

UNIFIN

Bringing Financial Inclusion to One Screen
One Nation. One Platform. Smart Finance.

BY TEAM : DOMINATORS

Concept Behind UniFin

In an era where financial landscapes are constantly shifting, Uniform emerges as a comprehensive digital ecosystem designed to bring balance and clarity to your personal economy. Our name, Uniform, reflects our core mission: to provide a consistent, integrated, and streamlined approach to managing wealth. We believe that financial stability shouldn't be a luxury—it should be a standard. By bridging the gap between complex financial data and everyday decision-making, we empower users to take full control of their monetary future through a three-pillared approach: Awareness, Security, and Stability.

At the heart of Uniform is a commitment to Awareness. We demystify the financial world by providing direct access to essential Bank and Government schemes, ensuring you never miss an opportunity for growth or support. To make financial literacy engaging rather than a chore, our gamified learning system transforms complex concepts into interactive challenges. This awareness extends into the practical realm with current budgeting tools that provide a real-time snapshot of your fiscal health, allowing you to live within your means while planning for your dreams.

Beyond education, Uniform serves as a digital fortress for your Financial Security. In an age of increasing digital vulnerability, we prioritize your safety by identifying and alerting you to UPI and call-based threats, keeping your hard-earned assets shielded from fraud. Finally, we provide the tools for long-term Financial Stability. Through our intuitive Expense Tracker, EMI Risk Calculator, and personalized Portfolio Advisor, Uniform doesn't just track where your money goes—it guides where it should go. Whether you are managing debt or building an investment legacy, Uniform is your dedicated partner in navigating the path to a secure and stable life.

Website Overview

Unifin.

Home About Us Awareness Security Financial Stability Downloads [Links](#)

Bringing Financial Inclusion to One Screen

ONE NATION. ONE PLATFORM. SMART FINANCE.

Awareness Hub

Financial Inclusion Schemes

Access government initiatives designed to bridge the economic gap.

[Explore →](#)

Gamified Learning System

Master finance through interactive levels and real-world simulations.

[Play Now →](#)

Current Budgeting

AI-driven tools to track, analyze, and optimize your monthly spending.

[Analyze →](#)

Security & Protection

Advanced shielding against modern financial threats.

UPI Scam Shield

Real-time transaction monitoring to prevent fraudulent UPI transfers before they happen.

[Activate Shield →](#)

Call Threats (NLP)

AI-powered Natural Language Processing to detect and block scam calls instantly.

[View Logs →](#)

Financial Stability

Tools to secure and grow your economic future.

Expense Tracker

Automated categorization of your daily spends.

[Track →](#)

EMI Risk Predictor

Forecast potential defaults based on cash flow.

[Check Risk →](#)

Portfolio Advisory

Personalized investment strategies.

[Invest →](#)

Website Overview



⌚ OUR AGENDA

Our agenda is to simplify finance and empower users to make informed financial decisions through a single, unified fintech platform. We aim to bridge the gap between financial services and financial literacy by combining budgeting tools, real-time insights, and personalized financial health indicators with engaging, easy-to-understand learning experiences.

By integrating awareness around digital payments, fraud prevention, government and banking schemes, and smart saving and investing practices, we encourage responsible financial behavior.

Awareness Hub

Financial Inclusion Schemes

Government Schemes

Explore various initiatives by the government for welfare and development.



Financial Inclusion

Banks: Banking services ensuring access to financial products for weaker sections.

[Learn More](#)



Savings & Investment

Schemes to encourage saving habits and wealth creation for citizens.

[Learn More](#)



Insurance Scheme

Life and accident insurance coverage at affordable premiums.

[Learn More](#)



Pension & Social Security

Old age protection and social security for the unorganized sector.

[Learn More](#)



Credit & Loan Scheme

Easy access to credit for business, housing, and personal needs.

[Learn More](#)



Women-Centric Scheme

Empowering women through financial independence and support.

[Learn More](#)



Agricultural Scheme

Support for farmers regarding crop insurance, loans, and subsidies.

[Learn More](#)



Education & Skill

Scholarships and skill development programs for youth.

[Learn More](#)



Employment & Livelihood

Generating employment opportunities in rural and urban areas.

[Learn More](#)



Reserved Categories

Special welfare schemes for SC/ST/OBC and minority communities.

[Learn More](#)

Bank Schemes

Choose between Public Sector and Private Sector banking offers.

[Public Bank Schemes](#)

[Private Bank Schemes](#)



PMJDY
Pradhan Mantri Jan Dhan Yojana (National Mission for Financial Inclusion)

[Visit Site](#)



PMSBY
Pradhan Mantri Swasthya Suraksha Yojana

[Visit Site](#)



PMUJY
Pradhan Mantri Ujjwala Yojana (Free Gas Connection)

[Visit Site](#)



Atal Pension Yojana

Atal Pension Yojana (National Pension Scheme for Unorganized Sector)

[Visit Site](#)

Bank Schemes

Choose between Public Sector and Private Sector banking offers.

[Public Bank Schemes](#)

[Private Bank Schemes](#)



HDFC Imperiala

Premium banking services with exclusive wealth management solutions.

[Visit Site](#)



SBI Global Private

International banking and investment solutions for high net-worth individuals.

[Visit Site](#)



HSBC Private Banking

International banking and investment solutions for high net-worth individuals.

[Visit Site](#)



Axis Burgundy

A premium banking experience curated for your lifestyle needs.

[Visit Site](#)

UNIQUE FEATURES

"BRIDGING THE GAP BETWEEN YOU AND THE BENEFITS YOU DESERVE. OUR AWARENESS HUB PROVIDES A DIRECT WINDOW INTO ESSENTIAL BANK AND GOVERNMENT SCHEMES—FROM PRADHAN MANTRI JAN DHAN YOJANA TO SPECIALIZED PENSION AND INSURANCE PLANS. WE SIMPLIFY COMPLEX POLICY JARGON INTO ACTIONABLE INFORMATION, ENSURING EVERY CITIZEN CAN ACCESS THE FORMAL FINANCIAL TOOLS NEEDED FOR LONG-TERM GROWTH AND SECURITY."

Awareness Hub Gamified Learning System

UNIQUE FEATURES

MASTERING YOUR MONEY HAS NEVER BEEN THIS MUCH FUN. OUR GAMIFIED LEARNING SYSTEM REPLACES DRY FINANCIAL LESSONS WITH INTERACTIVE CHALLENGES, QUIZZES, AND REWARD-BASED QUESTS. WHETHER YOU ARE LEARNING ABOUT COMPOUND INTEREST OR INVESTMENT BASICS, YOU CAN EARN BADGES AND TRACK YOUR PROGRESS IN A RISK-FREE ENVIRONMENT. IT'S NOT JUST EDUCATION; IT'S A JOURNEY TO FINANCIAL MASTERY THROUGH PLAY.

UniFinAcademy

Instructions Welcome!

UniFin Gamified Lessons.

Master banking basics, secure your future with emergency funds, and outsmart scams—all in one place.

Start Learning →

Your Learning Path

Watch the lesson, then test your knowledge to earn points.

▶ 0:00 / 2:25

FOUNDATION

Banking & Daily Money

Learn how to stay safe from UPI scams, understand the difference between Savings vs. Current accounts, and how interest is actually calculated.

⌚ 2 min watch

Take Quiz

▶ 0:00 / 1:38

ADVANCED

Mastering Financial Security

Discover the “3-6 Month Rule,” why you should never put emergency funds in stocks, and strategies to budget effectively for the unexpected.

⌚ 2 min watch

Take Quiz

Banking & UPI Mastery

3. Fake KYC scams usually ask you to:

- Visit bank branch
- Update via official app
- Click unknown links
- Ignore messages

Next Question →

Emergency Fund Expert

1. What is an emergency fund?

- Money for vacations
- Funds for unexpected expenses
- Investment for high returns
- Tax saving tool

Next Question →

Awareness Hub

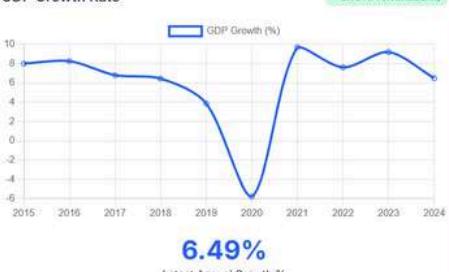
Current Budgeting

Current Budgeting

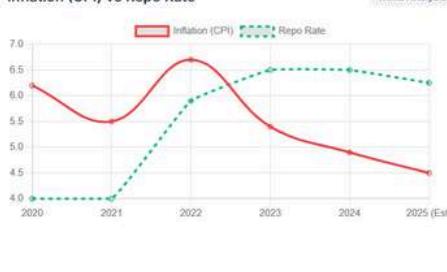
Live Dashboard

Indian Economic Indicators & Fiscal Analysis 2024-25

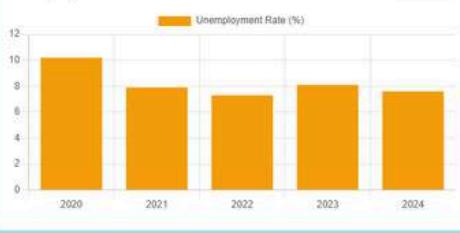
GDP Growth Rate



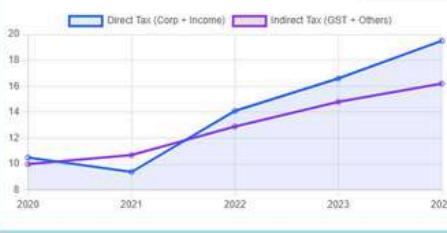
Inflation (CPI) vs Repo Rate



Unemployment Rate Trend



Direct vs Indirect Tax Revenue



State-wise Budget Allocation (2024-25 Estimates)

STATE / UT	BUDGET SIZE (₹ CRORE)	TOP ALLOCATION SECTOR	GROWTH YOY
Uttar Pradesh	₹ 7,36,437 Cr	Infrastructure	+6.8%
Maharashtra	₹ 6,00,522 Cr	Urban Dev	+5.2%
Tamil Nadu	₹ 3,65,321 Cr	Education	+4.9%
Karnataka	₹ 3,71,383 Cr	Social Welfare	+4.1%
Gujarat	₹ 3,32,465 Cr	Energy	+8.3%
West Bengal	₹ 3,39,162 Cr	Rural Dev	+3.7%
Bihar	₹ 2,78,725 Cr	Education	+10.1%

Where Does Your Tax Go?

Enter your annual income to see how the government utilizes your tax money based on Union Budget 2024-25 expenditure estimates.

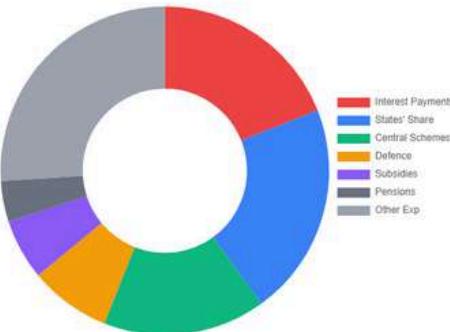
Annual Income (₹)

1500000

Est. Tax (New Regime): ₹ 150,000

Analyze Spend

Allocation of your Tax (₹)



Data Sources: World Bank API (Live), MOSPI, RBI Data, Union Budget Documents 2025-26.

UNIQUE FEATURES

TAKE THE GUESSWORK OUT OF YOUR DAILY SPENDING WITH CURRENT BUDGETING. THIS FEATURE PROVIDES A REAL-TIME, BIRD'S-EYE VIEW OF YOUR CASH FLOW, CATEGORIZING EVERY TRANSACTION TO SHOW YOU EXACTLY WHERE YOUR MONEY GOES. BY SETTING PERSONALIZED LIMITS AND RECEIVING INSTANT INSIGHTS, YOU CAN STOP REACTING TO YOUR BANK BALANCE AND START PROACTIVELY PLANNING FOR YOUR FUTURE GOALS.

FINANCIAL SECURITY UPI SCAM SHIELD

The screenshot shows the UNIFIN SCAM SHIELD interface. At the top, it says "UNIFIN SCAM SHIELD" and "Interactive Scam Defense For User". Below this is a "National Cyber Risk Map (28 States)" showing various Indian states with colored dots indicating risk levels. A callout box highlights "Karnataka Cyber Risk Level: High". At the bottom, there's an "Advanced Security Toolkit" section with three main tools: "Phishing Link Analyzer", "QR Payment Guard", and "UPI Message Audit". The "Phishing Link Analyzer" tool checks if a URL is safe or a trap, with a field for "www.microsoft.com" and a "Scan Link" button. It also includes a warning about a high scam probability. The "QR Payment Guard" tool scans QR images to detect "Collect Money" requests, with a "Choose file" button and a note about a dangerous QR code. The "UPI Message Audit" tool verifies IDs and SMS messages for fraud triggers, with a text input field containing "314141 frxxrxtgt" and a "Verify Safety" button.



UNIQUE FEATURES

YOUR DIGITAL TRANSACTIONS DESERVE A GUARDIAN. THE UPI SCAM SHIELD ACTS AS A REAL-TIME DEFENSE LAYER, INSTANTLY VETTING PAYMENT REQUESTS AND FLAGGING SUSPICIOUS VPA HANDLES. BY ANALYZING TRANSACTION PATTERNS AND IDENTIFYING KNOWN FRAUDULENT LINKS, WE ENSURE THAT YOUR INSTANT PAYMENTS REMAIN SAFE, SECURE, AND UNDER YOUR TOTAL CONTROL.

Emergency Response Protocol

STEP 1: Act Immediately (within minutes)

- Do not wait. Time is critical.
- Call 1990 (National Cyber Crime Helpline)
Toll-free | 24x7 | Works for UPI, Banking, GTP, & Card fraud.
- Purposes Helps freeze the scammer's bank account before money is withdrawn.

STEP 2: Inform Your Bank Immediately

Call bank customer care/fraud helpline: "I want to report an unauthorized transaction."
Ask them to Block UPI/Card/Net Banking & freeze account.
Note down: Complaint number, Date/Time, Executive name.

STEP 3: File Online Cyber Crime Complaint

Within 24 hours: File at cybercrime.gov.in

- Click Report Cyber Crime -- Financial Fraud. Enter: Bank name, UPI ID, Transaction ID, and Amount lost.
- Save the Complaint Acknowledgement Number.

STEP 4: Raise UPI Dispute (If UPI Scam)

Open GPay / PhonePe / Paytm -- Help -- Report a problem -- Select transaction -- Fraud.
If unresolved: [NPCI UPI Dispute Guidance](#)

STEP 5: Escalate to RBI (If Bank Doesn't Help)

If unresolved within 30 days: [RBI Complaint Portal \(CMS\)](#)

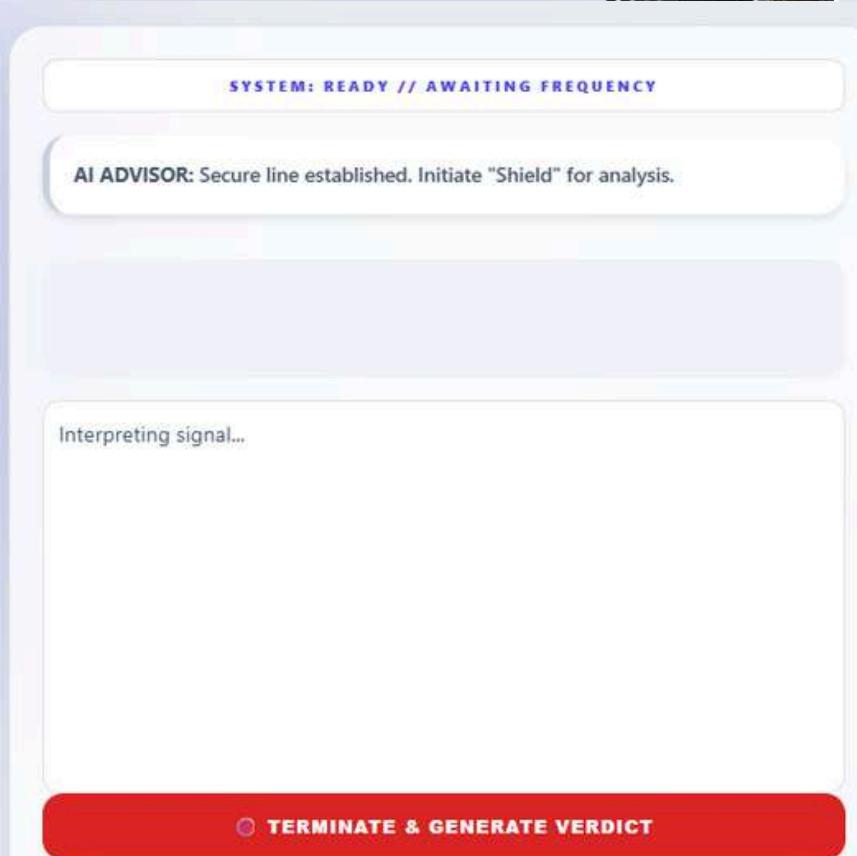
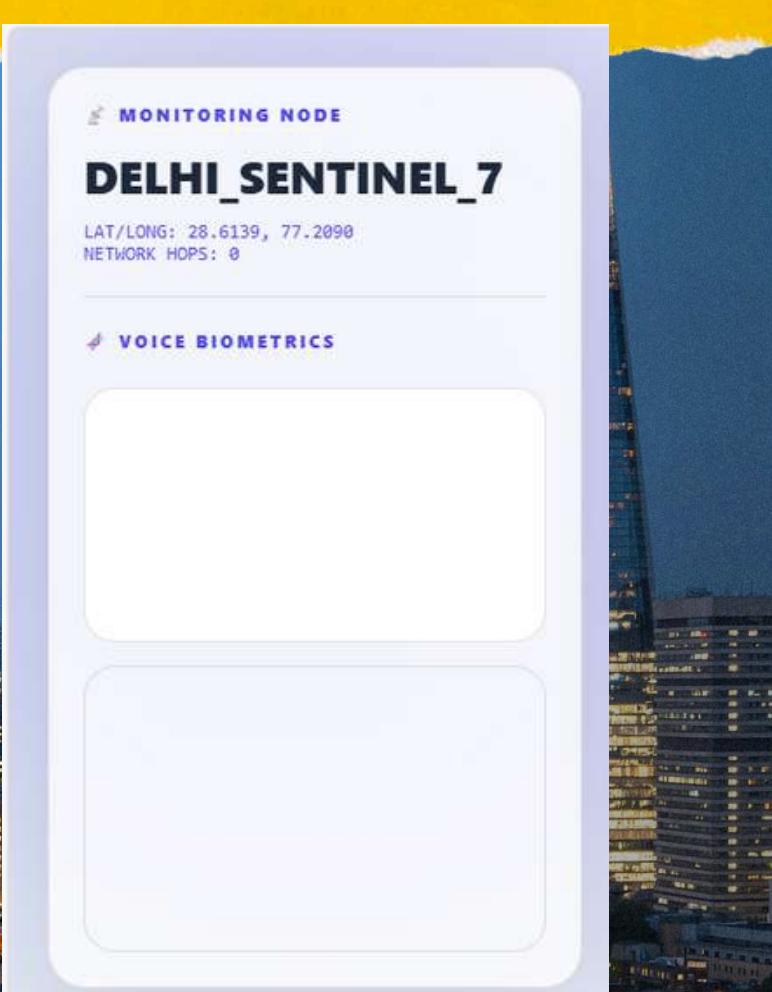
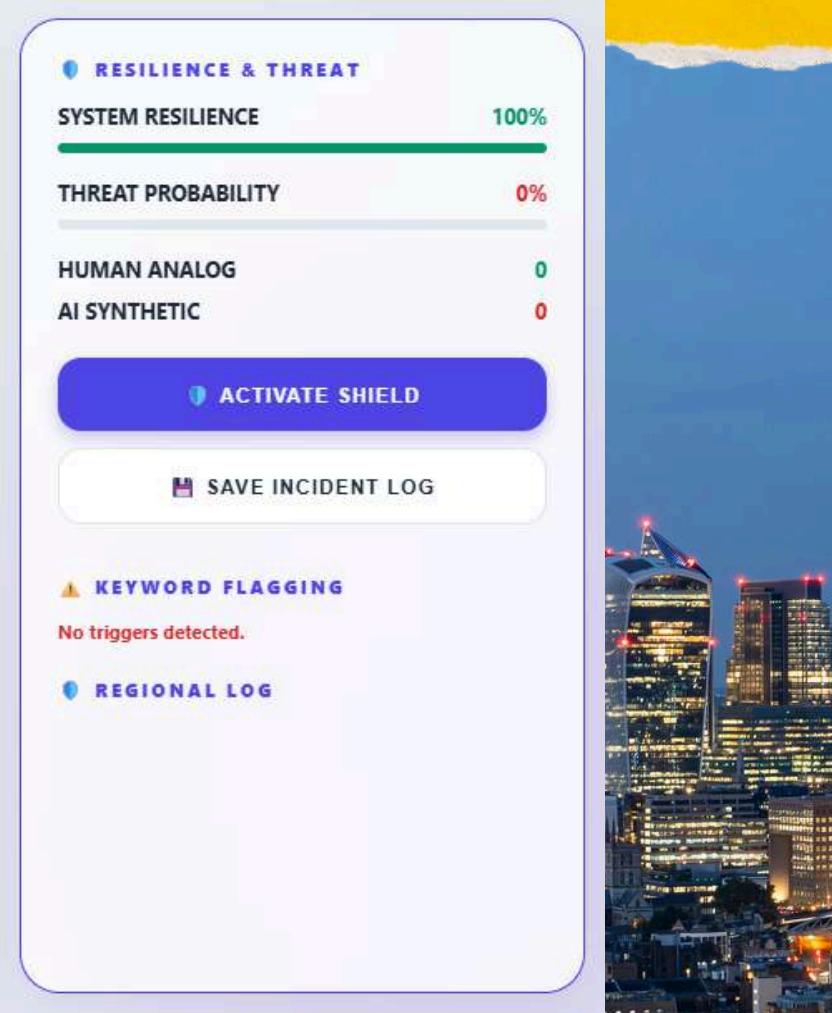
STEP 6: Visit Police Station (If Required)

Carry: Cyber complaint acknowledgement, bank statement, transaction details, and ID proof. Police may file an FIR for large amounts.



FINANCIAL SECURITY

Call Threat



UNIQUE FEATURES

"STOP FINANCIAL FRAUD BEFORE YOU EVEN PICK UP THE PHONE. OUR CALL THREAT DETECTOR USES AN ADVANCED DATABASE OF REPORTED SCAMMERS AND AI-DRIVEN BEHAVIOR ANALYSIS TO ALERT YOU TO HIGH-RISK CALLS. WHETHER IT'S A PHISHING ATTEMPT OR A SOCIAL ENGINEERING TACTIC, UNIFORM HELPS YOU SILENCE THE NOISE AND PROTECT YOUR SENSITIVE DATA FROM VOICE-BASED THREATS."

FINANCIAL STABILITY

Expense Tracker

Stability Tracker

Stability Status

100%
Good

Monthly Budget (₹)

50000

Remaining: ₹38,000

Monthly Expense

Amount (₹)

Food & Grocery

Want Need

Add Expense

Recent Transactions	
Food	₹4,000
Rent	₹8,000



UNIQUE FEATURES

STABILITY ISN'T JUST ABOUT HOW MUCH YOU EARN—IT'S ABOUT HOW WELL YOU MANAGE IT. THE STABILITY TRACKER PROVIDES A HOLISTIC 'FINANCIAL HEALTH SCORE' BY MONITORING YOUR SAVINGS-TO-EXPENSE RATIO AND LIQUIDITY LEVELS. IT TRANSFORMS MESSY BANK STATEMENTS INTO A CLEAR, VISUAL ROADMAP OF YOUR PROGRESS TOWARD TRUE FINANCIAL INDEPENDENCE.

FINANCIAL STABILITY EMI Risk Predictor

EMI RISK PREDICTOR

Planning • Growth • Future Readiness

Financial Profile

MONTHLY INCOME RANGE	₹20k - ₹40k
EXISTING EMIs	RENT & UTILITIES
15000	8000
LIFESTYLE EXPENSES	5000
EMERGENCY FUND	STABILITY TYPE
10000	Fixed

Calculate Risk Score

FINANCIAL STRESS SCORE (0-100)

90
HIGH STRESS RISK

Immediate restructuring required to prevent default.

• 0-30 SAFE • 31-40 WATCH • 41-100 HIGH

FUTURE DEFAULT PREDICTION:

Next 3-6 Months Simulation

AI Suggestions

- EMI Restructuring Guidance
- Budget Rebalance Tips
- Emergency Fund Plan
- Pause Non-essential spending

Citizen View Dashboard

+25% IMPROVEMENT POTENTIAL

50% EMI-TO-INCOME RATIO

13 days SAFE BUFFER DAYS

POWERED BY UNIFIIN AI

EMI RISK PREDICTOR

Planning • Growth • Future Readiness

Financial Profile

MONTHLY INCOME RANGE	₹20k - ₹40k
EXISTING EMIs	RENT & UTILITIES
1496	8000
LIFESTYLE EXPENSES	5000
EMERGENCY FUND	STABILITY TYPE
10003	Seasonal

Calculate Risk Score

FINANCIAL STRESS SCORE (0-100)

11
SAFE ZONE

Your finances are stable. Future looks bright!

• 0-30 SAFE • 31-40 WATCH • 41-100 HIGH

FUTURE DEFAULT PREDICTION:

Next 3-6 Months Simulation

AI Suggestions

- EMI Restructuring Guidance
- Budget Rebalance Tips
- Emergency Fund Plan

Citizen View Dashboard

+5% IMPROVEMENT POTENTIAL

5% EMI-TO-INCOME RATIO

32 days SAFE BUFFER DAYS

POWERED BY UNIFIIN AI

UNIQUE FEATURES

PLAN FOR THE FUTURE WITHOUT THE FEAR OF DEFAULT. THE EMI RISK PREDICTOR ANALYZES YOUR UPCOMING CASH FLOW AND SPENDING HABITS TO FORECAST YOUR ABILITY TO MEET DEBT OBLIGATIONS. BY FLAGGING POTENTIAL 'RED-ZONE' MONTHS IN ADVANCE, IT GIVES YOU THE FORESIGHT TO ADJUST YOUR BUDGET AND MAINTAIN A SPOTLESS CREDIT RECORD.



FINANCIAL STABILITY

Portfolio Advisory

PORTFOLIO ADVISER

Discover your investment personality

If your portfolio dropped 20% in one month,
what would you do?

Sell everything immediately

Do nothing and wait

Buy more while prices are low

PORTFOLIO ADVISER

Discover your investment personality

Your Profile: Moderate

You seek a balance between growth and protecting your initial investment.

Here are some insights/suggestions for you:

- Maintain a 60% Stock and 40% Bond split for a smoother ride.
- Rebalance your portfolio every 6 months to stay on track.
- Invest in Index Funds to cover the whole market at a low cost.

[Retake Quiz](#)

EXPERT CORNER

CURATED FOR 2026

Top Analyst Strategies & Deep Dives



Risk-Based Allocation

How to divide your capital based on your specific profile results.



2026 Growth Strategy

Advanced insights on equities and high-growth sectors for aggressive portfolios.



Stability Masterclass

Practical steps to ensure your portfolio remains stable during market volatility.

Expert Consensus for Q1 2026:

Leading analysts agree that **2026 is the year of "Selective Growth."** Whether you are Conservative or Aggressive, the focus must be on high-quality assets. Avoid speculative "hype" and look for sectors like Green Energy, AI-driven Tech, and Dividend-paying Blue Chips.

UNIQUE FEATURES

INVEST LIKE THE ELITE. OUR PORTFOLIO ADVISOR GRANTS YOU ACCESS TO CURATED INVESTMENT STRATEGIES AND INSIGHTS TYPICALLY RESERVED FOR MULTI-MILLIONAIRE INVESTORS. FROM ASSET ALLOCATION TO MARKET TIMING, RECEIVE EXPERT-LEVEL GUIDANCE THAT HELPS YOU DIVERSIFY YOUR WEALTH AND GROW YOUR CAPITAL WITH THE CONFIDENCE OF A SEASONED PRO.

FAQs for Citizens

UNIFIN Citizen Finance Digest

1. What is UNIFIN?

UNIFIN is a citizen-focused digital platform created to improve financial awareness, prevent fraud, and help people plan money responsibly.

2. Is UNIFIN a bank or financial company?

No.

UNIFIN is not a bank, NBFC, or investment platform. It is strictly for education and awareness.

3. Do I need to pay to use UNIFIN?

No.

UNIFIN's core features are available free for citizens.

4. Does UNIFIN handle my money or UPI payments?

No.

UNIFIN never handles money, UPI transactions, PINs, or OTPs.

5. Can UNIFIN completely stop online fraud?

No platform can guarantee complete prevention.

UNIFIN helps citizens identify risks early and avoid common fraud patterns.

6. What should I do if I receive a suspicious call or message?

Do not click links or share details.

Immediately report it through:

Cyber Crime Helpline 1930

Official cybercrime portal

7. Are the investment insights on UNIFIN real advice?

No.

All investment-related content is educational only and shown with clear disclaimers.

8. Does UNIFIN check or change my credit score?

No.

UNIFIN does not access credit bureau data or affect credit scores.

9. Can senior citizens use UNIFIN easily?

Yes.

UNIFIN offers:

Simple interface mode

Clear language

Scam awareness specially designed for seniors

10. Is my personal data safe on UNIFIN?

Yes.

UNIFIN follows a privacy-first approach and does not sell or misuse citizen data.

11. Can I use UNIFIN in regional languages?

Yes.

The platform supports multiple Indian languages for better accessibility.

12. What is the main goal of UNIFIN?

To help citizens move from:

Confusion → Awareness → Confidence → Financial Stability

★ Important Reminder

UNIFIN will never call, message, or ask for:

OTP

UPI PIN

Bank details

If anyone claims to be from UNIFIN and asks for money, it is a scam.



An informed citizen is the strongest protection against financial fraud.

UNIFIN — Awareness. Security. Stability.

UNIFIN Citizen Finance Digest

Key Takeaways

Financial awareness is the first step toward financial freedom.

Staying alert can prevent most digital payment frauds.

Smart planning today reduces financial stress tomorrow.

Asking questions and understanding schemes is every citizen's right.

Small habits, when followed consistently, create long-term stability.

Citizen Financial Awareness Pledge

***"I pledge to be a financially aware citizen.
I will stay informed, verify before trusting,
avoid sharing sensitive financial details,
and make responsible money decisions
for my family and for the nation."***

UNIFIN Citizen Finance Digest

Important Helpline References

Cyber Crime Helpline: 1930

Cyber Crime Portal: cybercrime.gov.in

RBI Awareness Portal: RBI Kehta Hai

NPCI UPI Safety Resources: Official NPCI channels

(Always report fraud immediately for faster recovery.)

⚠ Disclaimer

This magazine and all content published under UNIFIN are intended only for educational and awareness purposes.

UNIFIN does not provide financial, investment, tax, or legal advice, and does not handle user money or transactions.

Readers are advised to verify information from official government or regulatory sources before taking financial decisions.

🔍 Coming in the Next Edition

New UPI and digital fraud patterns

Simplified budget insights for citizens

Advanced money management habits

Citizen ideas and financial innovations

Interactive quizzes and learning challenges



A financially aware citizen builds a stronger India.

UNIFIN — Awareness. Security. Stability.