**ROOLATHON (GDSC-SIT)**

**ABSTRACT – PROBLEM STATEMENT**

*TEAM INTERSTELLAR: (TEAM 41)*

*Title:* **AI-Integrated Planning and Portfolio Optimization Model**

***Problem Statement (Comprehensive Understanding):***

**User** is a **young professional/middle-aged professional/pre-retiree** who needs **effective investment/finance portfolio planning** because **navigating the intricacies of investments, market dynamics and regulatory changes is overwhelming and time-consuming for them.**

***Problem statement: (User Demand)***

Navigating the complexities of investment/finance planning, including investment portfolio optimization, risk assessment and compliance with evolving regulations, demands a modern solution that streamlines the process and empowers individuals with accurate and personalised strategies.

***Why did we choose this problem?***

* Modern portfolio planning involves intricate finances, regulatory changes, and market uncertainties.
* Automation is crucial to sift through vast financial data, providing efficient and accurate analysis.
* Traditional methods lack the customization needed for individual financial goals and risk preferences.
* Manual planning is slow, hindering adaptability to fast-changing markets. Users seek compliance, data security, and transparent strategies for confident retirement decisions.

***Target Users:***

40% comprises of Middle-aged professionals (Age 45-54), 35% of them are Young professionals (Age 23-44), 20% of Near-Retirees (Age 55-onwards) and rest 5% are Ethical investors (Incorporating Ethical investment preferences).

**Key Solutions:**Tailors investment plans using AI and market insights.  
Integrate real-time data for agile risk assessment and portfolio adaptation.  
Offer values-aligned investment choices through ML-driven analysis.  
Provide interactive scenarios for intuitive decision-making.

***Tech Stack:***

*Backend:* JavaScript  
*Frontend:* HTML, CSS  
*Authentication:* Basic Authentication or Token-based Auth  
*Data Validation APIs:* External APIs  
*Version Control:* GitHub/Gitlab  
*User Interface:* Wireframes or Basic Styling  
AI, blockchain

***Prioritizing Solutions:***

