**🔑 Core Features (Must-Haves)**

These are essential for any finance/budgeting app:

1. **Expense & Income Tracking** – Add, edit, and categorize daily expenses/income.
2. **Budget Creation & Monitoring** – Monthly/weekly budgets with real-time tracking.
3. **Category-wise Spending** – Food, rent, shopping, travel, etc.
4. **Dashboard & Analytics** – Clean visualization (pie charts, line graphs, bar charts) of spending/saving patterns.
5. **Recurring Transactions** – Automatically log recurring bills (rent, subscriptions, EMIs).
6. **Reminders & Alerts** – Bill due dates, overspending alerts, low balance alerts.
7. **Multi-account Support** – Track cash, multiple bank accounts, wallets, UPI, credit cards.
8. **Offline + Sync Option** – App works offline but syncs with cloud when online.
9. **Export Data** – PDF/Excel/CSV reports for personal tracking.
10. **Secure Login** – PIN, fingerprint, Face ID for privacy.

**🚀 Advanced & In-Demand Features**

These will make your app stand out:

1. **Bank & UPI Integration** – Auto-fetch transactions from banks, Paytm, Google Pay, PhonePe, etc.
2. **AI-based Insights** – Personalized spending tips, “You spent 20% more on dining this month.”
3. **Savings Goals** – Set goals (vacation, emergency fund, gadgets) and track progress.
4. **Investment Tracking** – Mutual funds, stocks, crypto, FD, PPF, gold tracking.
5. **Debt & Loan Management** – EMI calculators, loan tracking, repayment reminders.
6. **Subscription Management** – Identify recurring subscriptions (Netflix, Spotify, Gym).
7. **Split Expenses** – Group expense splitting (friends, roommates, trips).
8. **Smart Forecasting** – Predict upcoming expenses based on patterns.
9. **Rewards & Cashback Tracking** – Track credit card points, cashback offers.
10. **Multi-Currency Support** – Useful for freelancers, travelers.

**🔥 Trending Features People Want in 2025**

1. **Gamification** – Achievements for saving goals, streaks for tracking expenses.
2. **AI Chatbot / Financial Advisor** – Users can ask “How much can I save this month?”
3. **Voice Input** – Add expenses by voice (“Add ₹200 for dinner”).
4. **Family / Shared Budgets** – Household budgeting with multiple members.
5. **Tax Helper** – Categorize expenses for tax-saving insights.
6. **Sustainable Spending Tracker** – Show how spending aligns with eco-friendly habits.
7. **Integration with Digital Wallets** – Paytm, PhonePe, GPay, Amazon Pay.

✅ If you want to position your app well in the **Indian market**, focus on:

* **UPI & bank sync** (very high demand here).
* **Bill reminders** (electricity, rent, EMI, subscriptions).
* **Tax-saving tips & investment tracking** (huge pain point).
* **AI-driven financial insights** (differentiator vs. basic expense apps).