**TOOLS:**

**Expense Tracker (Daily, Weekly, Monthly)**:

* **Database**: SQL or NoSQL for storing transaction records.
* **Backend**: Python with Flask/Django or Node.js for managing transactions.
* **Frontend**: React or Angular for user interface to display expenses.

**Budget Allocation**:

* **Database**: Structured tables or documents to allocate and track budgets for different categories.
* **Backend**: Logic to compare expenses against budgeted amounts.
* **Frontend**: Visualization tools like D3.js or Chart.js to display budget vs. actual spending.

**Spending Advice**:

* **Machine Learning**: Algorithms to analyze spending patterns and provide advice.
* **Data Analysis Tools**: Pandas for data processing and Scikit-learn for predictive analysis.

**Alerts and Reminders**:

* **Notification Services**: Firebase Cloud Messaging (FCM) or Twilio for sending alerts.
* **Scheduler**: Celery or Cron jobs for timing reminders.

**OCR Bill Recognition**:

* **OCR Engine**: Tesseract OCR for extracting text from images.
* **Image Processing**: OpenCV for preprocessing images for better OCR results.
* **Data Integration**: Automatically update expense tracker with detected bill amounts.

**Parental Control**:

* **UPI Integration**: Use UPI APIs for linking child and parent accounts.
* **Monitoring Tools**: Track and report child’s spending to the parent.

**Optional: Income Tax/GST Payment via BHIM UPI**:

* **UPI Payment Gateway**: Integrate with UPI payment systems for direct tax payments.
* **API Integration**: Link to government portals for tax filings and payments.

**Expense Tracker (Daily, Weekly, Monthly)**

* **Database**:
  + **SQL**: MySQL, PostgreSQL
  + **NoSQL**: MongoDB, Firebase Realtime Database
* **Backend**:
  + **Python Frameworks**: Flask, Django
  + **JavaScript Runtime/Framework**: Node.js, Express.js
* **Frontend**:
  + **JavaScript Libraries/Frameworks**: React.js, Angular

**Budget Allocation**

* **Database**:
  + **SQL**: PostgreSQL, SQLite
  + **NoSQL**: MongoDB
* **Backend**:
  + **Python Frameworks**: Flask, Django
  + **JavaScript Runtime/Framework**: Node.js, Express.js
* **Frontend Visualization Tools**:
  + **JavaScript Libraries**: D3.js, Chart.js

**Spending Advice**

* **Machine Learning**:
  + **Libraries**: Scikit-learn, TensorFlow, PyTorch
* **Data Analysis Tools**:
  + **Libraries**: Pandas, NumPy

**Alerts and Reminders**

* **Notification Services**:
  + **APIs**: Firebase Cloud Messaging (FCM), Twilio
* **Scheduler**:
  + **Task Queues**: Celery (for Python), Agenda (for Node.js)
  + **Schedulers**: Cron jobs, APScheduler (for Python)

**OCR Bill Recognition**

* **OCR Engine**:
  + **OCR Tool**: Tesseract OCR
* **Image Processing**:
  + **Library**: OpenCV
* **Data Integration**:
  + **Backend Integration**: Python (Flask/Django) or Node.js

**Parental Control**

* **UPI Integration**:
  + **Payment Gateway**: UPI APIs like BHIM UPI
* **Monitoring Tools**:
  + **Backend Logic**: Flask, Django, Node.js

**Optional: Income Tax/GST Payment via BHIM UPI**

* **UPI Payment Gateway**:
  + **APIs**: BHIM UPI API
* **API Integration**:
  + **Government APIs**: GST API, Income Tax API