

# HORCRUX 2.0

# TEAM

CODECRUSADER

PES UNIVERSITY

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# TRACK

FIN TECH FOR FINANCIAL INCLUSION

# PROBLEM STATEMENT

- DAILY WAGE WORKERS HAVE IRREGULAR INCOME, NO SAVINGS DISCIPLINE, AND LIMITED ACCESS TO AFFORDABLE INSURANCE.
- KEY STATS (IF AVAILABLE) OR BULLET POINTS SHOWING THE GAP.
- WHY THIS MATTERS (FINANCIAL INSECURITY, LOAN DEPENDENCE).

# TECH STACK

- REACT NATIVE – MOBILE APP DEVELOPMENT
- NODE.JS + EXPRESS.JS – BACKEND & API HANDLING
- MONGODB ATLAS – USER DATA & SAVINGS DATABASE
- RAZORPAY / UPI SANDBOX – MICRO-PAYMENTS & AUTO-SAVING SIMULATION
- FIREBASE AUTH – OTP-BASED SECURE LOGIN
- FIGMA – UI/UX DESIGN
- GITHUB – CODE COLLABORATION & VERSION CONTROL

# WORKFLOW

**PLAN &  
DESIGN**

**INTEGRATE  
& TEST**

**BUILD  
CORE  
FEATURES**

**REFINE &  
PRESENT**

# NOVELTY

- OUR SOLUTION IS UNIQUE BECAUSE IT COMBINES MICRO-SAVINGS AND MICRO-INSURANCE ON ONE PLATFORM, TAILORED SPECIFICALLY FOR DAILY WAGE EARNERS. WITH ₹10–₹50 FLEXIBLE SAVINGS, AN AUTO ROUND-UP FEATURE, AND LOCAL-LANGUAGE, EASY-TO-USE UI, IT PROMOTES FINANCIAL SECURITY FOR LOW-INCOME USERS WHO ARE OFTEN EXCLUDED FROM FORMAL FINANCIAL PRODUCTS.
- COMPETITORS: GOOGLE PAY, PHONEPE, PAYTM, NAVI, ACKO
- HOW WE DIFFER:
- BUILT FOR IRREGULAR EARNERS, NOT SALARIED USERS
- SAVINGS + INSURANCE IN ONE PLATFORM
- EXTREMELY LOW ENTRY BARRIER & ACCESSIBLE FOR LOW-LITERACY USERS

# SCALABILITY

- OUR SOLUTION IS HIGHLY SCALABLE AS IT TARGETS A LARGE AND GROWING UNDERSERVED MARKET OF OVER 65+ MILLION DAILY WAGE EARNERS IN INDIA, WITH POTENTIAL TO EXPAND ACROSS SOUTH ASIA AND OTHER DEVELOPING ECONOMIES. THE MODEL LEVERAGES DIGITAL PAYMENTS AND MICRO-INSURANCE—TWO RAPIDLY GROWING SECTORS—MAKING EXPANSION THROUGH PARTNERSHIPS WITH BANKS, UPI APPS, NGOS, AND MFIS EASY AND COST-EFFICIENT.

## WHY INVESTORS WILL BE INTERESTED:

- HUGE UNTAPPED MARKET WITH STRONG ADOPTION POTENTIAL
- RECURRING REVENUE THROUGH MICRO-INSURANCE AND SAVINGS-BASED FINANCIAL PRODUCTS
- SOCIAL IMPACT + FINTECH INNOVATION ALIGNS WITH ESG AND IMPACT INVESTMENT TRENDS
- OPPORTUNITY TO SCALE NATIONALLY WITH LOW CUSTOMER ACQUISITION COST VIA COMMUNITY & NGO PARTNERSHIPS



THANK  
YOU