AI for Bharat Hackathon
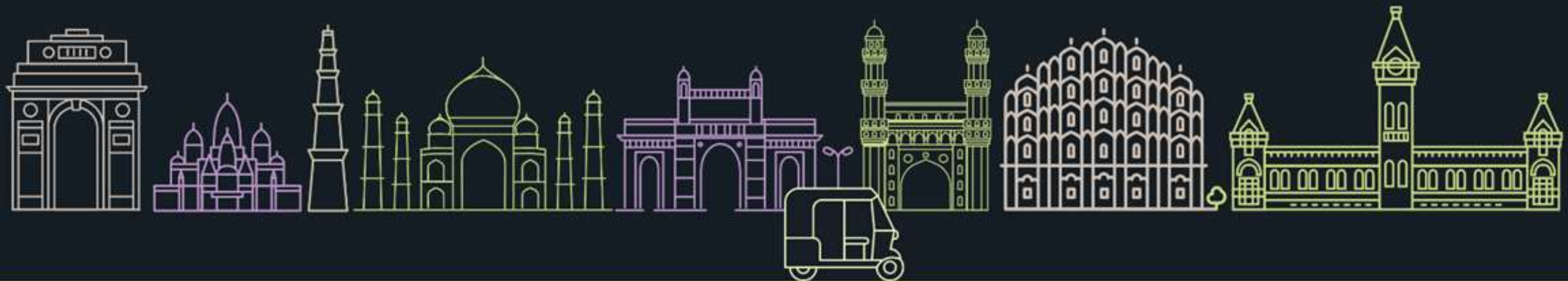
Powered by aws

Team Name : **Olive Ai**

Team Leader Name : **Ayush Upadhyay**

Problem Statement : **AI for Communities, Access and public impact**

The Silent Crisis: 4 Stories, 1 Nation 🚨⚠️

Meet

Ravi (Farmer, Karnataka) 📍

"Last season, I borrowed ₹50,000 at 3% per month from the local moneylender for seeds. My crop was good, but after repaying ₹68,000 in 6 months, I had nothing left. My children asked for school fees... I had to borrow again."

Reality: 45% of India's 270M farmers are trapped in high-interest informal credit cycles, losing ₹15,000-25,000 annually in excess interest.

Lakshmi (Self-Employed, Tamil Nadu) 📍

"I manage our kirana shop's daily sales ₹2,000-3,000 cash. But when my husband asks where the money went, I can't explain. I want to use UPI, but I'm scared I'll make a mistake and lose everything."

Reality: 80% of Indian women handle household finances but lack confidence in digital payments and formal banking—limiting their economic independence.

Priya (Class 10 Student, Delhi) 📍

"My friends bought the new phone on EMI. Everyone's posting on Instagram. I asked my parents for ₹30,000. They said no. I feel left out. Maybe I can use that 'buy now, pay later' app…"

Reality: 90% of students receive ZERO financial education in schools. They're forming spending habits that will haunt them for decades.

Arjun (Software Engineer, Bengaluru) 📍

"I earn ₹8 LPA, but I have ₹2.5 lakh credit card debt. Last month, a WhatsApp 'investment advisor' convinced me to put ₹50,000 in crypto. The website vanished. I'm 28 and financially destroyed."

Reality: 60% of Indian millennials carry credit card debt averaging ₹45,000. 40% have fallen victim to digital financial scams.

Why Financial Literacy Fails in India

The gap between earning/spending and actual financial knowledge

📕 Complex & Theoretical

Financial education is taught like a subject—not a life skill. Jargon-heavy content confuses rather than clarifies. Terms like "compound interest" and "asset allocation" mean nothing to someone who has never seen a bank statement.

🛏 Boring & Inaccessible

Traditional workshops and textbooks fail to engage. One-time sessions don't create habits. Content is designed for urban, educated audiences—not for farmers, women, or students with different contexts and needs.
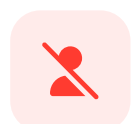
🚫 Not Personalized

Generic advice doesn't work. A farmer needs crop-cycle financial planning. A student needs budgeting for pocket money. A woman needs confidence in digital payments. One-size-fits-all content misses the mark.

₹15+ Lakh Crore

Annual government welfare schemes

✕ 60% Don't Apply
Eligible beneficiaries never apply because they don't know they qualify or can't navigate complex portals

✕ 40% Drop-Off
Abandon applications midway due to complex paperwork and language barriers

✕ 300M+ Excluded
Feature phone users completely excluded from digital portals requiring smartphones and internet

"Financial literacy is treated as a subject, not a SUPERPOWER every Indian deserves."

4 Target Groups

AI-Powered

Our Solution
DhanGyan

Rural-Ready

Gamified Learning

Don't teach financial literacy. Let people LIVE it.

DhanGyan doesn't just teach financial literacy it transforms lives by giving farmers control over their income cycles, women confidence in their financial decisions, students habits for lifelong success, and young adults skills to avoid debt traps.

By combining intelligent guidance, gamification, and practical application, DhanGyan does not just teach financial concepts. It helps users build financial confidence, make better decisions, and develop lifelong money habits, empowering them to move from financial confusion to financial independence.

DhanGyan is a financial literacy platform designed to address a critical real world problem the lack of practical money knowledge among students and young adults. Even though people earn and spend regularly, many struggle with budgeting, saving, investing, and managing their finances because financial education is often complex, boring, or difficult to access.

DhanGyan transforms financial learning into an interactive and personalized journey. The platform understands each user's level, goals, and learning behavior to provide simple explanations, real life scenarios, and instant support through the Gyan assistant.

Instead of passive learning, users engage through gamified challenges, quizzes, streaks, and rewards, making financial education engaging and habit forming. Community based guilds and leaderboards encourage motivation and peer learning, while multi language support ensures accessibility for diverse audiences.

Don't Teach Financial Literacy.
Let People LIVE It.

DhanGyan is a gamified financial literacy platform that transforms learning into an interactive, personalized journey. Instead of passive lectures, users engage through challenges, quizzes, streaks, and rewards —making financial education engaging and habit-forming.

Gyan Assistant
AI-powered instant Q&A and personalized guidance

Gamified Learning
Quizzes, challenges, streaks, and rewards

Community Guilds
Peer learning through leaderboards and teams

Habit Building
Daily challenges that create lasting behaviors

DhanGyan Impact

Transforming Lives

Farmers
Control over income cycles, escape debt traps

Women
Confidence in financial decisions, digital payments

Students
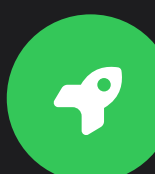Habits for lifelong financial success

Young Adults
Skills to avoid debt traps and scams

The Shift
From passive learning to active engagement . From one-time workshops to continuous habit formation . From generic advice to personalized guidance .
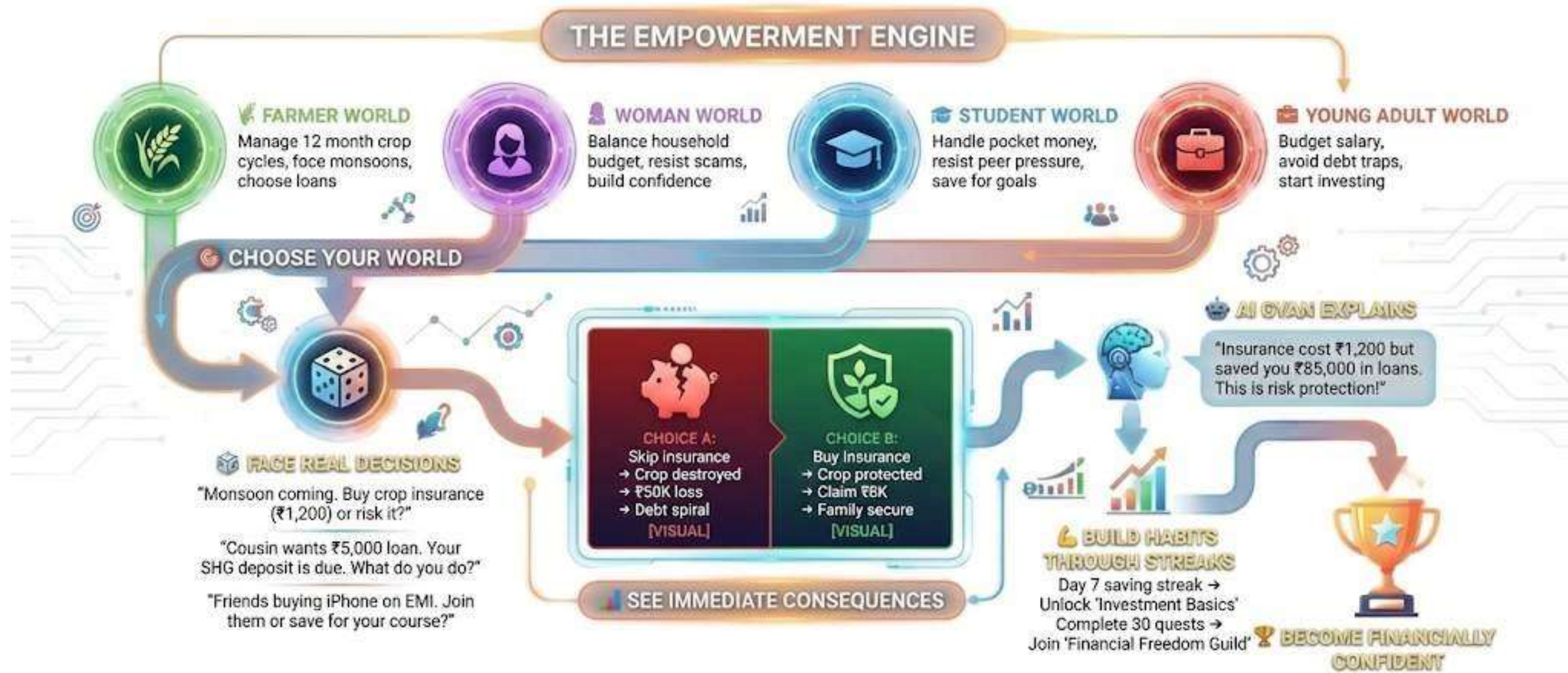
10 Million
Indians empowered by 2030

How DhanGyan Works

From first interaction to financial independence

1 Onboarding

User creates profile and completes goals assessment to personalize their learning journey.

- ✅ Select user type (Farmer/Student/Woman/Young Adult)
- ✅ Set financial goals (Save ₹X, Reduce debt, Learn investing)
- ✅ Choose preferred language (12+ Indian languages)
- ✅ Initial financial literacy assessment

🕐 3-5 minutes

2 Personalized Path

AI creates a customized learning path based on user profile, goals, and current knowledge level.

- 🌱 **Farmers:** Crop-cycle planning, loan management, insurance
- 📘 **Students:** Budgeting, saving, avoiding debt traps
- 🚶 **Women:** Digital payments, household finance, investments
- 💼 **Young Adults:** Credit management, investing, scam awareness

🧠 Powered by Google Gemini API

3 Interactive Learning

Users engage with gamified modules, quizzes, and daily challenges that make learning fun and addictive.

- 🎮 Gamified quizzes with points and badges
- 🔥 Daily streaks for consistent learning
- 🏆 Leaderboards and achievements
- 🧩 Real-life scenario simulations

📈 10-15 min/day recommended

4 Gyan Assistant

AI-powered assistant provides instant answers, explanations, and guidance whenever users need help.

- 💬 Ask anything in natural language
- 💡 Simple explanations of complex concepts
- 🧮 Personalized calculations and recommendations
- 🛡️ Scam alerts and safety tips

⚡ Instant responses, 24/7

5 Community Guilds

Peer learning through community guilds where users motivate each other, share tips, and celebrate wins.

- 👥 Join guilds based on location or goals
- 🤝 Share experiences and learn from peers
- 🏅 Team challenges and competitions
- ⭐ Celebrate milestones together

❤️ Social accountability drives success

6 Progress Tracking

Visual dashboards show learning progress, financial behavior changes, and achievements over time.

- 🥧 Knowledge score and skill levels
- 🐷 Savings and spending insights
- ☑️ Streak and consistency metrics
- 🏆 Badges, certificates, and milestones

📈 Powered by Chart.js & Three.js

THE 4 EMPOWERMENT WORLDS

🌍 One Platform, Four Revolutions

🚜 WORLD 1: FARMER EMPOWERMENT UNIVERSE

Mission: Transform farmers from debt-trapped to financially resilient.

The Game Experience: 12-Month Crop Cycle Simulator, Random Events, Financial Decisions Every Month

Visual Feedback: Storehouse meter, Debt bar, Family happiness score, Resilience points

Key Learning Outcomes:
- Understand seasonal cash flow
- Compare formal vs informal credit costs
- Value crop insurance
- Plan for lean seasons
- Use mandi price trends

AI Gyan's Role: "Ravi, you took KCC loan this time..."

Empowerment Metric:
50% of players choose formal credit after 3 months.

👩 WORLD 2: WOMEN EMPOWERMENT UNIVERSE

Mission: Build financial confidence and digital independence.

The Game Experience: Household Budget Juggler, Story-Based Scenarios, Interactive Features

Visual Feedback: Confidence meter, Digital literacy score, Independence points, Goal tracker

Key Learning Outcomes:
- Practice digital payments
- Say "no" to loan requests
- Separate household/business finances
- Detect fraud
- Build long-term savings

AI Gyan's Role: "Lakshmi, you kept your business money separate..."

Empowerment Metric:
65% report increased financial confidence after 6 months.

🎓 WORLD 3: STUDENT EMPOWERMENT UNIVERSE

Mission: Build lifelong wealth habits BEFORE bad ones form.

The Game Experience: Pocket Money Manager, Virtual Store, Peer Pressure Scenarios, Gamification Hooks

Visual Feedback: Savings jar, Financial wisdom score, Future self avatar, Parent pride meter

Key Learning Outcomes:
- Differentiate wants/needs
- Resist peer pressure
- Start saving habit early
- Understand compound interest
- Detect scams

AI Gyan's Role:
"Priya, you've saved for 10 days straight..."

Empowerment Metric:
55% maintain 7+ day saving streaks after 3 months.

💼 WORLD 4: YOUNG ADULT EMPOWERMENT UNIVERSE

Mission: Master real-world finance from first salary to retirement.

The Game Experience: Salary Simulator, Life Event Cards, Advanced Features

Visual Feedback: Financial freedom meter, Net worth tracker, Debt-free date countdown, Retirement corpus visualizer

Key Learning Outcomes:
- Budget first salary
- Build 6-month emergency fund
- Start SIP investing
- Detect scams
- Understand debt cost
- Plan basic taxes

AI Gyan's Role: "Arjun, you paid full credit card balance..."

Empowerment Metric:
50% reduce debt by ₹10K+ in 6 months.

DhanGyan: India's First AI-Powered Financial Empowerment Game

Transforming Financial Stress to Mastery

Team:
Parncar Team
Passive IQ
Passive Content
Theory-Based
Urban Focus
One-Time Workshops

Mission Alignment:
Interactive Financial
Personalized AI Coach
Gamified Habits
Rural-Ready Tech l'un
and m- Financial
Engagement

The Paradigm Shift in Financial Education
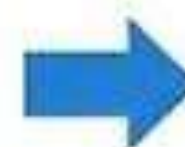
Traditional (Passive)

Passive Content
Isolated Tools
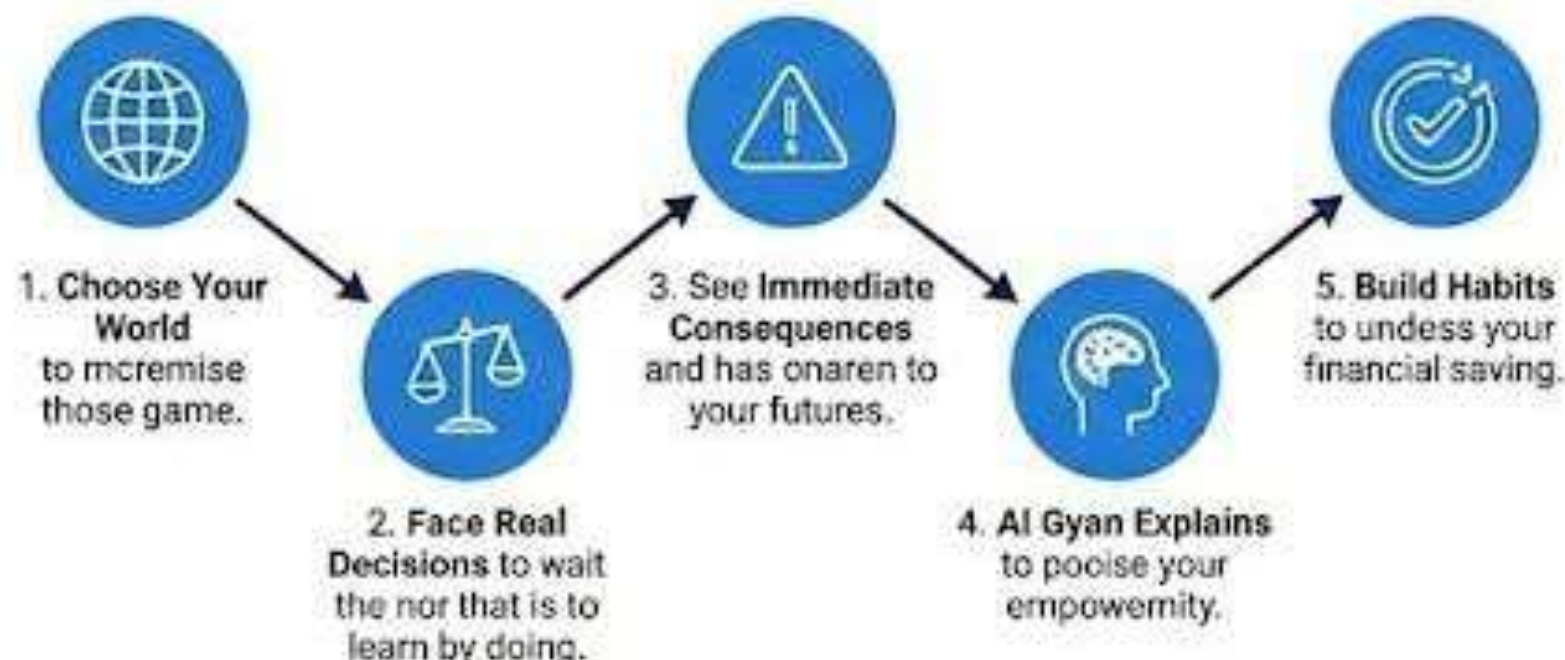Theory-Based
Urban Focus
One-Time Workshops

DhanGyan (Interactive Ecosystem)

Interactive Simulation
Personalized AI Coach
Gamified Habits
Rural-Ready Tech
Sustained Engagement

The Empowerment Engine: Learn by Doing

1. **Choose Your World** to mcremise those game.

2. **Face Real Decisions** to wait the nor that is to learn by doing.

3. See **Immediate Consequences** and has onaren to your futures.

4. **AI Gyan Explains** to pooise your empowernity.

5. **Build Habits** to undess your financial saving.

Measurable Impact & Success Stories (NCFE Aligned)

Key Metrics

Financial IQ: +35%
Debt Reduction: -25%
Formal Credit: +50%
Savings Streak: 55%
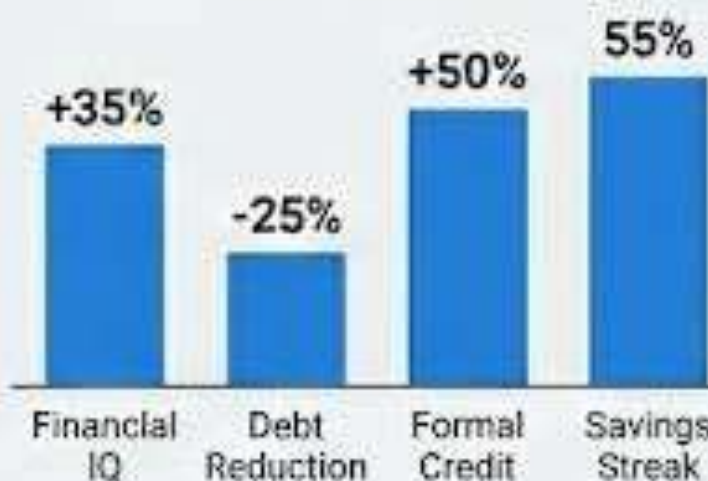
Success Stories

Ravi: "There is tirweats about financial IQ svstems and improved success mraf ptonet, savingi and money to snant."

Lakshmi: "I cought to conditiow and oonrnaots of croas orosrhd consequence, based on AI dan and traditional assagement."

Priya: "I watest managunlak and financial freedom. or nins nams mant to succes: thir chemer to ssorios for financial mergn."

DhanGyan: A Movement for Financial Freedom.

Core Features

Building financial confidence through intelligent design

Gyan Assistant
AI-Powered Guide

Your personal AI financial companion powered by Google Gemini API. Ask anything in natural language and get instant, simple explanations tailored to your context.

- ✓ Natural language Q&A
- ✓ Personalized recommendations
- ✓ Scam alerts & safety tips

Gamified Modules
Learn by Playing

Interactive quizzes, daily challenges, and scenario-based learning that makes financial education engaging and addictive. Earn points, badges, and climb leaderboards.

- ✓ Daily streaks & challenges
- ✓ Points, badges & achievements
- ✓ Real-life simulations

Community Guilds
Learn Together

Join guilds based on your location, goals, or user type. Share experiences, learn from peers, and celebrate milestones together. Social accountability drives success.

- ✓ Location-based communities
- ✓ Peer learning & tips
- ✓ Team challenges

Real-Life Scenarios
Contextual Learning

Learning modules tailored to your life context. Farmers get crop-cycle planning. Students get budgeting for pocket money. Women get digital payment confidence.

- ✓ User-type specific content
- ✓ Practical, actionable advice
- ✓ Cultural relevance

Multi-Language
Bharat-First Design

Content available in 12+ Indian languages including Hindi, Tamil, Telugu, Marathi, Bengali, Gujarati, Kannada, Malayalam, Punjabi, and Odia. No one is left behind.

- ✓ 12+ Indian languages
- ✓ Regional dialect support
- ✓ Cultural context

Progress Tracking
Visualize Growth

Beautiful dashboards powered by Chart.js and Three.js show your learning progress, financial behavior changes, and achievements over time.

- ✓ Knowledge score & levels
- ✓ Savings & spending insights
- ✓ Streak & consistency

DhanGyan: Unique Selling Proposition (USP)

A Comprehensive, Gamified Financial Empowerment Ecosystem

PERSONALIZED AI GUIDANCE

Adaptive learning paths based on user level & goals.

AI Gyan Coach provides contextual advice.

GAMIFIED HABIT BUILDING

Transform passive learning into active daily habits.

Earn rewards for saving & smart choices.

ALL-IN-ONE ECOSYSTEM

COMMUNITY-DRIVEN LEARNING

GUILDS

Peer learning through guilds, challenges & social proof.

Share success, compete in leaderboards.

MULTI-LANGUAGE & ACCESSIBLE

Voice-first, offline-ready, low-literacy design.

Available in 5+ regional languages.

NCFE Aligned   Rural-Ready Tech

DhonGyon Solution Feotures

Comprehensive, Engaging & Personalized Financial Education

Gyan Assistant

'g Instont answers to finonciol questions
@ Explains complex concepts in simple language
@ Voice and text interaction
Dg Personalized financial guidance

Gamified Learning

@ Daily challenges and quests
O§ Streaks, rewards, and achievement badges
@ Finoncial IQ score to trock |DFDgress

Financial Quiz System

/$/ Multiple dihiculty levels
@ Multi—longuoge suppDrt
t§ Timed quizzss with hints
°\ Performance onolyics

Guild Based Community

,g, Beginner, Intermediate, and Advonced guilds
,j\ reoderboards ond rankings
„+ Peer leorning ond motivation

Personalized Dashboard

@ Learning statisticsand progress tracking
«g' Achievement timeline
@ Goal based insights

Learning Hub

(T⊟ Curated linoncial videos ond courses
,/i, Topic based learning paths
3l' Integrated quizzes

Financial Marketplace

- Financial courses, tools, and services
- Search and filter options for easy discovery
- Real world skill development & certification
- Verified providers and user reviews
- Secure transactions and personalized recommendations

AI Scribble

- Gesture based drawing and input
- Real-time shape recognition and refinement
- Export to multiple formats (PNG, SVG)
- Intuitive interface for visual learners
- Supports hand gesture recognition

Secure File Sharing

- Upload and share financial resources easily
- Generate shareable links and QR codes
- Integrated cloud storage
- Drag-and-drop functionality
- Set expiry controls and password protection

USER JOURNEY AND SYSTEM FLOW DIAGRAM

KEY DATA FLOWS

1. **Input:** User queries/actions → AI Processing (Gemini) → Personalized responses

2. **Learning:** Content consumption → Quiz completion → Score update → Leaderboard

3. **Community:** Guild membership → Shared resources → Peer interaction → Progress
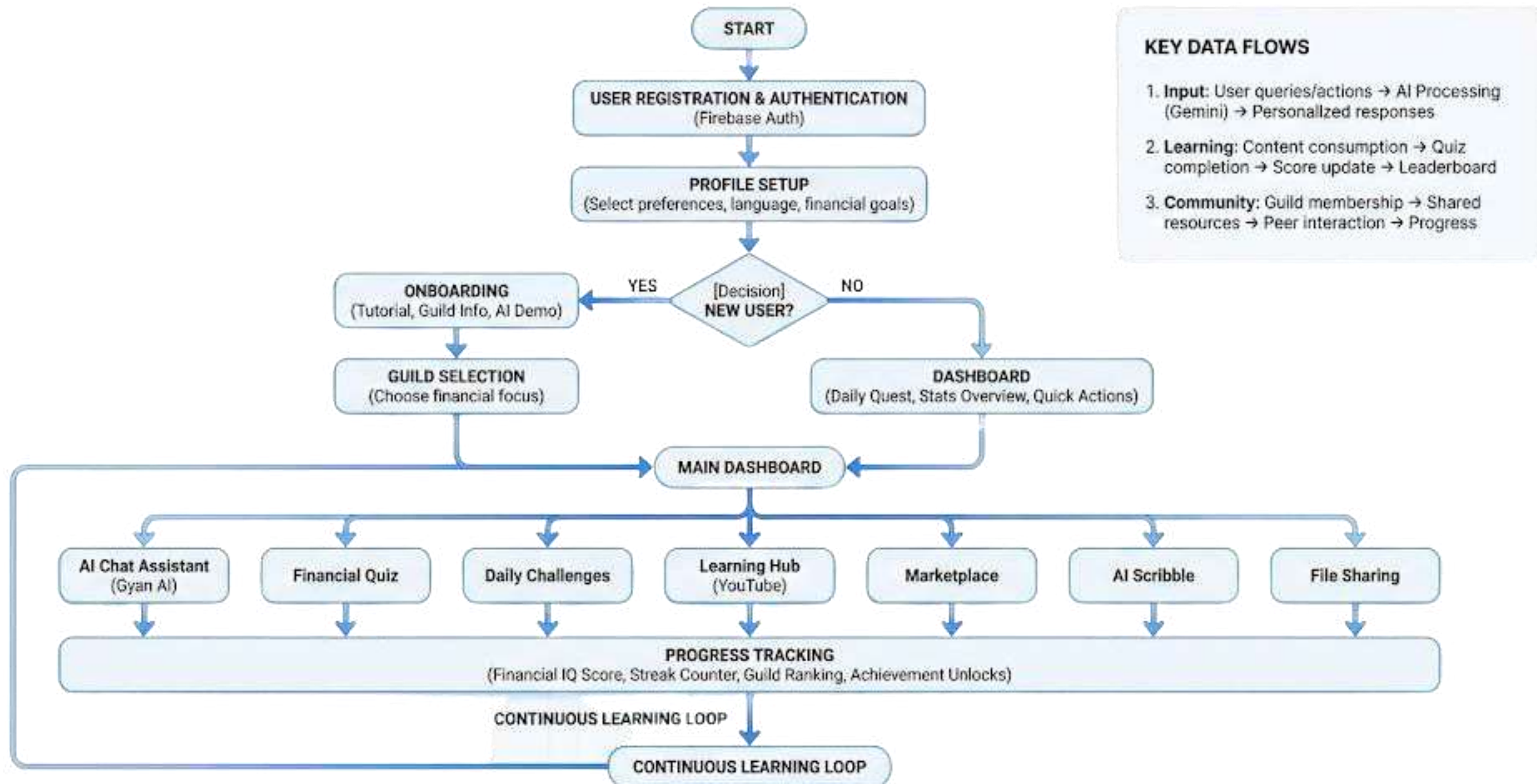
DhanGyan App Wireframe - Interface Design Preview

1. Logird5ignup Screen,

DhanGyan

Email Address

Password

Login

Sign Up

Orannahh

Google   Faotôook   Apple

Clean Form Design with Firebase Auth

2. Main Dashbeard

DAILY QUEST:
Budget Basics - Complete a quizt (+50 XP)

Stats Overview

Financial IQ: 1250

Savings

Investing

Budgeting

AI Chat   Quests

Guilds   Marketplace

Roal• Jr Stats Overview

3. Guild Selection äcræn

BEGINNERS COVE
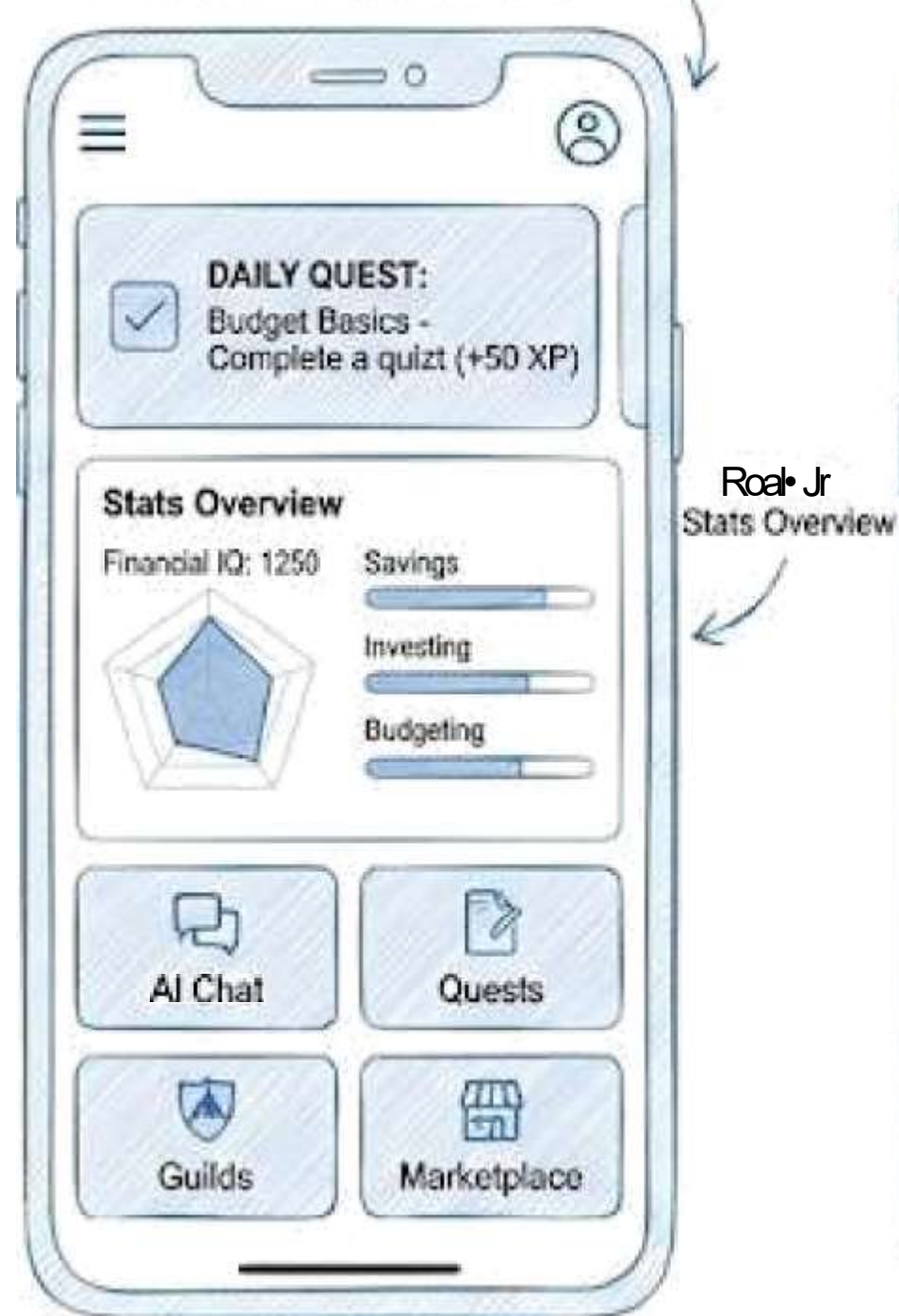fñambers t.2k
JOIN

INTERMEDTATE ISLES
Members:
JOIN

ADVAHCED PEAKS
Members: 420
LOŒtED (Lv T0+)

3D Animgted Guéd EmUems (Ñgq/ Thraa FR)

4. AI Chat Interfaoa (Gyon AI)

Helloi Hoc en I help yç\i with your finenœs today? I can ana yze images or answer questions.

How do start an emergency fund?

Great question! A good rule of thumb is to save expenses. Start small, li you 1lks a ed plan?

Kak an 1tii°;..

Multimodal Input {Vbice/Texî/Imao 1 wilh Gemini l'œil

From Hackathon to National Impact

A clear path from prototype to 10 million users

1 Hackathon
48 Hours

- ✓ Core gamification engine
- ✓ Gyan Assistant (Gemini API)
- ✓ Basic quiz & challenge system
- ✓ Progress tracking dashboard

👥 Demo users: 50-100

2 Pilot
3 Months

- ✓ 1,000 users across 4 personas
- ✓ Community guilds feature
- ✓ 3 languages (Hindi, English, Tamil)
- ✓ Feedback & iteration

👥 Target: 1,000 users

3 Scale
6 Months

- ✓ 50,000 users with NCFE partnership
- ✓ 6 languages
- ✓ Advanced analytics & ML models
- ✓ Rural outreach programs

👥 Target: 50,000 users

4 National
12 Months

- ✓ 1 million users
- ✓ 12 languages
- ✓ Government integration
- ✓ CSC & NGO partnerships

👥 Target: 1M users

5 Vision
24 Months

- ★ 10 million users
- ★ Pan-India coverage
- ★ NCFE certification
- ★ Measurable national impact

🏆 Target: 10M users
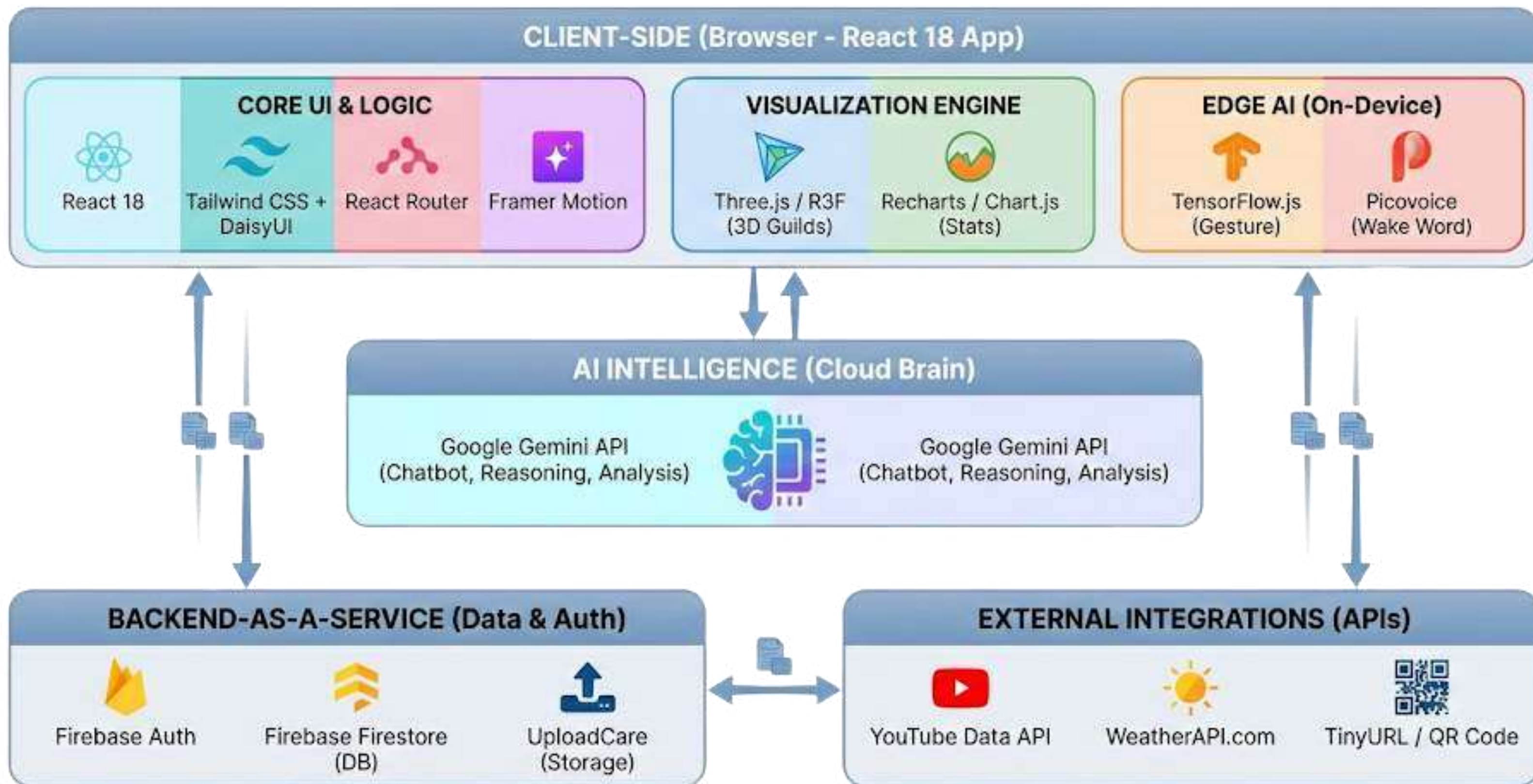
🤝 Key Partnerships
NCFE, CSC, NGOs, State Governments, Financial Institutions

NCFE Partnership   **CSC Integration**   **Government Support**

DhanGyan System Architecture & Technology Stack

Financial Planning

Implementation Cost

Lean & Scalable: Maximum Impact, Minimum Cost

Phase 1	₹500		Phase 2	₹18,000		Phase 3	₹1,50,000
MVP Launch (0-3 Months)			Pilot Expansion (4-9 Months)			National Scale (10-18 Months)	
Development Student team, equity-based	₹0		Firebase Blaze 50K MAU, 10GB storage	₹8,000		Firebase Enterprise 500K MAU, 100GB storage	₹60,000
Firebase Free Tier 10K MAU, 1GB storage	₹0		Gemini API 50K AI conversations	₹3,000		Gemini API 500K AI conversations	₹35,000
Gemini API Free 1,500 requests/day	₹0		Content Creation Translations, voiceovers	₹4,000		Content Team 2 part-time creators	₹30,000
Domain (.in) Professional credibility	₹500		Field Testing 5 rural test sites	₹2,000		CDN & Video Cloudflare, YouTube API	₹12,000
Hosting Vercel/Netlify free tier	₹0		Marketing Social media, influencers	₹1,000		Partnerships SHG workshops, school pilots	₹8,000
						Support Chatbot + human support	₹5,000
Target: 10K users Proof of concept			**Target: 50K users** 10 districts, impact data			**Target: 500K users** 10 state MOUs	

Revenue Model (Future)

DhanGyan remains FREE for all individual users

	B2G	B2B CSR	Freemium	Grants
	₹10-25L/year	₹5-15L/year	₹49-99/month	₹10-50L

Our Promise to India
Building a financially aware and empowered Bharat

🎁 FREE Forever
No barriers to access

DhanGyan will always be free for all users. No subscriptions, no hidden costs, no premium tiers. Financial literacy is a right, not a privilege.

📈 Measure Real Change
Not just app downloads

We track behavior change—improved savings rates, reduced debt, increased digital payment confidence—not just vanity metrics like downloads or signups.

🚜 Rural India First
Not just urban elites

Designed for Bharat, not just India. Multi-language support, low-bandwidth optimization, and contextual content for farmers, women, and rural communities.

THE VISION

Imagine India by 2030

✓ **Every farmer** knows how to access formal credit at 4% interest instead of borrowing from moneylenders at 36%.

✓ **Every student** graduates with practical money management skills, not just academic degrees.

✓ **Every woman** confidently uses digital payments and makes independent financial decisions.

✓ **Every young adult** knows how to invest wisely and avoid debt traps and scams.

"

Financial literacy is not a privilege. It's not a subject. It's not a workshop.

It's a SUPERPOWER every Indian deserves.

"

The Vision

Imagine India by 2030

This Isn't a Dream. This Is DhanGyan's Promise.
Financial literacy is not a privilege. It's not a subject. It's not a workshop.
It's a SUPERPOWER every Indian deserves.

Our Promise to India
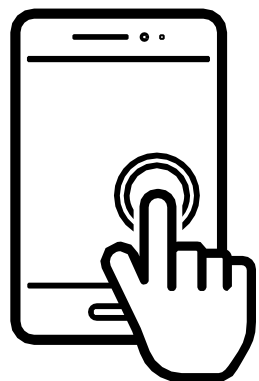**Keep DhanGyan FREE forever**
Measure real behavior change
Reach rural India, not just urban elites
Partner with NCFE, not compete
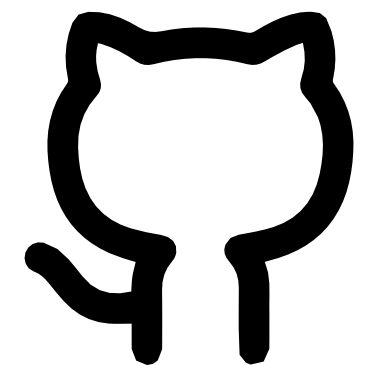
DhanGyan
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Empowering 10 Million Indians. One Game. One Decision. One Life Changed.

live App Link

LIVE

SCAN ME!

GitHub Repository

SCAN ME!