

LoanSaathi

Supportive. Smart. Safe.

AI-powered smart loan assistant

Track: Multilingual Conversational Loan Advisor

Team Code: S-8

Developed by Hack_Overflow

Leader: Krishnan Venkiteshwaran

Members:

Ayush Bohra

Naman Anand

Yash Varma

01 Hack Overflow

Problem Definition

- The loan application process is long and involves a lot of paperwork, 40% of the loan applications are rejected due to incomplete paperwork and low financial literacy.
- Loan sharks will often add malicious clauses in the paperwork leading to significant harm to the borrower.

Why it matters?

- There is a need to fill the financial literacy gaps to allow loans accessible to everyone.
- People with any native language should be able to understand the loan documents, analyze them and fill them.
- Protect innocent loan applicants from loan sharks.
- Protect from predatory loan clauses and recommend safer loan options.

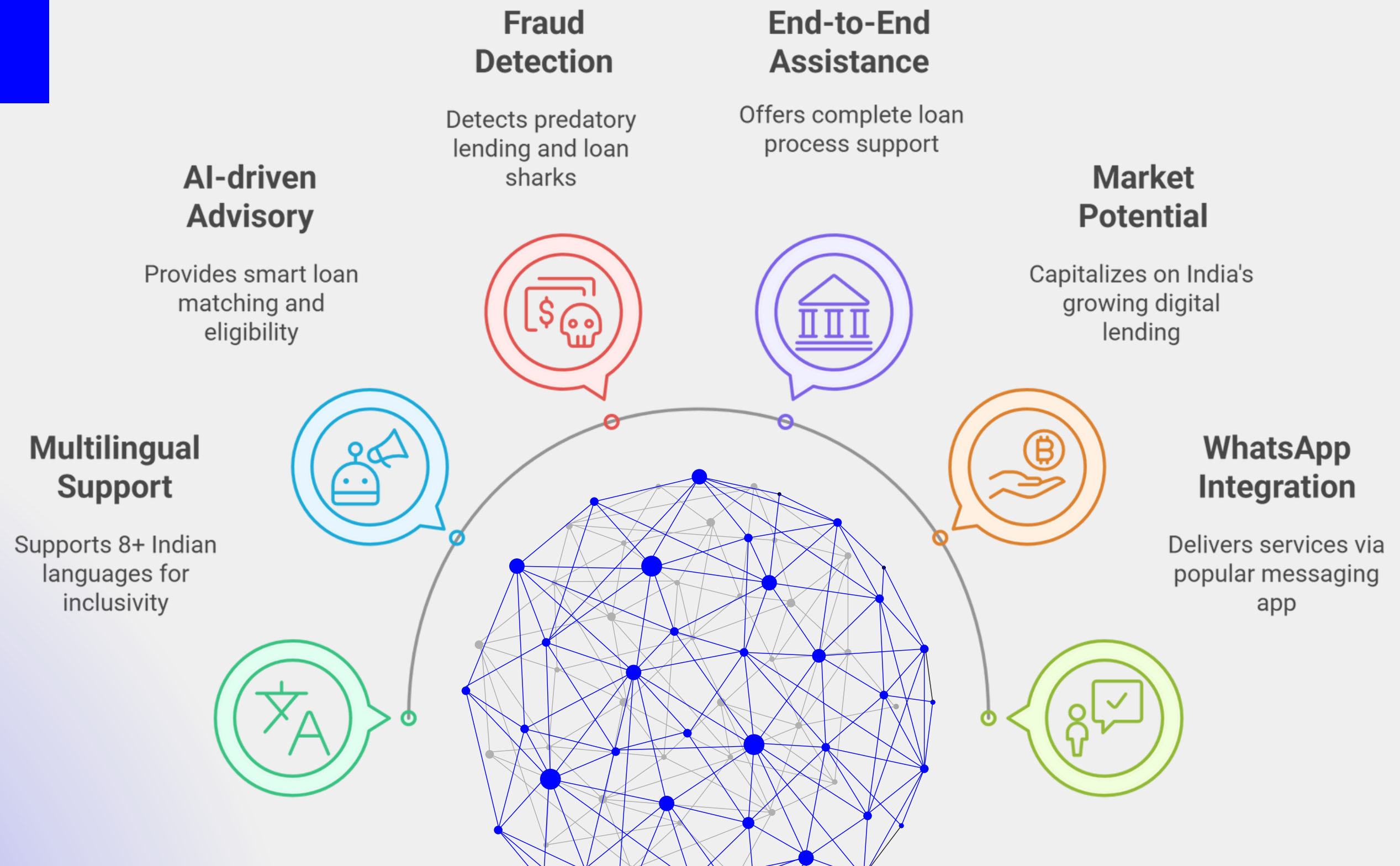
Our primary users

- Loan applicants
- Financially weak users that want guidance on loans
- Users that only speak their native languages



Our core features

LoanSaathi's Comprehensive Features



Technical Innovation

Advanced AI Stack

- **Mistral Saba** (24B) + **FinLLaMa** (Fine-tuned LLM)
- **Agentic Document Extraction** & AI-powered parsing.

Complete Personalisation

- **Supabase** for User data storage and **personalised product experience**.
- **Intent detection** and automated navigations.

Performance Metrics

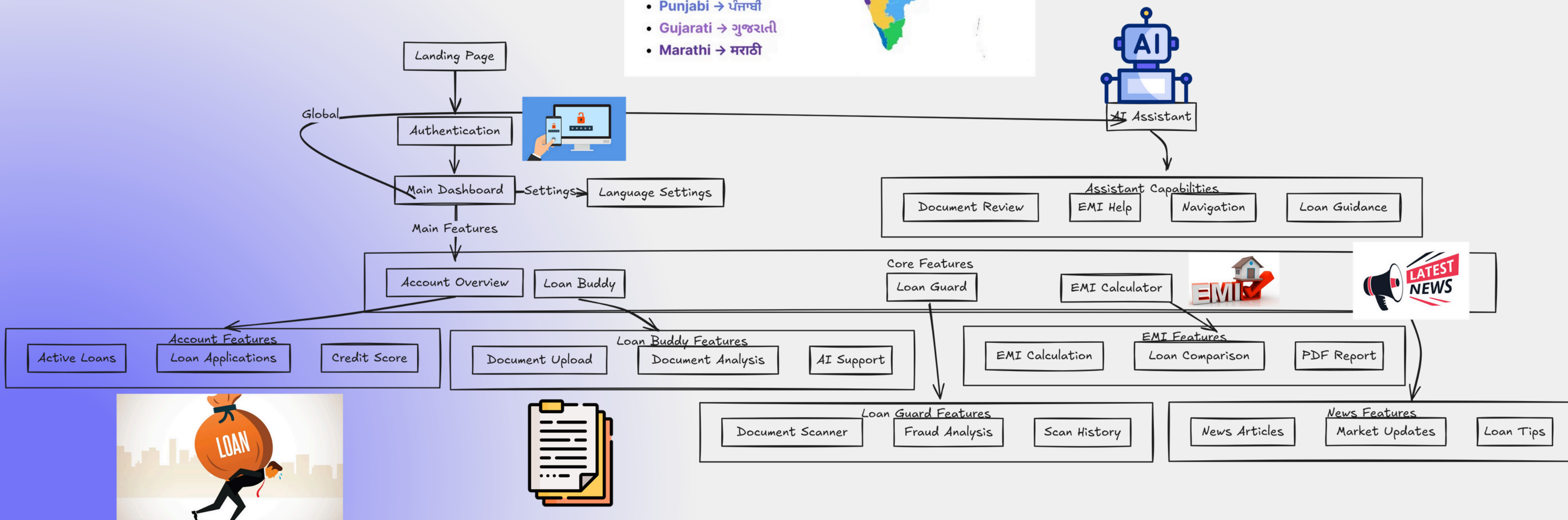
- Language Support: **8 Indian languages** with **dialect-specific tuning**.
- Privacy-First Approach: Zero documents retention policy for **user security**.

Dynamic OCR

- **Paddle OCR** for reading user documents.
- Translations and conversations using **Sarvam AI**.

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User Flow Chart



Why choose us?

01.

Provision of Loans for everyone

- A digital-first loan lending system enabling users to apply for and process loans remotely.
- Banks and financial institutions benefit from an automated and faster approval system.

02.

Driving Financial Literacy

- 76% of Indian adults lack financial literacy (risk diversification, inflation, compound interest).
- LoanSaathi provides AI-powered guidance, educating users on better financial habits.

03.

Making a helping hand for step

- Getting the paperwork done for loans is hard for people with low financial literacy, we will help with that.
- We should be able to guide a person through the entire process of loan application.

Thank You

HackOverflow