

# SMACKATHON

## 2K25

**TEAM NAME : Lucky777**

**TEAM LEADER NAME : Hitanshu Agrawal**

**PROJECT NAME: Sikka**

## TEAM DETAILS

### TEAM LEADER:

**NAME:** Hitanshu Agrawal  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

### TEAM MEMBER 1:

**NAME:** Hitanshu Agrawal  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

### TEAM MEMBER 2:

**NAME:** Khush Agrawal  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

### TEAM MEMBER 3:

**NAME:** Kartik Lende  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

### TEAM MEMBER 4:

**NAME:** Prapti Chintawar  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

### TEAM MEMBER 5:

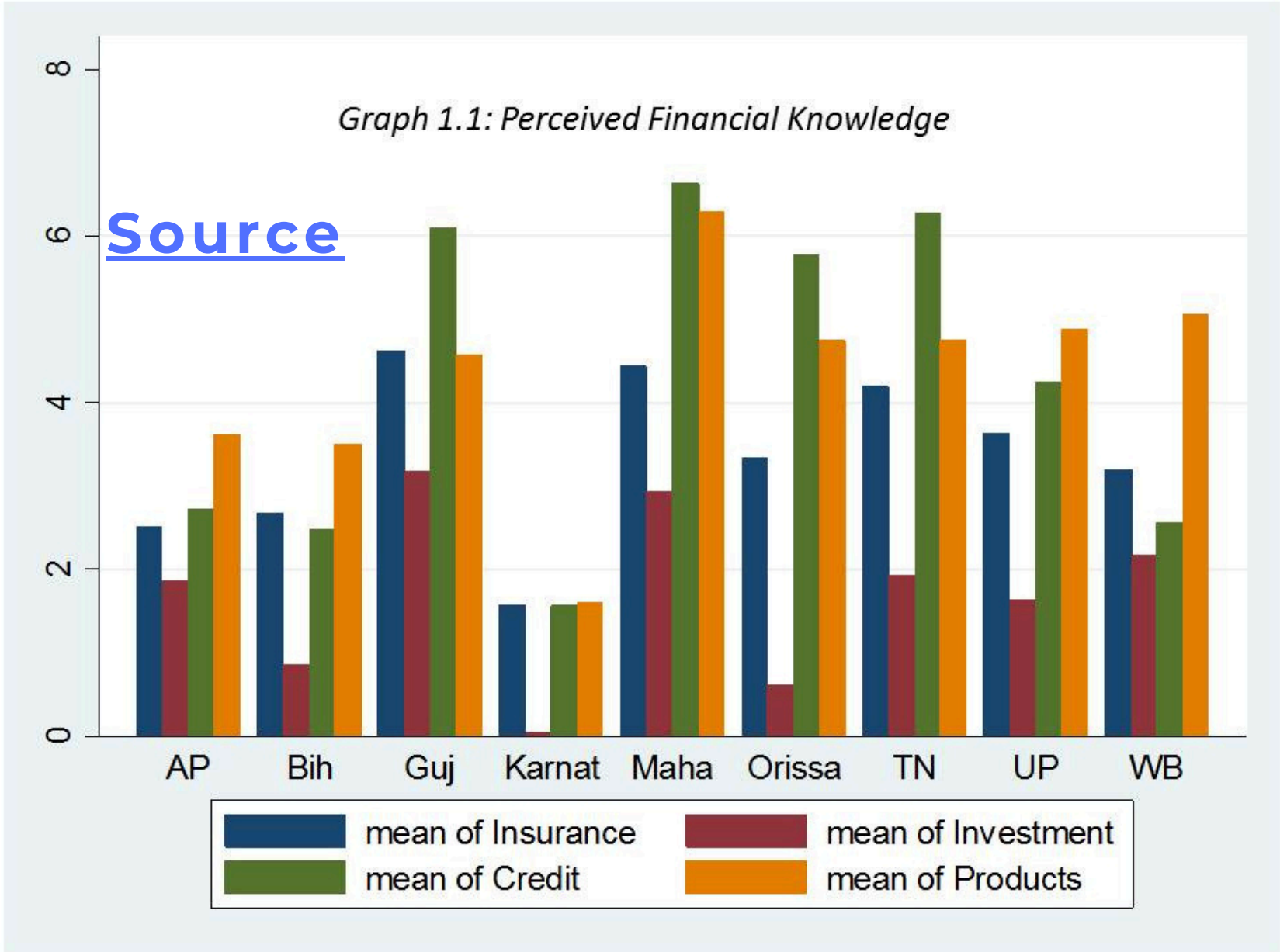
**NAME:** Krishna Pandit  
**COLLEGE:** RCOEM, Nagpur  
**LINKEDIN:** [Link](#)

SMACKATHON

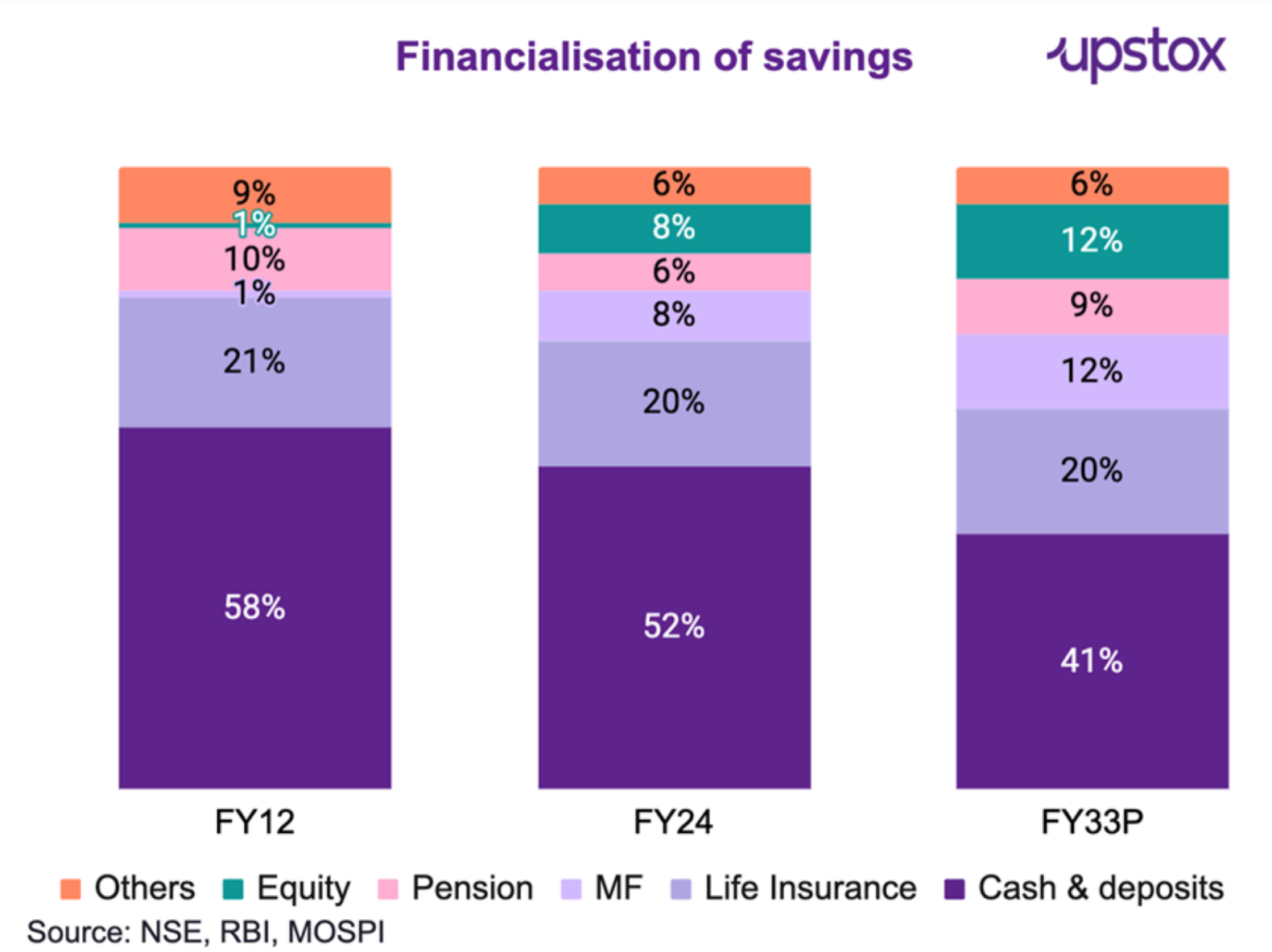
# PROBLEM STATEMENT (PS-14)

## Investing for Everyone

Many people, especially in low-income or rural areas, don't invest because they think it's risky, complicated, or requires large amounts of money. Your challenge is to build a simple and accessible solution that allows users to start investing with very small amounts (as low as ₹10) in safe, low-risk options. The solution should help users understand where their money is going, encourage regular saving or investing, and build trust. It can be a web app, mobile app, or even a voice or chatbot-based interface – anything that fits the user's needs. The goal is to make investing feel easy, safe, and useful for someone who has never done it before.



Lack of Financial Knowledge



Savings to investment ratio

# PROBLEM

## Fear & Mistrust

**Safety First:** We don't invest in risky individual stocks. We use low-risk Index Funds, which we explain as a safe "basket of India's top companies."

**Total Transparency:** The simple "Money Plant" dashboard shows users exactly where their money is and how it's growing, with no hidden fees.

**Easy Liquidity:** Users can withdraw their funds anytime, removing the fear that their money is locked away forever.

## Complexity

**Your Language:** The entire app, including support via our chatbot, is available in multiple regional languages.

**Guided Paths:** Our "Beginner" path requires zero financial knowledge. We make the safe choices for the user, eliminating the anxiety of picking the wrong option.

## High Barrier

**Micro-Investing:** Our core feature allows users to start investing with as little as ₹10. This single feature makes investing accessible to absolutely everyone.

**Round-Up Savings:** We automatically invest the spare change from users' digital payments. This "found money" approach makes investing feel effortless.

# SOLUTION

Sikka is a micro-investment platform that makes investing simple, safe, and accessible for low-income and rural users. It focuses on trust, habit-building, and inclusivity, enabling users to invest as little as ₹10. The platform provides easy-to-understand investment options, educational resources, and real-time tracking to help users grow their wealth gradually. With a user-friendly interface and low-risk investment plans, InvestEasy empowers everyone to take control of their financial future, no matter their background.

## AI-Powered Micro-Investment Engine

- Enables users to start investing from ₹10 into safe, low-risk instruments (Govt Bonds, Digital Gold, RDs).
- Auto-Roundup feature: Every purchase is rounded up, and the difference is invested (e.g., spend ₹47 → ₹3 invested).
- Creates personalized saving plans based on user income and spending habits.
- Use Case: A gig worker spends ₹137 on mobile recharge, the app auto-invests ₹3, helping them save consistently without extra effort.

## Transparent & Visual Dashboard

- Shows users exactly where their money is invested through visual storytelling (e.g., “Your ₹50 is funding a Govt scheme”).
- Gamified visuals like a “Growing Tree ” to represent savings progress.
- Offers simple withdrawal tracking so users always know they can access their money.
- Use Case: A first-time investor sees their ₹500 investment visualized as a tree growing leaves each week, building confidence and trust.

## Community & Group Savings Circles

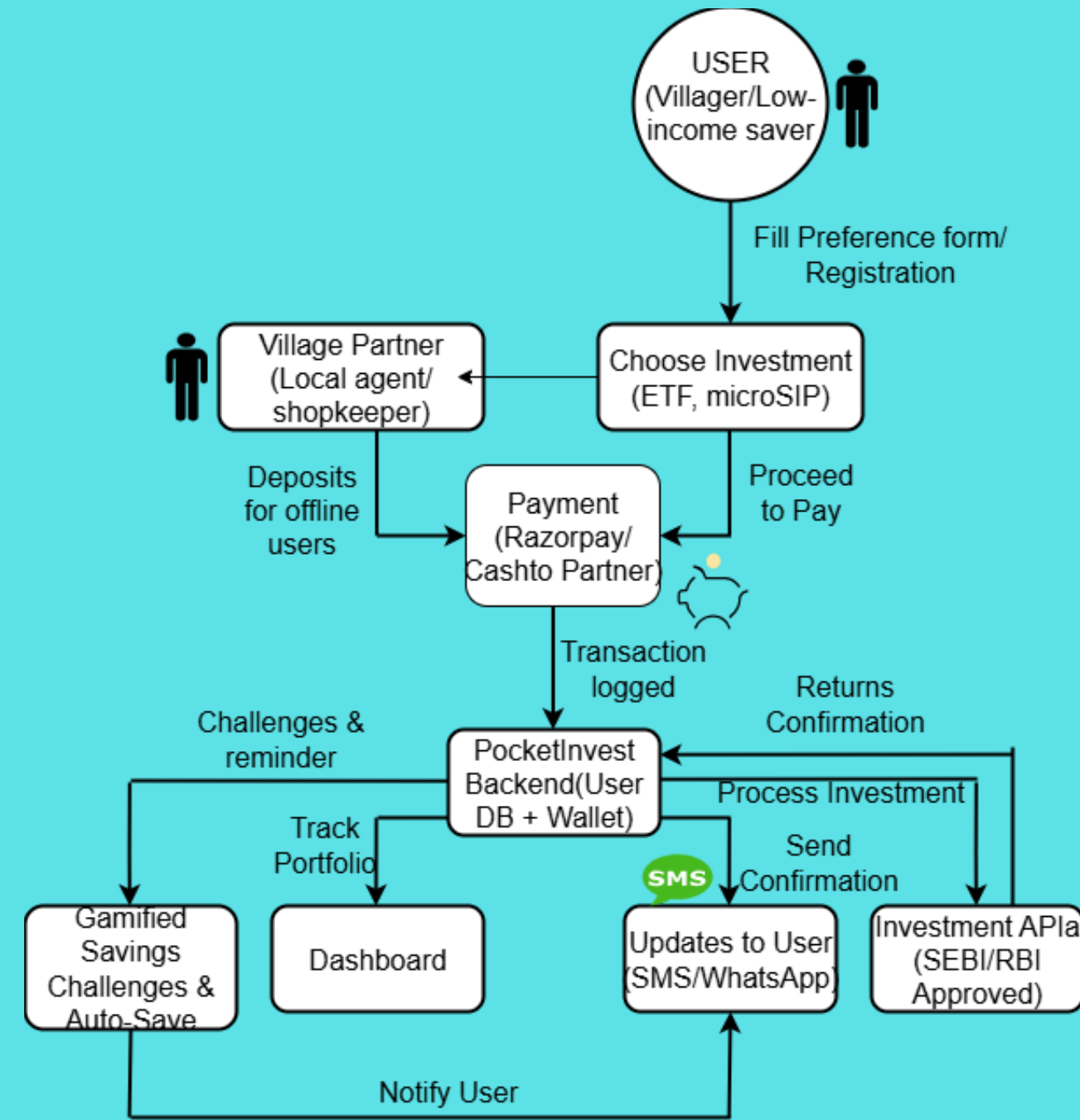
- Family, friends, or communities can pool daily/weekly small savings together.
- Encourages collective goals with badges, streaks, and leaderboards.
- Ideal for self-help groups, students, or families trying to save for common needs.
- Use Case: A women’s self-help group pools ₹10/day per member, reaching ₹3,000/month safely invested in Govt bonds.

## Regional Language & Voice-First Platform

- Accessible via web app, WhatsApp bot, or IVR phone calls.
- Users can invest by speaking commands like: “Save ₹20 today”.
- Removes literacy and language barriers for rural users.
- Use Case: A farmer dials a toll-free number, follows voice prompts in Hindi, and invests ₹50 securely without using a smartphone.



# FLOWCHART/DIAGRAMS



# TECH STACK



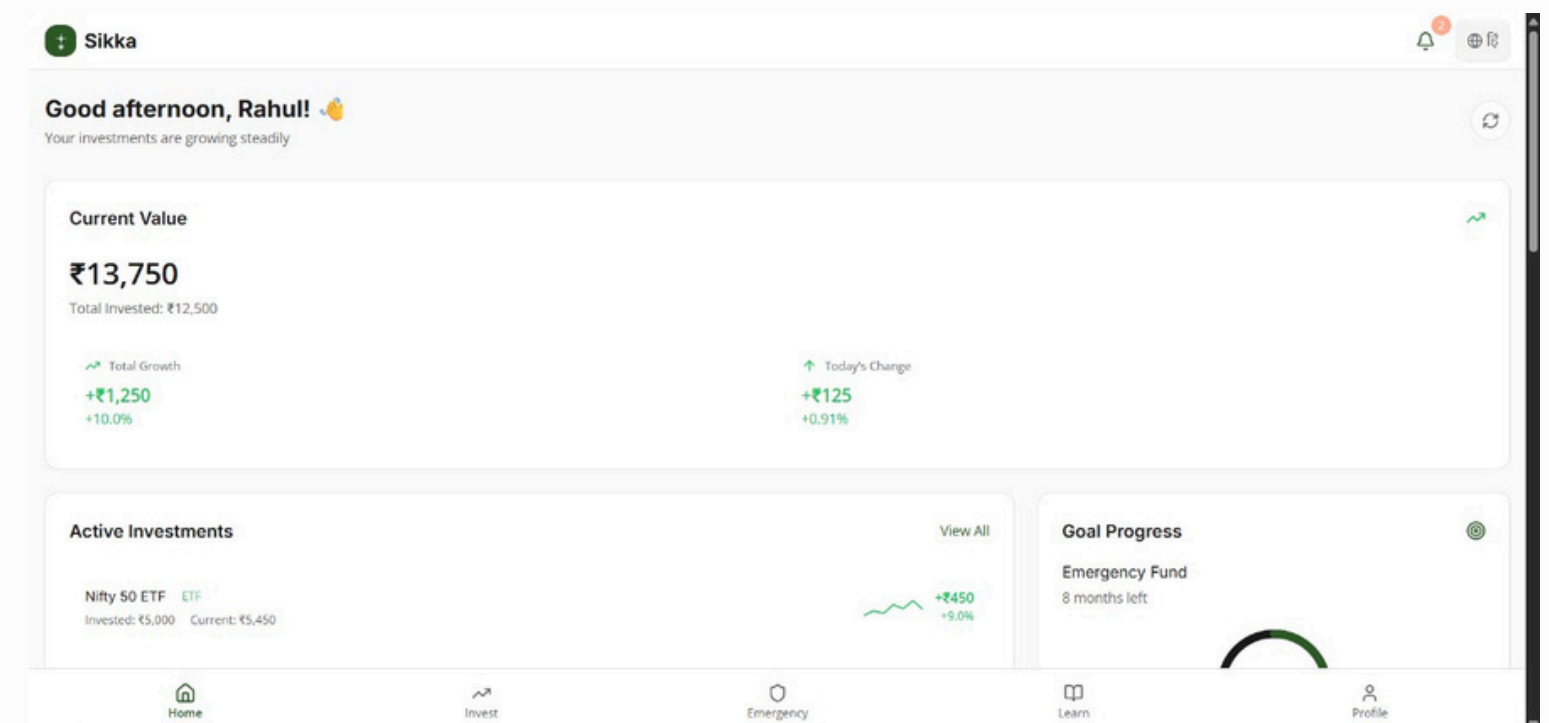
- Frontend: React.js
- Backend: Node.js, Express, Python
- Database: MongoDB, MSSQL
- Payment Gateway: RazorPay
- Authorisation: JWT

# PROTOTYPE

A screenshot of a user profile form for Khush Agrawal. The form is titled "Personal Information" and includes an "Edit" button. The form fields are:

- Full Name \*: Khush Agrawal
- Mobile Number \*: +91 9373233674
- Email Address \*: khushagrawal01@gmail.com
- Preferred Language: English
- Date of Birth: 15-06-1985
- Occupation: Farmer

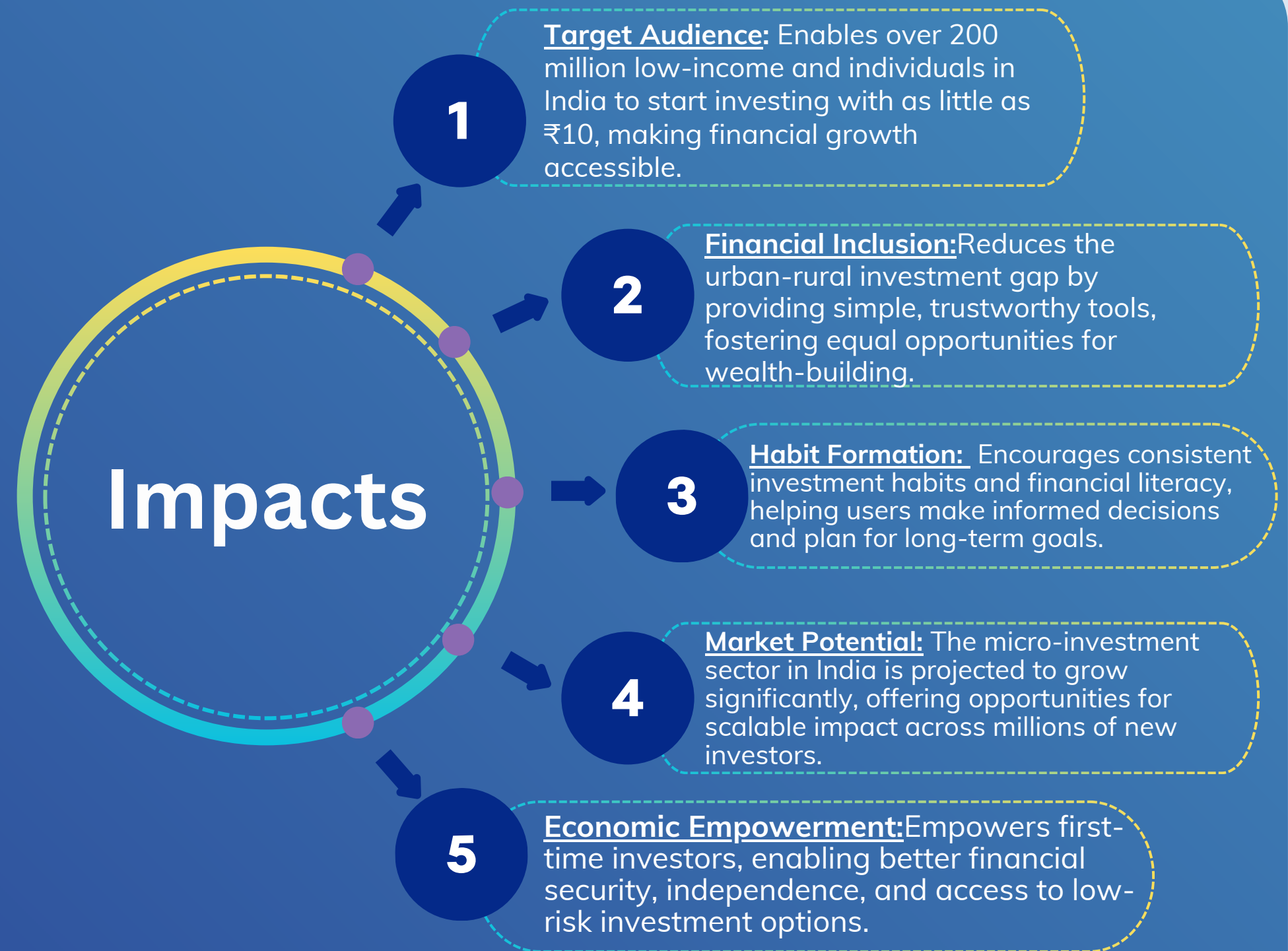
The form is part of a larger application interface, with a navigation bar at the bottom showing "Invest", "Emergency", and "Learn" options.



# IMPACT & WHAT'S NEXT

## Benefits and Future Improvements

1. Low-income users: Can start investing with as little as ₹10, making wealth-building achievable.
2. Rural communities: Gain access to simple, trustworthy financial tools previously unavailable.
3. First-time investors: Benefit from educational resources, easy-to-use interfaces, and habit-forming reminders, ensuring safer and informed investing.
4. Introduce AI-driven investment suggestions tailored to user goals and risk tolerance.
5. Enable group investments or community pooling to maximize returns.
6. Expand to mobile-first interactive tutorials to increase financial literacy.
7. Partner with local banks, NGOs, and microfinance institutions for wider accessibility and credibility.





The logo features the word "SMACKATHON" in a bold, white, sans-serif font with a slight shadow. Below it, "2K25" is written in a smaller, white font. The text is centered within a large, glowing pink triangle that has a double outline. The background around the triangle is dark with faint, wispy pink lines.

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2K25

THANK YOU