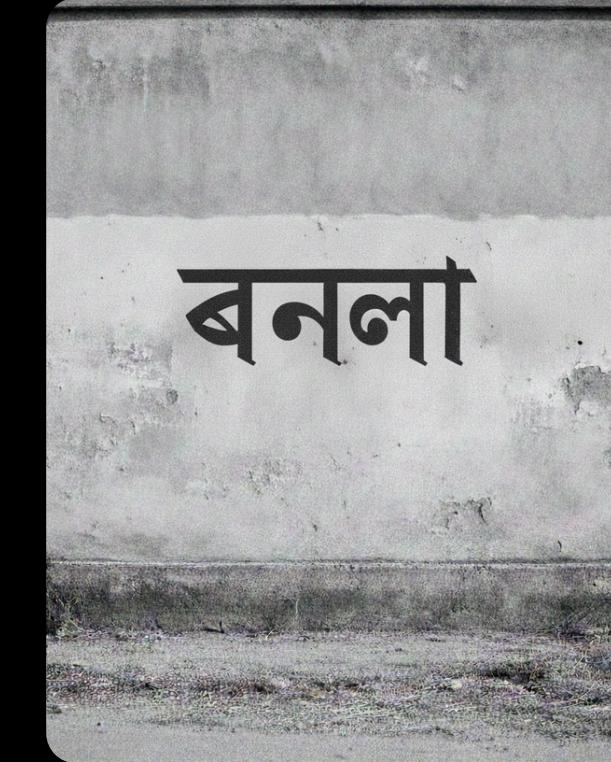
SPEAKS YOUR LANGUAGE



HINDI



PUNJABI



BENGALI



MORE
LANGUAGES
AND DIALECTS

Our AI communicates fluently in 10+ Indian languages and regional dialects, understanding cultural nuances and local financial practices.



SMART FINANCIAL TRACKING MADE SIMPLE

Record Income



Log earnings from crops, wages, or business—daily, weekly, or monthly

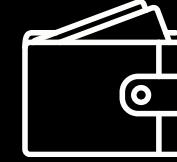
Track Expenses



Categorize spending on household, farming, education, and health

SMART FINANCIAL TRACKING MADE SIMPLE

Monitor Savings



Watch your savings grow and stay motivated toward your goals

See Insights



Categorize spending on household, farming, education, and health

OPPORTUNITIES BUILT FOR RURAL PEOPLE



FOR FARMERS

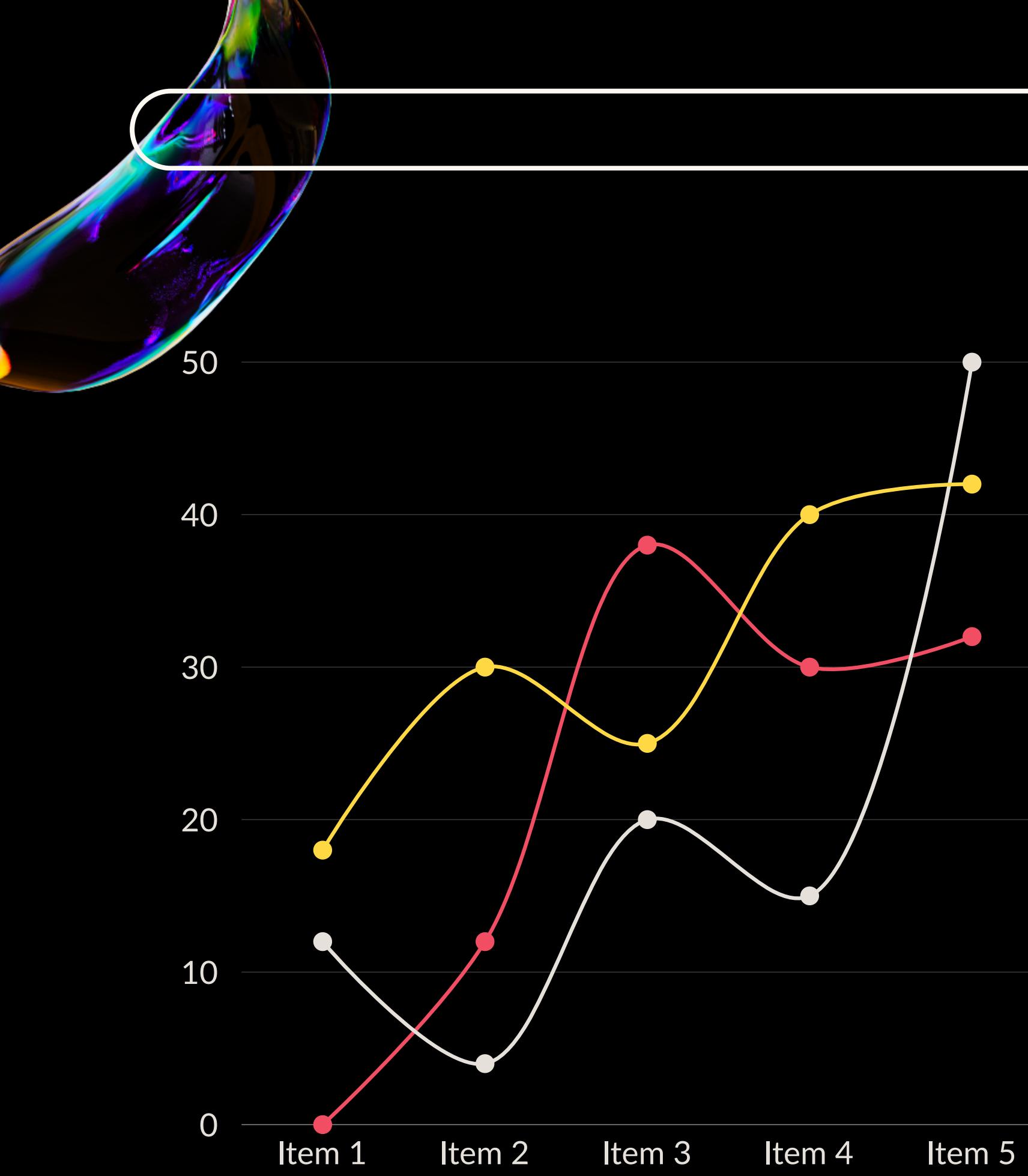
Find crop insurance, equipment loans, PM-KISAN benefits, and agricultural credit schemes based on your land size and crops.

FOR SMALL BUSINESS

Access MUDRA loans, startup schemes, and working capital options designed for micro-enterprises and entrepreneurs.

FOR HOUSEHOLD

Learn about housing schemes, education loans, health insurance, and savings programs for rural households.



UNIQUENESS

PERSONALISED USER PROFILE WILL
BE CREATED USING THE DATA
SAVED DURING SIGNUP TIME

APPLICABLE LOANS AND SCHEMES

AI SUGGESTIONS

LATEST NEWS HEADLINES

PROJECT PROGRESS

The screenshot shows the GraminSahayak mobile application interface. At the top, there is a navigation bar with a logo icon containing 'X' and 'A', the text 'GraminSahayak', and 'Google AI Powered • Financial Literacy'. A dropdown menu labeled 'Haryanvi' is open. Below the navigation bar, there are two buttons: 'Translator' and 'Sahayak Bot'. The 'Sahayak Bot' button is highlighted with a yellow background. In the main content area, there is a circular profile picture of a bot, the text 'Sahayak (Haryanvi)', and 'Powered by Gemini AI'. A message from the bot reads: 'Namaste! I am Sahayak. Ask me about loans or farming in Haryanvi.' Below the message is a 'Listen' button.

GraminSahayak

Google AI Powered • Financial Literacy

Haryanvi

Translator

Sahayak Bot

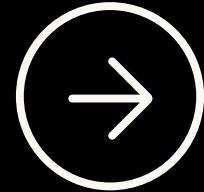
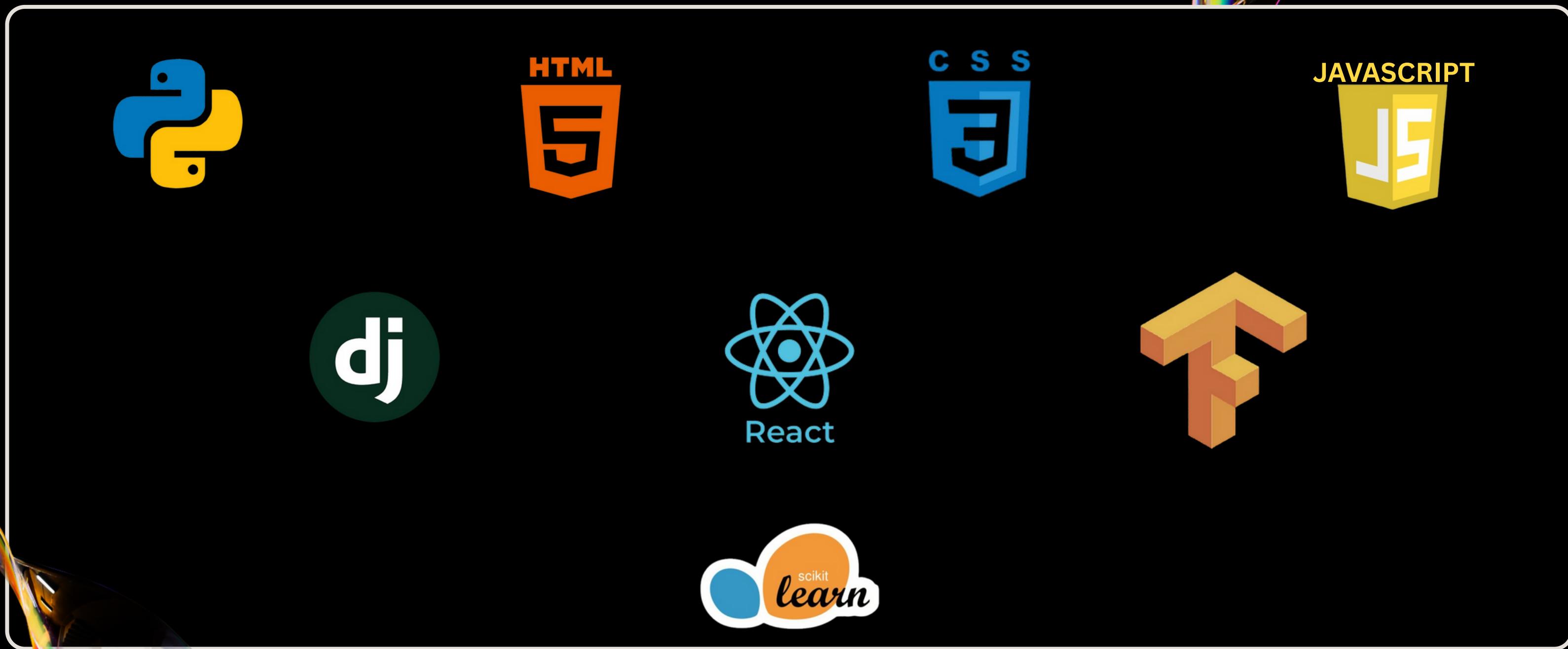
Sahayak (Haryanvi)

Powered by Gemini AI

Namaste! I am Sahayak. Ask me about loans or farming in Haryanvi.

Listen

TECHSTACK USED





Financial literacy is your right. Take the first step toward financial confidence and security—your trusted AI assistant is ready to help.

THANK YOU

