**1️⃣ Popular Expense Tracking & Budgeting Apps in India**

**🔹 Money View**

✔ Bank account sync using SMS & Account Aggregator (AA).  
✔ Categorizes expenses automatically.  
✔ Offers personal loans & credit score tracking.  
❌ **No AI-driven future expense prediction.**  
❌ **No real-time UPI tracking.**  
❌ **No cashback or gamification.**

**🔹 Walnut (Now Part of Capital Float)**

✔ Automatic expense tracking via SMS.  
✔ Splits bills and tracks UPI transactions.  
✔ Offers personal loans & credit cards.  
❌ **No AI-based budgeting or future planning.**  
❌ **No savings automation.**  
❌ **No investment recommendations.**

**🔹 FinArt**

✔ Reads SMS for transaction tracking.  
✔ Categorizes spending into food, shopping, travel, etc.  
✔ Gives spending reports and analysis.  
❌ **No AI-driven budgeting.**  
❌ **No gamification, rewards, or UPI tracking.**

**🔹 ET Money**

✔ Investment tracking (mutual funds, stocks, FDs).  
✔ Smart SIP & automated investments.  
✔ Tax planning tools.  
❌ **Not a pure budgeting app – focuses more on investments.**  
❌ **Doesn’t predict expenses or auto-save for bills.**

**🔹 CRED**

✔ UPI-based bill payments & cashback rewards.  
✔ Tracks credit card expenses & provides bill reminders.  
✔ Offers credit score tracking.  
❌ **Not focused on budgeting or AI-driven savings.**  
❌ **Doesn’t track real-time UPI expenses.**

**2️⃣ How Your AI Budgeting App is Unique 🚀**

| **Feature 🏆** | **Money View** | **Walnut** | **CRED** | **Your AI Budget App** |
| --- | --- | --- | --- | --- |
| **Real-time UPI Tracking** | ❌ No | ❌ No | ❌ No | ✅ Yes |
| **AI-Powered Budgeting** | ❌ No | ❌ No | ❌ No | ✅ Yes |
| **Expense Predictions** | ❌ No | ❌ No | ❌ No | ✅ Yes |
| **Automated Savings for Bills** | ❌ No | ❌ No | ❌ No | ✅ Yes |
| **Gamified Challenges** | ❌ No | ❌ No | ❌ No | ✅ Yes |
| **UPI Cashback & Rewards** | ❌ No | ❌ No | ✅ Yes | ✅ Yes |
| **Investment Suggestions** | ❌ No | ❌ No | ❌ No | ✅ AI-driven recommendations |

**💡 Your Edge Over Competitors**

✅ **AI-powered predictions & savings automation (no other app does this).**  
✅ **Real-time UPI expense tracking (not just SMS-based tracking).**  
✅ **Gamified savings challenges & cashback (no traditional budgeting app offers this).**  
✅ **Smart investment planning (suggests FDs, low-risk savings based on spending habits).**