

## REQUIREMENTS OF IMPROVEMENTS

Current Idea	Improvement Suggestion
Launch in <b>phases</b>	Start with Investing + Community + Trading, add Loans & Insurance later
Payment gateway complexity	Partner with banks/UPI apps for faster integration, don't build from scratch
Community Management	Add moderation tools (flagging spam, reporting users)
AI Trust Factor	Display AI "confidence scores" for every recommendation to build user trust
Dark Mode	Ensure buttons, highlights (calls-to-action) are in bright colors like Electric Blue, Neon Green for good visibility
Regulations (SEBI, IRDAI)	App must be fully <b>SEBI compliant</b> for trading & <b>IRDAI registered</b> for insurance selling. (Future Perspective)
Loan Verification	Partner with NBFCs for smooth instant loan approval APIs
Data Security	Bank-level encryption, two-factor authentication, biometric login
App Speed	Light backend (maybe Flutter or React Native app) to ensure super fast loading even in dark mode

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## **Suggested MVP Roadmap (Phased Release):**

Phase	Features
Phase 1	AI Investment + Mutual Funds + Trading + Market News
Phase 2	Community + Leaderboard + Goal Setting
Phase 3	Insurance + Loan Section
Phase 4	Membership Plans + Gamification Rewards