

NAVUS AI

Your AI-powered personal credit advisor

The future of financial advice is personal, unbiased, and AI-powered

<https://navus-credit-advisor.vercel.app>



The Problem

Lack of Education

Financial literacy is not taught in schools, colleges or universities, leaving consumers ill-equipped to make critical financial decisions in their life journey.

Confusing Choices

Credit card selection is overwhelming and full of hidden traps, with complex terms and conditions designed to confuse.

Biased Guidance

Banks offer self-serving advice to maximise their profits, not customer value.

Widespread Issue

Millions of Canadians hold suboptimal cards, missing out on benefits and paying unnecessary fees.

The Opportunity

\$500B+

60%

Global market

The credit card market continues to grow rapidly worldwide

Suboptimal cards

Of users own cards that don't match their lifestyle and spending habits



Gen Z & Millennials are actively seeking smart, mobile-first financial tools and personalised, unbiased advice as they navigate complex financial decisions.

The NAVUS Solution



Data-Driven Intelligence

AI trained on comprehensive Canadian credit card data, capturing nuances across rewards, fees, and benefits.



Personalised Recommendations

Tailored and optimized advice based on income, credit score, lifestyle preferences, and spending patterns.



Conversational Interface

Answers follow-up questions like a human advisor, providing context and education.



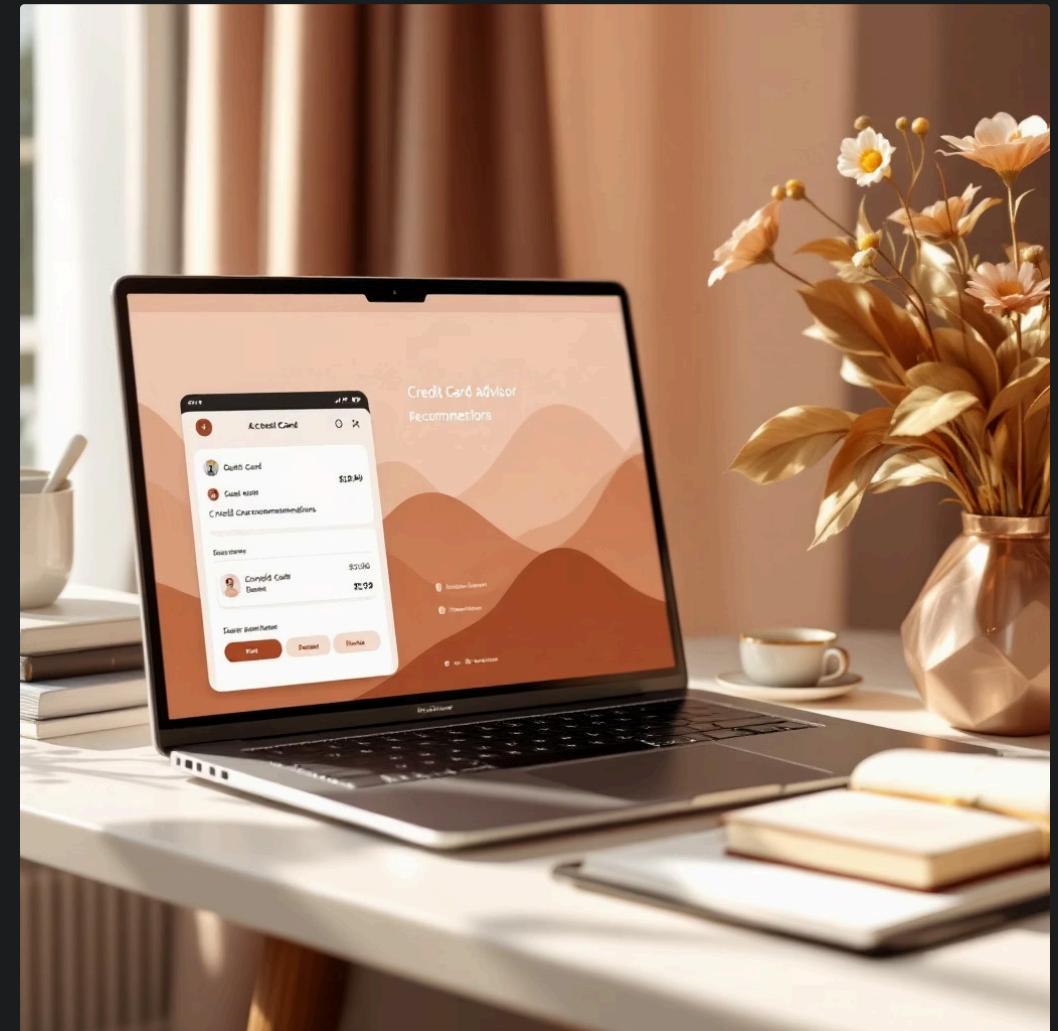
Transparent & Private

Privacy-first design with transparent recommendations that are always aligned with user interests.

Live Product

Fully Functional MVP

- Web app live at: navus-credit-advisor.vercel.app
- Built using Mistral 7B, React, Python
- Hosted on Vercel(Frontend) + Render(Backend)
- Trained on data from 30+ Canadian credit cards
- UX tested with real users with positive feedback



Why Now?

LLM Revolution

The rise of powerful open-source LLMs enables intelligent, personalised financial tools at unprecedented scale and affordability.



Banking Disruption

Gen Z and Millennials are rejecting legacy banking models in favour of transparent, tech-driven solutions.

Ready for Innovation

Financial decision-making landscape is ripe for disruption with consumers demanding more personalised, accessible advice.

Long-Term Vision

Entry Point: Credit Cards

Build trust with consumers through outstanding credit card recommendations and card debt consolidation.

Expanded Financial Advice

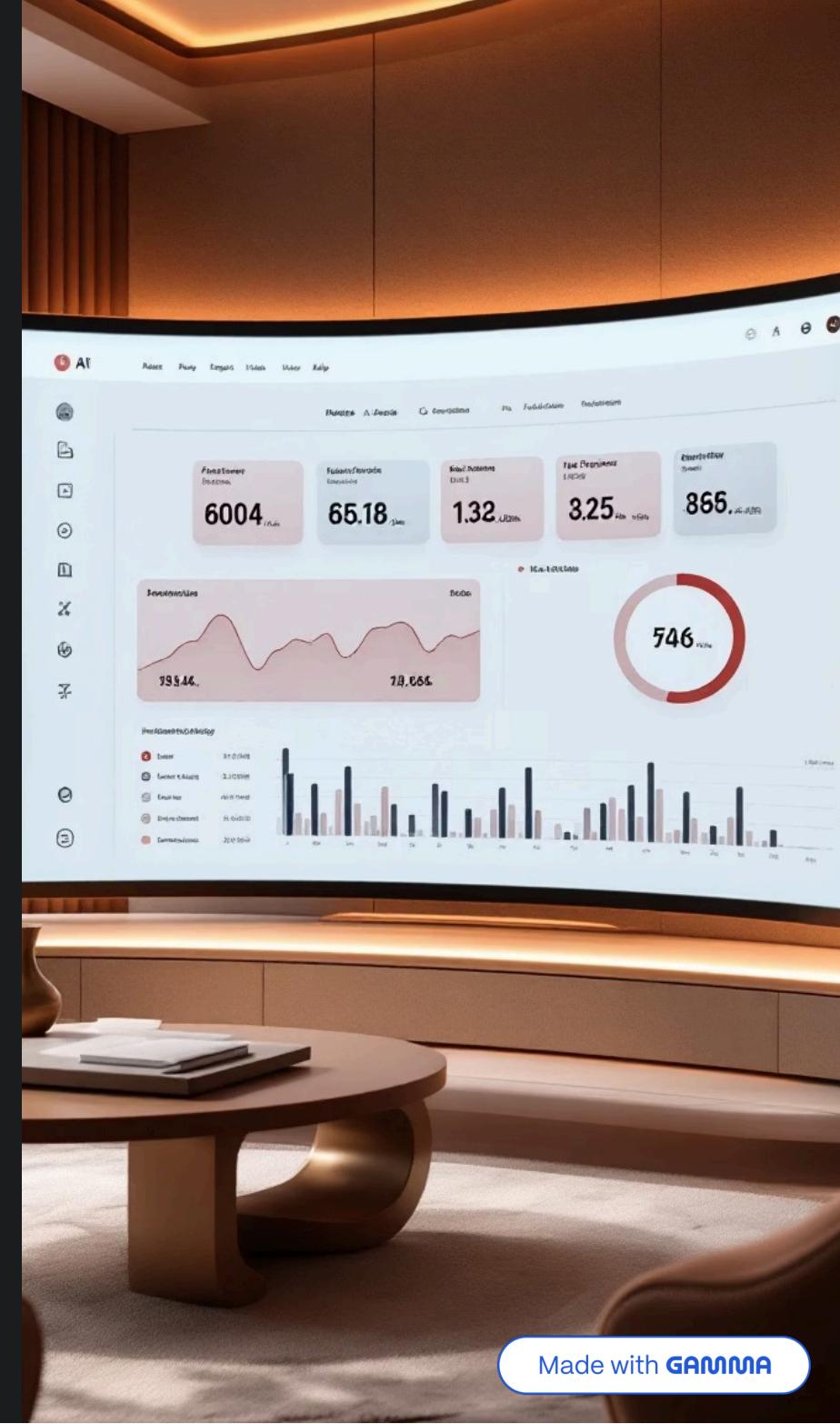
Grow into mortgages, savings, insurance, and investments with the same trusted AI approach.

Household Financial Brain

NAVUS becomes the central AI advisor for all household financial decisions, offering holistic guidance.

Democratised Elite Advice

Make sophisticated financial planning accessible to everyone, not just the wealthy. Your very own Swiss Banker in your pocket!

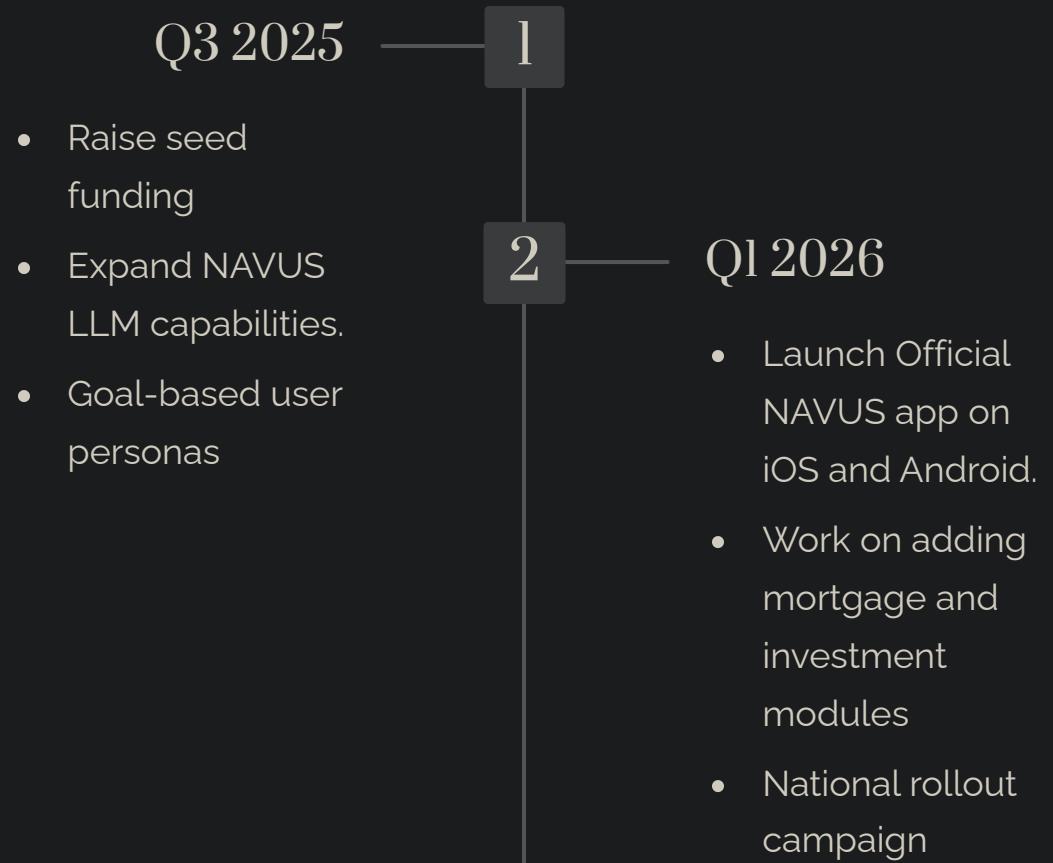


Business Model & Roadmap

Revenue Streams

- Freemium: Free credit card recommendations
- Premium: In-depth financial planning, strategy reports
- Transparent affiliate partnerships
- Future white-labelling to fintechs and challenger banks

Strategic Timeline



Leadership & Investment

Team



Joe Banerjee – Solo Founder & Product Growth Visionary

Senior PM with deep experience in AI&ML. Ex Netflix and Ex Disney

Passionate about democratising financial power through AI&ML

Raising Pre-Seed

\$5,000,000 ~

To accelerate growth and development for NAVUS LLM

Allocation

- Hiring AI engineers and Data scientists.
- LLM compute and training costs
- Fully remote
- 3 year projected roadmap with milestones set for each quarter
- Development will be based out of Bengaluru, India
- Please refer to budget allocation sheet for full breakdown

Thank You

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