



FinEase

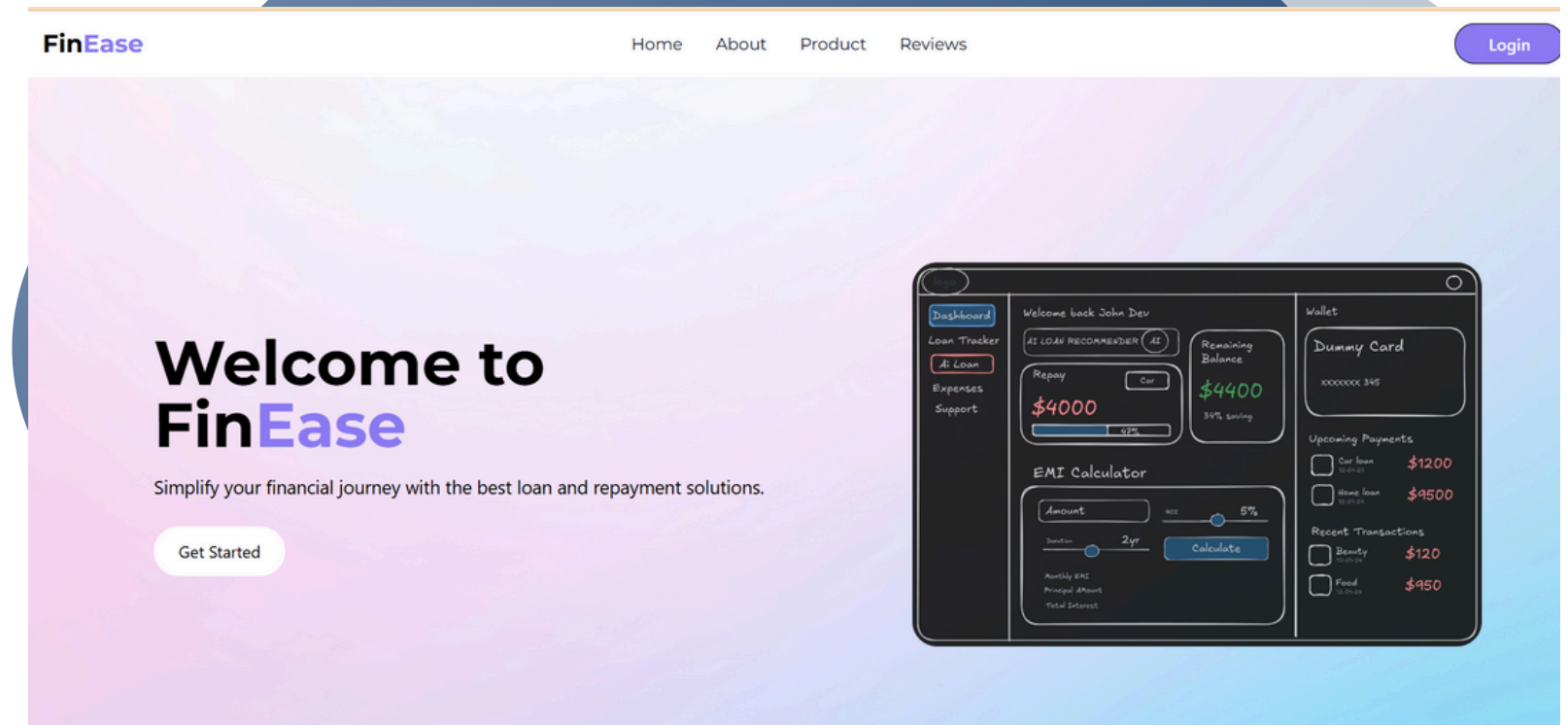
Finance with ease, borrow with confidence



Information available in audio.

About the Product

- Managing loans ethically is crucial for financial stability.
- Many individuals struggle to choose the right loan and plan their repayments effectively.
- This platform is designed to simplify the loan selection and repayment process by ensuring transparency and ethical financial practices.



Our **Mission** and **Vision**

Briefly elaborate on what you want to discuss.

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Mission

"Empowering smart, ethical, and transparent loan management for financial stability."



Vision

"To be the most trusted platform for responsible borrowing, repayments and money management."

Our Goals

3 key foundational objectives
of Finease



**Goal # 1 Ensure
Ethical Lending**



**Goal # 2
Reduce Loan
Defaults**

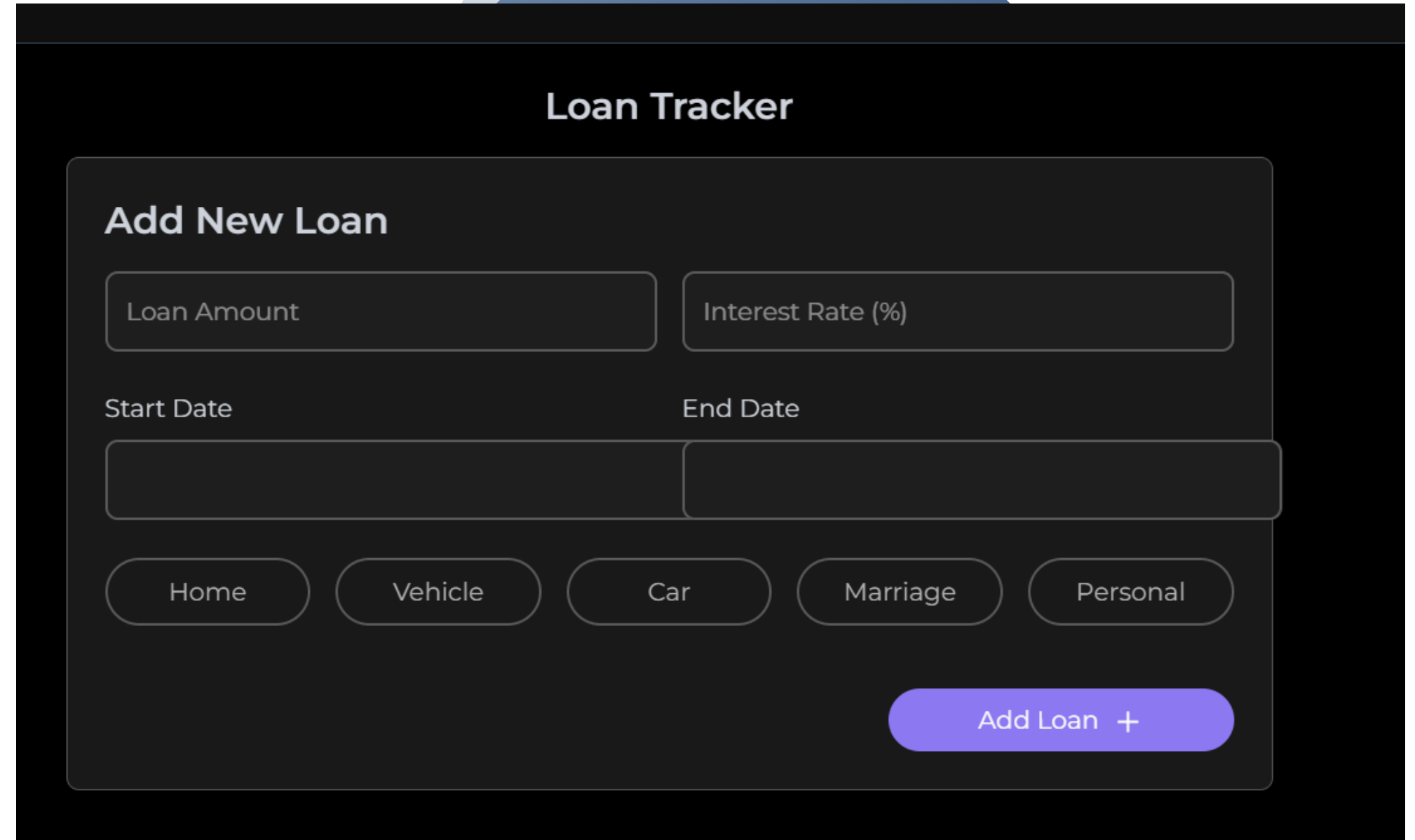


**Goal # 3 Ensure
Data Security**

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Why ethical loan management?

- Rising Debt Issues: Many individuals fall into debt traps due to unclear loan terms and high-interest rates.
- Lack of Transparency: Hidden fees and complex loan structures make it difficult for users to understand their obligations.
- Need for Responsible Lending: Ethical loan platforms ensure fairness, helping users borrow and repay responsibly.
- Our Solution: A smart, AI-driven loan management platform that prioritizes user needs, offering transparency and flexibility



Loan Tracker

Add New Loan

Loan Amount

Interest Rate (%)

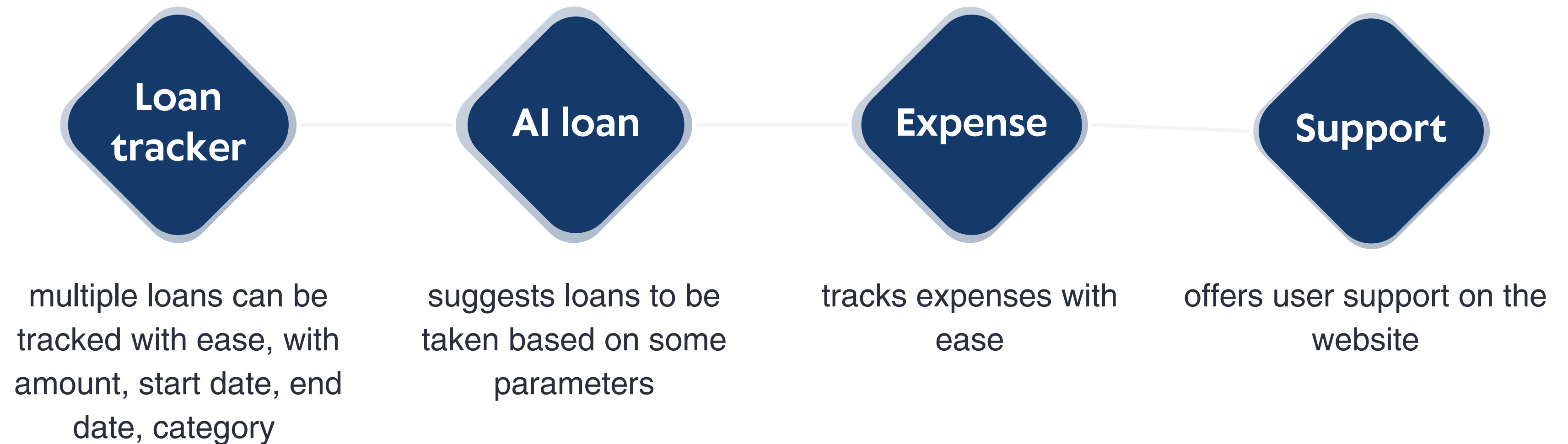
Start Date

End Date

Home Vehicle Car Marriage Personal

Add Loan +

User experience



Loan Tracker

- Real-Time Loan Monitoring
- Track active loans with live updates on outstanding balances, EMIs, and due dates.
- Automated EMI Reminders
- Receive timely alerts via email/SMS to avoid late fees and penalties.
- Repayment Schedule Overview
- View upcoming payments, total interest paid, and remaining tenure in an easy-to-read format.

Loan Tracker

Add New Loan

Start Date

End Date

Home

Vehicle

Car

Marriage

Personal

Add Loan +

Smart Loan Recommendation System

- AI-Driven Analysis: The platform evaluates:
 - Monthly income and expenses.
 - Credit score and repayment history.
 - Existing loans and financial commitments.
- Personalized Suggestions: AI recommends the best loans that match the user's financial health.
- Transparent Decision-Making: No hidden fees or biased recommendations.

Loan Application

Loan Purpose:
Education Loan

Assets Valuation:
7

Age:
21

Annual Income:
3000000

Employment Experience (years):
1

CIBIL Score:
200

Loan Amount:
563256

Loan Tenure (years):
2

Submit

Response from Model:

Loan Scheme: HDFC Credila Education Loan

Explanation: HDFC Credila is a specialized education loan provider and has flexible eligibility criteria. The applicant's age, income, and employment experience are suitable for this loan. Even though the CIBIL score is low, HDFC Credila might still consider the application as the other factors are favorable.

Loan Details:

Loan Amount: ₹563256

Loan Tenure: 2 years

Interest Rate: 11.5 (approximately)

EMI: ₹25255 (approximately)

Total Interest: ₹45364 (approximately)

Total Amount: ₹608620 (approximately)

Add Expenses

- Rising Debt Issues: Many individuals fall into debt traps due to unclear loan terms and high-interest rates.
- Lack of Transparency: Hidden fees and complex loan structures make it difficult for users to understand their obligations.
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Add Expenses

Last Month's Total Expense

\$11000

Amount

Enter Amount

Date


dd-mm-yyyy

Expenditure Type

Enter Expenditure Type

Add Expense +

Your Expenses

S.No	Expense Name	Date	Amount	Actions
1	rent	2025-02-06	\$11000	

Support

Instant help with EMI schedules, repayment options, and tracking.

AI-driven suggestions for better loan management.



Personalized Financial Assistance

Dedicated financial advisors for complex queries.

Tailored repayment strategies based on user financial data.

Guidance on loan restructuring and refinancing options.



Multi-Channel Support

Support available via live chat, email, and phone.

Real-time assistance for urgent loan-related issues.

Secure communication ensuring user privacy

Support

If you need help, please contact our support team.

How can I contact support?

+

What are your support hours?

+

How long does it take to get a response?

+

Do you offer live chat support?

+



Thank You

Team 5 (localhost3000)

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