



HackOrbit 2025

NeuroCred

THEME & PROBLEM STATEMENT

Theme: Fintech Innovation

Problem Statement:

How can we empower individuals to better understand, simulate, and improve their credit scores through accessible, AI-driven digital tools?

The Problem:

- Most Indians lack awareness of how financial behavior (EMIs, credit usage, loan history) affects their credit score.
- Existing tools are either complex, paid, or offer no personalized guidance.
- No free platform currently allows users to simulate score impact in real time or compare “what-if” financial scenarios.
- Financial literacy gaps, especially in Tier 2 and Tier 3 cities, worsen credit health and financial decision-making.

PROPOSED SOLUTION

CreditSim—AI-Powered Credit Score Simulator

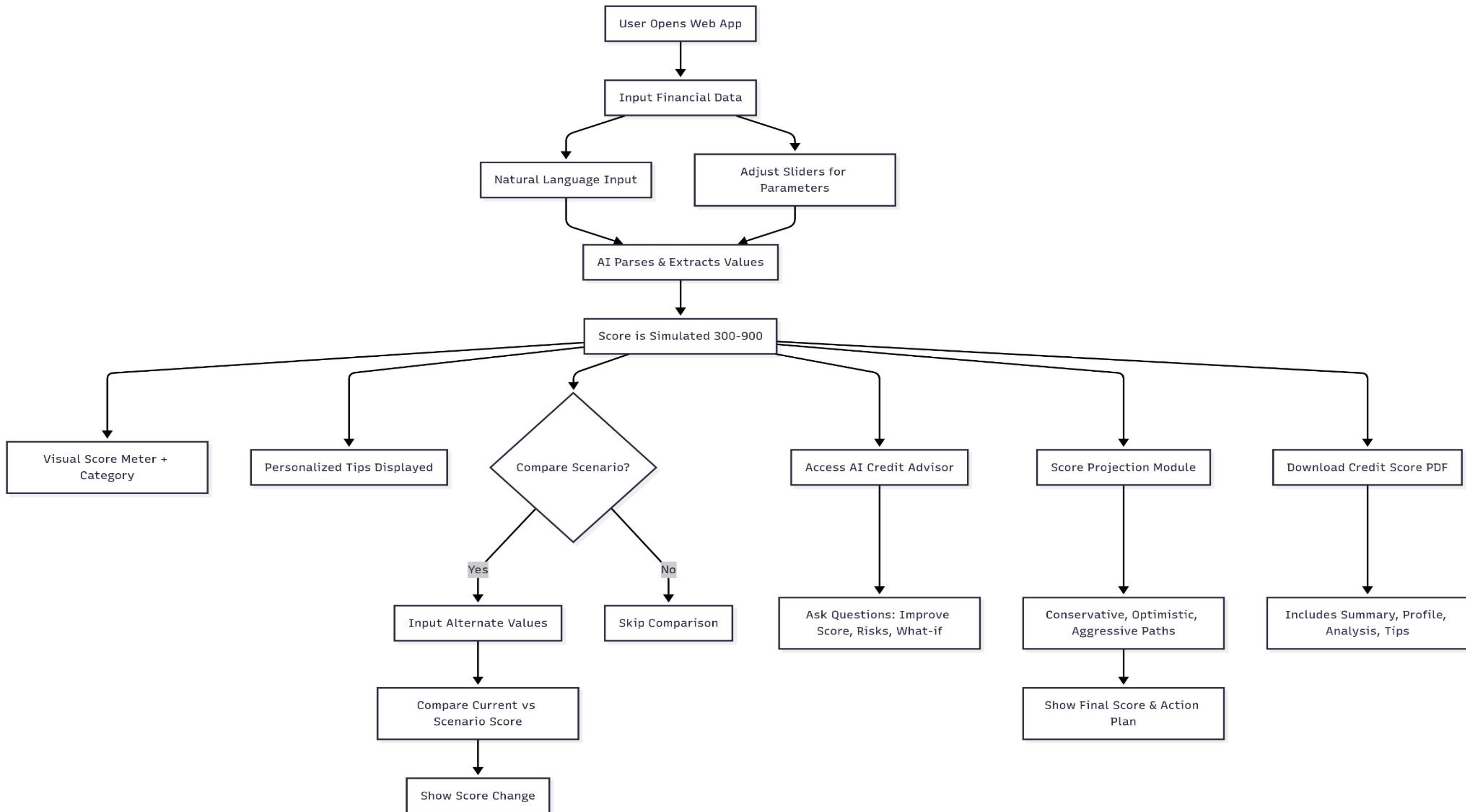
What We're Building:

A free, user-friendly web app that helps users

- Simulate their credit score in real time based on inputs like income, credit usage, EMI, missed payments, etc.
- Understand their score through clear explanations and personalized improvement tips.
- Compare financial scenarios, such as “What if I pay ₹10K this month vs skip it?”
- Download a professional PDF report summarizing their score, inputs, and advice.
- Chat with an AI advisor that remembers their profile and offers evolving suggestions.

Why It Stands Out:

- 100% free & accessible.
- AI-powered insights using open-source models and built for everyone, especially first-time credit users and underserved demographics.



FLOWCHART

- The flowchart showcases the step-by-step user journey through the Credit Score Simulator web app.
- Users begin by entering financial details using either sliders or natural language input.
- The system parses the data and simulates a credit score in the 300–900 range.
- Visual elements display the score, category, and personalized improvement tips.
- Users can compare alternate scenarios (e.g., paying off a loan vs not) and see the score change.
- An AI Credit Advisor provides real-time suggestions, answers “What if” questions, and explains risk factors.
- Future score projections are shown under different strategies: Conservative, Optimistic, and Aggressive.
- Finally, users can download a detailed PDF report including inputs, analysis, tips, and improvement timeline.

FEATURES AND NOVELTY

Core Features:

- Natural Language Input for describing financial status in plain English
- Interactive Sliders for income, EMIs, credit usage, etc.
- Real-time Score Simulation with output in the 300–900 range
- Personalized Tips to improve credit score
- Scenario Comparison Mode (Before vs After decisions)
- AI Credit Advisor that answers questions with session memory
- Score Projection Paths: Conservative, Optimistic, Aggressive.
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- PDF Report Generator with full score analysis and recommendations

What Makes It Novel:

- No login, no data tracking – privacy-first simulation
- Natural language + sliders = hybrid UX
- Open-source AI (Rasa + Hugging Face) for chatbot instead of OpenAI
- What-if simulation engine with function-calling logic
- Designed for financial awareness in Tier 2/3 cities
- One-click report export for sharing or review

DRAWBACK AND SHOWSTOPPERS

Current Drawbacks:

- Score Simulation is Rule-Based
(Not connected to actual credit bureaus like CIBIL or Experian)
- Limited Financial Inputs
(Currently supports only basic parameters — more granularity like credit card count, interest rates, etc. can be added)
- No User Account System
(Sessions are temporary — no history tracking over time)
- Not Yet Integrated with UPI/Credit APIs
(Can't auto-fetch credit info — relies on manual input)

Showstopper:

- Natural + Intelligent + Actionable Credit Simulation for Everyone — with NO login, NO cost, and FULL AI guidance
- Hybrid Input System
Supports both sliders and natural language input like “I earn ₹75K and missed 2 EMIs”
- Instant Scenario Comparison
Lets users compare “Pay now vs Don't pay” and see score impact live
- AI Advisor with Memory + Reasoning
Simulates "what-if" scenarios using function-calling logic + session-aware tips
- Score Projection Paths
Predicts how your score will change with 3 future strategies — like a financial GPS
- 1-Click PDF Report
Clean, shareable analysis report for job interviews, loans, or financial coaching — without asking for any login

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Thank
you