

MUMBAI HACKS



made in
mumbai

FinPal

Aions (A play on “ions” + “AI”)

MUMBAI HACKS

TEAM
TECH ENTREPRENEURS
ASSOCIATION of MUMBAI

made in
mumbai



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Problem Statement

"How can individuals better understand, manage, and optimize their personal finances using AI-driven insights and automation?"

- Many people struggle to track spending, identify savings opportunities, and make informed financial decisions.
- Manual analysis of transactions is time-consuming and often confusing.
- There is a need for personalized, actionable financial advice and easy-to-understand reports.

Solution

- Automates transaction analysis and report generation using AI.
- Provides personalized savings advice and financial summaries.
- Offers features like PDF/email reports for easy sharing and record-keeping.
- Makes financial management accessible, insightful, and actionable for users.

FinPal

Master Your Money Like a Boss!

[Sign in with Google](https://account.google.com/o/oauth2/auth?auth.oauthchooseaccount?res...)

Choose an account to continue to finpal-bb370.firebaseio.com

- hetvi
- Hetvi
- hetvi
- khadela

Signed out

Signed out

Master your money like a Boss!

Take control of your finances with AI-powered insights, intelligent tracking, and gamified challenges. Your personal financial advisor in your pocket!

[Get Started Free](#) [Watch Demo](#)

10K+ Active Users **55M+** **4.9*** Rating

Powerful Features for Financial Mastery

Everything you need to take control of your finances, all in one place.

Dashboard

Your financial command center. View total income, expenses, and balance at a glance. AI-powered pattern detection analyzes your spending habits with beautiful visualizations including donut charts, trend graphs, and monthly comparisons.

Welcome to FinPal

Your command center for financial domination! Master your money, crush your goals, and build wealth like a boss! 🎉

Dashboard

Income

Expenses

Genie

Challenges

Profile

Logout

Hetvi

Total Income ₹3112000
+8.2% from last month

Total Balance ₹1924000.00
+12.5% growth this month

Total Expenses ₹1188000.00
-2.1% from last month

AI Pattern Detection
See recurring pattern analysis

- salary 60% AI Monthly + Others Next: 15/10/2025
- weekend_party 60% AI Monthly + Food Next: 15/10/2025

Financial Overview
Income, Expenses & Balance distribution

Recent Transactions

Type	Description	Amount
weekend	-₹100000	
watch	-₹100000	
September salary	+₹1000000	
mutual funds	+₹20000	
homeRent	-₹50000	

Recent Expenses

Last 10 Days Expenses

Monthly Income & Expense Trend (This Month)

This Year - Monthly Income & Expense

Screenshot 1 (Landing & Dashboard Page)

FinPal

Welcome to FinPal 🎉

Your command center for financial domination! Master your money, crush your goals, and build wealth like a boss! 💪

Recent Expenses

- weekend: ₹100000.00
- watch: ₹100000.00
- homeRent: ₹50000.00
- movie: ₹3000.00

Last 10 Days Expenses

Date	Expense
10/10/2025	₹100000.00
09/10/2025	₹80000.00
08/10/2025	₹100000.00
07/10/2025	₹100000.00
06/10/2025	₹100000.00
05/10/2025	₹100000.00
04/10/2025	₹100000.00
03/10/2025	₹100000.00
02/10/2025	₹100000.00
01/10/2025	₹100000.00

Monthly Income & Expense Trend (This Month)

This Year - Monthly Income & Expense

AI Pattern Detection

Smart recurring pattern analysis

- salary: 60% AI Monthly + Others Next: 15/10/2025
- weekend_party: 60% AI Monthly + Food Next: 15/10/2025

Financial Overview

Income, Expenses & Balance distribution

Recent Transactions

Type	Description	Amount
weekend	-₹100000	
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September salary	+₹1000000	
mutual funds	+₹20000	
homeRent	-₹50000	

Add Income

- Manual Entry: Enter income details manually
- Income Receipt Upload: Upload receipt to auto-fill details

Add Expense

- Manual Entry: Enter expense details manually
- Receipt Upload: Upload receipt to auto-fill details

Upload Bank Statement

Drop your bank statement PDF here or click to browse files

Choose PDF File

How it works:

- Upload your bank statement PDF (HDFC, SBI, ICICI, etc.)
- Our AI will extract all transactions automatically
- Credits will be added as income, debits as expenses
- Each transaction will be categorized and dated
- All data will be imported to your dashboard

Cancel Process Statement

Hetvi hetvikhadela04@gmail.com

Profile

Sign out

Add Income

- Manual Entry: Enter income details manually
- Income Receipt Upload: Upload receipt to auto-fill details

Add Expense

- Manual Entry: Enter expense details manually
- Receipt Upload: Upload receipt to auto-fill details

Dashboard

Upload Bank Statement

Drop your bank statement PDF here or click to browse files

Choose PDF File

How it works:

- Upload your bank statement PDF (HDFC, SBI, ICICI, etc.)
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- Each transaction will be categorized and dated
- All data will be imported to your dashboard

Cancel Process Statement

Screenshot 2 (Dashboard)

The screenshot displays the FinPal application interface, specifically the Income section. The main navigation bar on the left includes links for Dashboard, Income (highlighted in blue), Expenses, Genie, Challenges, Profile, and Logout. A user profile icon for 'Hetvi' is also present.

The central area features a large yellow header box labeled 'Income'. Below it are several sub-components:

- Update Income**: A modal for editing income details. It includes fields for Title (trading), Category (Others), Transaction Date (dd-mm-yyyy), and Amount (₹ 90000). A 'Update Income' button is at the bottom.
- Upload Receipt - AI Processing**: A modal for processing income receipts via AI. It has a 'Select Receipt' button and a 'Tips for Better Results' section with tips like 'Ensure good lighting and clear image quality'.
- Add Income**: A modal with two options: 'Manual Entry' (Enter income details manually) and 'Income Receipt Upload' (Upload receipt to auto-fill details).
- Downloads**: A section showing a CSV file named 'incomes.csv' with an 'Open file' button and a download link.
- Add New Income**: A modal for adding new income, with fields for Title, Category (Salary), Transaction Date (15-10-2025), and Amount (₹ 100000). An 'Add Income' button is at the bottom.

The main Income page below these components includes the following sections:

- Income Command Center**: Displays total income (₹ 31,12,000), growth from last month (+8.2%), and growth vs test month (+12.5%). It also shows this month's income (₹ 31,12,000) and average income (₹ 5,18,667).
- Income Transactions**: A table listing income transactions with columns for Title, Category, Amount, Date, and Actions.
- Income Trend (This Month)**: A line chart showing the day-by-day trend of income for the current month.

Screenshot 3 (Income Page)

The screenshot displays the FinPal mobile application interface, specifically the Expenses section. The top navigation bar includes the FinPal logo, a search bar, and account information for 'HETVI'.

Left Sidebar:

- Dashboard
- Income
- Expenses** (highlighted in blue)
- Genie
- Challenges
- Profile
- Logout
- Hetvi

Central Content Area:

Expenses

Spending War Room: Total Expenses ₹11,88,000 (vs last month +8%) and This Month ₹11,88,000 (+2.2% per transaction).

Add New Expense: A modal for entering a new expense. It requires a title and category selection. Categories listed include Food, Rent, Travel, Entertainment, Shopping, and Others.

Add Expense: A modal with two options: 'Manual Entry' (Enter expense details manually) and 'Receipt Upload' (Upload receipt to auto-fill details). An arrow points from the Receipt Upload option to a separate 'Upload Receipt - AI Processing' window.

Upload Receipt - AI Processing: A window explaining that AI analyzes the receipt image and extracts key information. It includes a 'Select Image' button and tips for better results.

Expense Details: A table showing expense transactions. The table includes columns for Title, Amount, Date, and Actions.

Title	Amount	Date	Actions
laptop	-₹1,00,000	15/10/2023 (Just now)	[Edit, Delete]
weekend_party	-₹3,000	15/10/2023 (Just now)	[Edit, Delete]
homelent	-₹50,000	15/10/2023 (Just now)	[Edit, Delete]
movie	-₹5,000	15/10/2023 (Just now)	[Edit, Delete]

Expense Trend (This Month): A line chart showing daily spending over the month. The trend shows a significant increase towards the end of the month.

Screenshot 4 (Expenses Page)

FinPal

- Dashboard
- Income
- Expenses
- Genie**
- Challenges
- Profile
- Logout
- Hetvi

Genie

AI Financial Oracle

- Intelligent Report: Get a sensitive summary of your finances.
- Personalized Savings Advisor: Set a goal and get a custom plan.

Financial Chat

Hello! How can I help you today? You can ask things like "Why were my expenses high last month?" or "Summarize my spending on food."

weekend saving

Save your money this weekend

Progress: 0 / 5000 ₹ 0% Complete

Started: Oct 15, 2025
4 days left
25 points
easy

Epic Financial Quest

Embark on an epic journey to financial mastery! Conquer challenges, build legendary streaks, and unlock achievements that will transform your money game forever! 💪🌟

Active Quests: 1 (+2 this week)

Victories: 0 (+0 this month)

Power Level: 0 (+0 this week)

Legendary Feats: 0 (+0 recently)

Challenges

weekend saving

Save your money this weekend

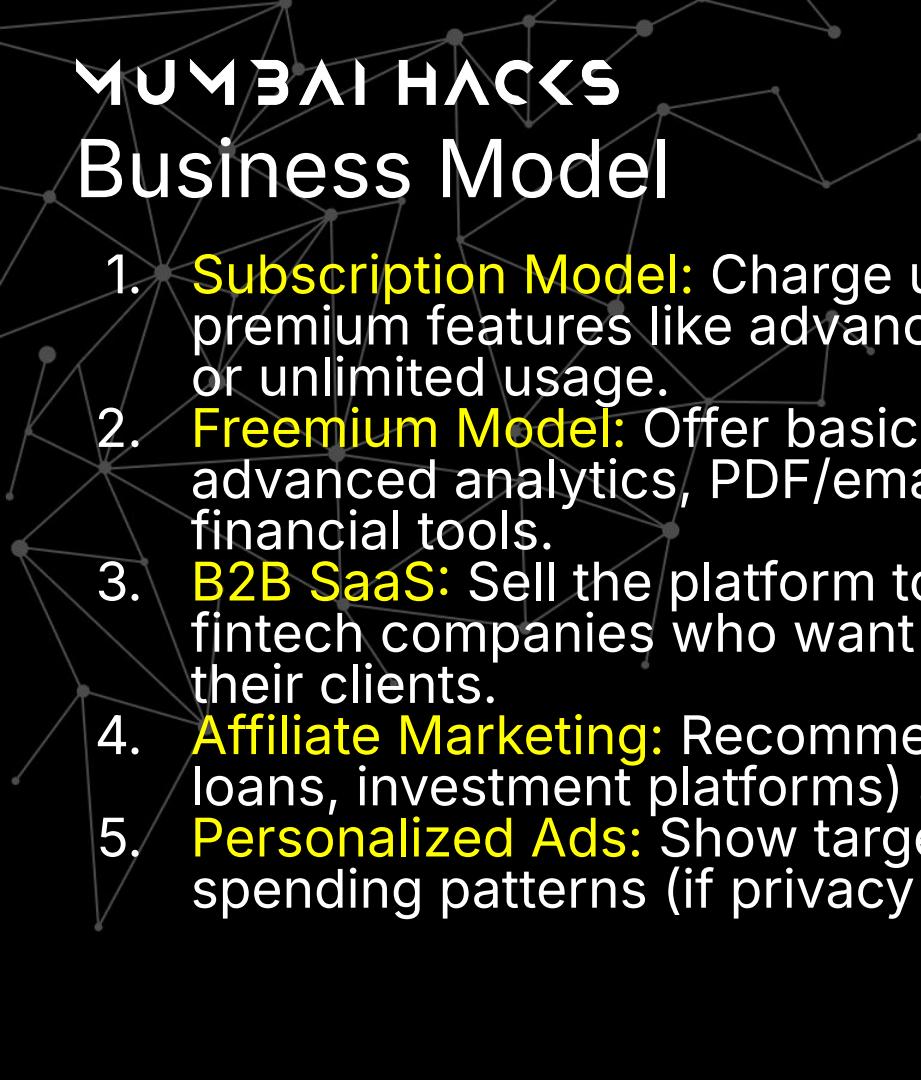
Progress: 0 / 5000 ₹ 0% Complete

Screenshot 5 (Genie & Challenges Page)

The screenshot displays the FinPal mobile application interface across four screens:

- Dashboard:** Shows a navigation bar with links to Dashboard, Income, Expenses, Genie, Challenges, Profile (highlighted in blue), and Logout.
- Profile:** A large yellow header "Profile" is centered. Below it is a "Security Settings" section containing fields for "Change Password" (Current Password, New Password, Confirm New Password) and "Two-Factor Authentication" (Enable 2FA). A callout arrow points from the "Edit Profile" button in the "Personal Information" screen to the "Edit Profile" button here.
- Personal Information:** A modal window showing profile details for "Hetvi" (hetvikhadela04@gmail.com, Member since 2025). Fields include Full Name (Hetvi), Email (hetvikhadela04@gmail.com), Phone Number (+91 98765 43210), Date of Birth (01-01-1990), Location (Mumbai, India), Currency (Indian Rupee (₹)), and Bio (Financial enthusiast and smart money manager). Buttons for "Save" and "Cancel" are at the top right.
- Notification Preferences:** A modal window titled "Notification Preferences" with sections for "Email Notifications" (Weekly financial summary, Budget alerts and reminders, Marketing and promotional emails) and "Push Notifications" (Transaction alerts, Budget limit warnings, AI insights and recommendations). Checkmarks indicate selected preferences.
- Your Command Center:** A central hub with a title "Your Command Center" and a subtitle "Take control of your financial destiny! Customize your experience and become the master of your money universe." It features a "Profile" button (highlighted in blue) and three other buttons: "Security", "Preferences", and "Notifications". Callout arrows point from the "Edit Profile" button in the "Personal Information" screen to the "Edit Profile" button here, and from the "Edit Profile" button here to the "Edit Profile" button in the "Notification Preferences" screen.
- Logout:** A screen with a "Logout" button.
- Logout Confirmation:** A modal window titled "Logout" with a message "Are you sure you want to log out? This will clear all session data." and a "Logout" button.

Screenshot 6 (Profile & Logout)



MUMBAI HACKS

Business Model

1. **Subscription Model:** Charge users a monthly or yearly fee for premium features like advanced AI reports, personalized advice, or unlimited usage.
2. **Freemium Model:** Offer basic features for free and charge for advanced analytics, PDF/email reports, or integration with other financial tools.
3. **B2B SaaS:** Sell the platform to financial advisors, banks, or fintech companies who want to offer smart financial insights to their clients.
4. **Affiliate Marketing:** Recommend financial products (credit cards, loans, investment platforms) and earn commissions for referrals.
5. **Personalized Ads:** Show targeted financial ads based on user spending patterns (if privacy policy allows).

Anything else?

Notes:

Please visit Demo link for our product :

<https://youtu.be/RmGoMQ4t064>

Launch Plan

Product Readiness	<ul style="list-style-type: none">Finalize core features: AI-powered financial reports, savings advisor, PDF/email export.Test thoroughly (unit, integration, user acceptance).Ensure security for user data (encryption, secure authentication).
Branding & Positioning	<ul style="list-style-type: none">Design logo, brand colors, and messaging.Prepare website and landing page with clear value proposition.
Beta Launch	<ul style="list-style-type: none">Invite a small group of users (friends, family, fintech enthusiasts).Collect feedback, fix bugs, and refine UX.
Marketing Preparation	<ul style="list-style-type: none">Create demo videos, screenshots, and tutorials.Prepare social media profiles (LinkedIn, Twitter, Instagram).Draft press release and blog posts.
Go-To-Market Strategy	<ul style="list-style-type: none">Launch on Product Hunt, Indie Hackers, and relevant forums.Reach out to fintech bloggers and influencers for reviews.Run targeted ads (Google, Facebook, LinkedIn).

Thank you

MumbaiHacks 2025! is High scale, collaborative vibe, and real-world AI/ML challenges that push innovation in under 48 hours.