

AI-Powered Investment & Wealth Management App – Draft Workflow

1. User On boarding & KYC

Goal: Establish user identity and risk profile

- Sign-up/Login (Email/Phone/SSO)
 - KYC Verification (PAN, Aadhaar card, Bank account)
 - Risk Profiling Questionnaire:
 - Age, Income, Goals
 - Investment Horizon
 - Risk Tolerance
 - AI assigns a **Risk Profile Tag** (Conservative, Moderate, Aggressive)
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2. Dashboard Overview

Goal: Centralization for tracking wealth & goals

- Net worth overview (Assets - Liabilities)
- Portfolio summary (Equity, Debt, Gold, Real Estate) {Crypto for future prospects}
 1. Current holdings valuation
 2. Performance analytics
 3. Benchmark comparisons
 4. Attribution analysis
- Goal tracking: Retirement, Education, House, etc.
- Alerts: Market volatility, news, tax deadlines
- Timeline establishment for each goal
- Community forum participation (Discussion Forums / Channels, Anonymous Portfolio Sharing / Comparison, AMA sessions with experts, Goal-Based Mini-Communities, Community challenges, Secure & Verified Identity Layers, Polls, Opinions & Sentiment Tracking)

3. AI Investment Advisory Engine

Goal: Personalized & automated recommendations

- AI analyzes:
 - Market trends
 - Economic indicators(GDP growth, Inflation, Unemployment, Foreign exchange reserves & interest rates.)
 - User behavior & risk profile
 - 1. Current financial health assessment
 - 2. Debt-to-income ratio calculation
 - 3. Liquidity analysis
 - 4. Investment performance analysis
 - 5. Tax efficiency evaluation
- Suggests:
 - SIPs, Stocks, ETFs, Mutual Funds, Bonds
 - Rebalancing opportunities
 - Diversification tips
 - Tactical asset allocation adjustments
 - New investment opportunities alerts)

4. Portfolio Management

Goal: Dynamic wealth optimization

Real-time tracking of:

1. Holdings, Returns, Risk
2. Sector wise & asset wise allocation

Auto-rebalancing engine(user-configurable)

Frequency: Monthly, quarterly, yearly

Thresholds: Only rebalance if allocation drifts more than X%

Preferences:

1. Don't sell certain assets
2. Avoid rebalancing during market volatility
3. Use only fresh cash flows for rebalancing

AI flags underperforming assets or overexposed sectors.

5. AI Chat Assistant

Goal: 24x7 financial guidance

- Natural language queries
- Explains financial jargon (Like NAV (Net Asset Value), CAGR, Diversification, etc.)
- Summarizes market updates in simple language

Human Support Integration

1. Escalation to human advisors when needed
 2. Scheduled review sessions with financial experts
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6. Transactions & Execution

Goal: Seamless investing & withdrawals

- Direct integration with:
 - Demat accounts
 - Mutual fund platforms (BSE/NSE MF Utility)
 - Bank accounts, Wallet & UPI
 - Real-time order execution(Order Management)
 1. Automated order generation based on strategies
 2. Best execution price seeking
 3. Transaction batching for cost efficiency
 4. SIP/recurring investment scheduling
 - Smart order routing (lowest brokerage cost & fastest execution)
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7. Insights & Reporting

Goal: Financial clarity & decision support

- Tax reports (STCG, LTCG, 80C, etc.)
 - Monthly performance reports
 - Benchmarking against indices (Like Nifty 50, Sensex, etc.) & similar profiles (Same risk level, age group, or goals)
 - Smart nudges
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8. Security & Compliance

Goal: Protect user data & ensure regulatory alignment

- Biometric & 2FA login
 - SEBI, RBI, PFRDA compliance checks
 - Data encryption (AES-256)
 - AI audit logs (all decisions explainable)
 - Consent-based data sharing(Future Prospective)
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9. Gamification & Engagement

Goal: Encourage Financial discipline

- Badges (Based on Tiered System)
 - Leader boards (anonymous peer comparison)
 - Challenges(Daily, Monthly, Yearly)
 - Financial literacy mini-courses & webinars
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10. Feedback Loop & AI Model Retraining

Goal: Continuous learning & Development Skills

- User feedback on recommendations
- Model performance monitoring
- Periodic retraining based on:
 - New market data
 - Changing user behavior
 - Regulatory updates
 - Performance prediction accuracy tracking
 - Recommendation effectiveness measurement (Strategy performance backtesting)