ArthaAl Project Flow

Example prompt results with this setup

User: What is a credit score?

Artha Al:

"Credit score ek number hota hai jo aapke loan lene ki eligibility dikhata hai. Jaise school mein marks milte hain, waise hi aapki financial history ke basis pe yeh score banta hai — 300 se 900 ke beech. Agar aap time se loan ya credit card ka payment karte ho, toh score high rehta hai (750+ achha mana jata hai)."

▼ Final Recommendation: Go with Idea 1 – AI Financial Coach

Whv:

- You can build a basic chatbot UI with a Flask/Node.js backend + LLM API (OpenAI or AWS Bedrock).
- You'll learn Al usage from scratch (without deep domain knowledge).
- AWS Free Tier fits beautifully (Lambda, DynamoDB, S3, API Gateway).
- Highly relatable use case judges will instantly understand the impact.
- Can localize it for India/Bharat using vernacular language support (e.g., Hindi, Bengali with Whisper).

Suggested Cloud Scope (AWS Free Tier Ideas)

- Frontend: Static site hosted on S3 + CloudFront
- API Backend: Serverless AWS Lambda with API Gateway
- · Chatbot Brain: OpenAl API or AWS Bedrock (Jurassic/GPT-J)
- State & Logs: DynamoDB for user session storage
- Multilingual Support (optional): Use Amazon Transcribe/Polly or Whisper for voice input/output

★ Tech Stack (Solo-Friendly + AWS-Compatible)

Layer	Tech	
Frontend	HTML/CSS/JS (or React) + Hosted on AWS S3	
Backend API	Flask (Python) or Node.js (Express)	
LLM API	OpenAl API or AWS Bedrock (Jurassic / Titan)	
Cloud Infra	AWS S3, API Gateway, Lambda (or EC2 if easier), DynamoDB	
Voice (Optional)	OpenAl Whisper / Amazon Transcribe & Polly	

Features (MVP Scope)

Core (Must Complete)

- Chatbot UI for asking finance-related queries
- Backend that:
 - Sends user query to an LLM (OpenAI/AWS Bedrock)
 - Provides simplified personal finance tips (budgeting, EMI, savings)
- Stores chat history per session/user in DynamoDB

Bonus (Optional if Time Permits)

- Multilingual responses (Hindi, Bengali etc.)
- Voice input/output
- Personalized budgeting plan (based on 2–3 questions)

Deliverables

- Deployed demo URL (S3 + CloudFront or Netlify)
- GitHub repo with clean README
- Short video demo (2–3 mins with use cases)
- ${}_{\circ}$ Slides (4–5 max) for pitch: problem \rightarrow solution \rightarrow demo \rightarrow impact

Sample Use Cases to Demo

- "How much should I save monthly if I earn ₹30,000?"
- "What is SIP?"
- "What's better fixed deposit or gold?"
- "How can I reduce my EMI burden?"

What Makes Your Project Unique and Hackathon-Worthy?

1. Localized to India IN

You can specialize in:

- Tier 2/3 cities
- Hindi or vernacular support
- Simple explanations (non-jargon)

2. Beginner-Friendly Finance §

 ${\it Most bots assume financial literacy -- yours could {\it teach + guide}}.$

3. Modular Al Architecture 🧠

Combine GPT + DynamoDB + voice + AWS = technical novelty.

4. Deployable + Scalable Demo

Unlike existing tools, your app will be:

- Fully open source
- Cloud-native (AWS-powered)
- Solo-built with working demo

5. Hackathon Scope = Innovation + Implementation

Judges care more about how you:

- Frame the problem
- Use Al meaningfully
- Deploy it smartly
 - ...not whether it's "first-ever" in the world.

* The Problem

70%+ of India's working population is financially under-informed.

 ${\it Most don't understand how to budget, save, or invest-especially in Tier 2/3 towns and low-income groups.}$

 $\label{prop:linear} \mbox{Financial apps today assume literacy, access, or prior knowledge -- leaving millions out.}$

? The Solution

YourPersonalBanker is an Al-powered financial chatbot designed to:

- Simplify complex financial concepts (SIP, EMI, credit scores)
- Guide users to make better money decisions
- · Speak in vernacular language (e.g., Hindi)
- Deliver the experience via web or mobile, using AWS cloud infra

What's Unique

Feature	Uniqueness	
Localized Financial Advice	Designed for India's real-world income patterns and concerns	
Al-powered Simplification	Uses LLMs to explain finance without jargon	
Vernacular Support	Multilingual responses (Hindi, Bengali, etc.)	
Voice-Enabled (Optional)	Uses Whisper or AWS voice tools for accessibility	
Cloud Native Stack	Built using AWS S3, Lambda, DynamoDB – low cost, scalable	
Solo-Built and Fully Open Source	Lightweight and replicable for grassroots deployment	

Vision

Democratize personal finance education in India using AI and cloud — so that even a tea vendor, a college student, or a retiree can make better money decisions.

Step-by-Step Build Plan (Artha Al)

Phase 1: Basic Web App with Al Chat

• Frontend:

- Framework: HTML/CSS + JavaScript (or React if you prefer)
- UI: Simple chat interface
 - Text input for questions
 - Chat bubbles for user & Al responses

• Backend:

- Language: Python (Flask) or Node.js (Express) which one are you comfortable with?
- Route: /ask
 - Receives user message
 - Sends to OpenAl GPT API
 - Returns friendly financial response

Al Prompt Strategy:

System prompt like:

"You are a financial coach for beginners in India. Explain all answers in simple terms and avoid jargon. Answer in a friendly, helpful way."

Hosting (Cloud Ready):

- Frontend: AWS S3 (static website hosting)
- Backend: AWS Lambda (optional) or Render/Glitch for simplicity
- API key: Keep OpenAl key in backend only

Why MERN is a Good Fit for Artha Al:

MERN Component	Purpose in Artha Al	
React	Beautiful, responsive chat UI	
Express + Node.js	Handle API routes like /ask , securely connect to AI APIs	
MongoDB	(Optional for MVP) Store chat history, user interactions, etc.	

MERN Component	Purpose in Artha Al
Al Layer	Use OpenAl GPT-3.5 via backend logic

- Scalable: Can be deployed to Render, Railway, or even AWS with minimal cost.
- Secure: API key is hidden in backend, unlike client-only setups.
- Expandable: Later you can add user accounts, dashboards, multilingual support, etc.

o Vision for Artha AI (Hackathon Project)

Core Idea

Build an Al-powered financial coach for underserved users in India (especially small business owners, students, and first-time earners) that delivers simple, jargon-free financial advice through a friendly chat interface — all powered by OpenAI and built using the MERN stack.

Problem It Solves

"Millions in India lack access to personalized financial guidance due to literacy gaps, lack of time, or poor access to human advisors. Most are overwhelmed by complex terms like SIPs, credit scores, and insurance policies."

Artha Al makes financial knowledge accessible and conversational, removing the barrier of complex language and formal financial setups.

✓ Project Goals (48-hour version)

Goal	Description	
Chat-based UI	Allow users to type finance questions and get real-time, easy answers	
Al-backed advice	Use OpenAl GPT to provide beginner-friendly financial responses	
Secure backend	Hide API key, process messages via Express backend	
Cloud-ready	Deploy both frontend and backend (e.g., on Render, Railway, or AWS Free Tier)	
Paranded UX	Incorporate your "Artha Al" brand with logo, tagline, and minimal design	
Extendable	Scope for adding history, vernacular support, voice replies, etc. post-hackathon	

Optional Add-ons (only if time permits)

- User chat history (MongoDB)
- Voice input/output using AWS Polly
- Multilingual support (Google Translate API)
- Topic suggestions like "Budgeting", "Tax Filing", "Loans"

A deployed, intelligent, and uniquely Indian Al chatbot that demystifies personal finance, showcased with:

- A clear brand identity
- Working full-stack demo
- Al integration
- Cloud deployment

Why Not Just Use ChatGPT or Gemini?

Yes, general-purpose models can answer financial questions — but they are not tailored, not always culturally contextual, and not simplified for underserved or non-expert users.

What Makes Artha Al Unique?

Feature	Artha Al	ChatGPT/Gemini
Localized to Indian finance	Yes (Indian terms, UPI, rupee, IRDA, PAN, etc.)	No (often gives US-centric advice)
Beginner-focused language	Always explains in simple Hindi/English mix or layman terms	May use jargon or assume prior knowledge
Financial literacy for SMBs & youth	Focused UX for SMBs, students, gig workers	No such specific focus
Ethical Al scope	You can curate/tune responses (via prompt tuning)	No control over responses
Custom UI	You decide branding, journey, questions, add voice/local languages	Generic chatbot UI
☑ Cloud-integrated	Extend with analytics, custom datasets, voice, etc.	Not possible in hosted ChatGPT

★ TL;DR

Artha AI is not just another chatbot. It's a domain-focused, India-first financial coach, built with ethical control, a custom experience, and tuned to bridge the real-world literacy gap that generic LLMs do not even try to solve.

It's the difference between a calculator and a personal financial advisor — one gives numbers, the other gives advice you understand and trust.

What is Done so far

- Basic Chatbot with Gemini specific to Finances done
- Finances and Goal Form done
- Backend for auth, login, signup with jwt and mongodb done