



HORCRUX 2.0



TEAM

CODECRUSADER

PES UNIVERSITY

- PARTICIPANT 1- AYUSHI SINGH, B.TECH CSE AND 5
- PARTICIPANT 2- ANVIKA BELLIAPPA, B.TECH CSE AND 5
- PARTICIPANT 3- ARYAN BATRA, B.TECH ECE AND 5



TRACK



FIN TECH FOR FINANCIAL INCLUSION

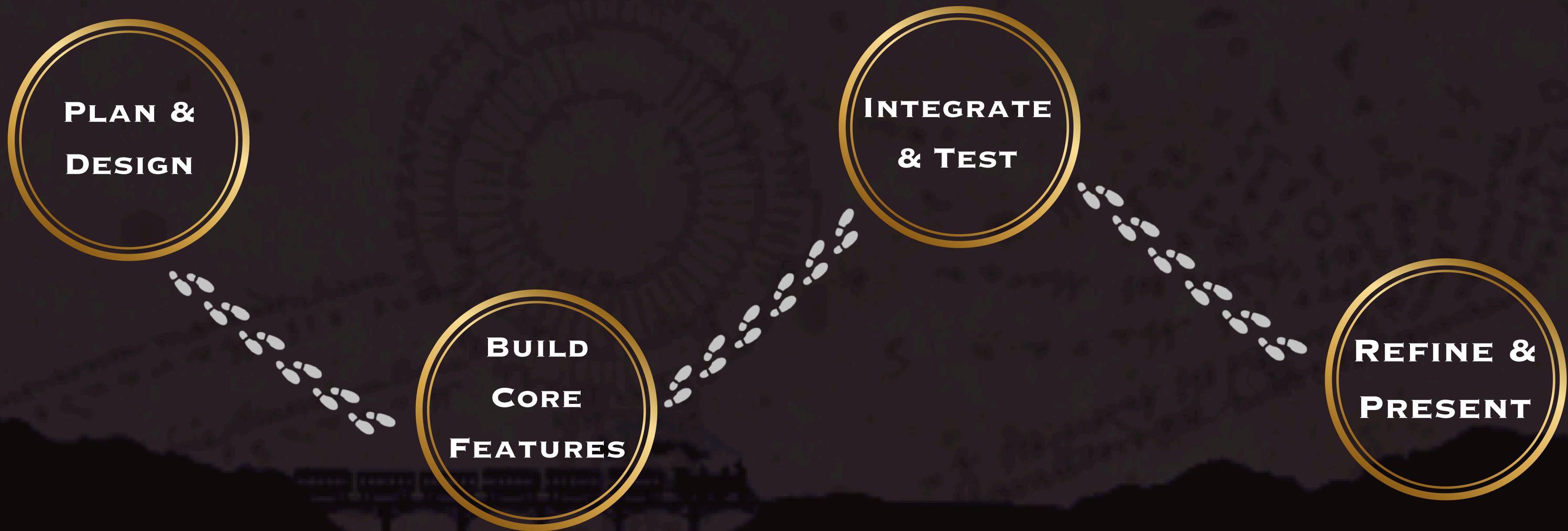
PROBLEM STATEMENT

- 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



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