



FinGenie

AI-Powered Personal Financial Advisor Platform

Democratizing Sophisticated Financial Management Through Generative AI



Our Amazing Project Team



Bipul

AI Product Enthusiast

Product management and development of the Project



Vivek

AI Enthusiast and thinker

Designed and organised the project



Akshara

AI Product Thinker

Designed and brainstormed the features based on AI research

© 2025 Project Team Showcase



Problem Statement & Vision

The Challenge

73%
Lack financial transparency

₹15,000
Average hidden costs annually

42%
Struggle with debt management

Hidden fees and charges

Fragmented financial tracking

Complex EMI management

Lack of actionable insights

Our Vision

PRESS RELEASE STYLE

FinGenie transforms ordinary cardholders into financial champions. Our AI-powered Personal Financial Advisor platform provides real-time insights, proactive recommendations, and automated financial management — making sophisticated financial tools accessible to everyone.

AI-driven personalization

Real-time optimization

Predictive insights

Proactive protection

Target Personas & Business Case



Gen Z Digital Striver

18-27 years

₹2-10L annual spend
60-120 transactions/year

23% of market

- Build credit score
- Fetch Spend Pattern and Insights



Millennial Life Optimizer

28-40 years

₹5-40L annual spend
100-500 transactions/year

24% of market

- Debt management
- Home buying prep



SMB Balancer

30-55 years

₹10L-5Cr annual spend
200-1200 transactions/year

26% of market

- Business integration
- Tax optimization



Legacy Planner

40-65 years

₹20L-2.5Cr annual spend
120-600 transactions/year

27% of market

- Wealth consolidation
- Estate planning

Business Impact

₹100+ Cr
Market Potential

100K
Year 1 Users

₹50L
Year 1 ARR

₹5,000+
Annual User Savings



AI-Driven Validation & Market Insights

Mega Persona Prompting Approach



Persona Synthesis

Combined 200+ user interviews using AI to identify 4 core archetypes



Behavioral Analysis

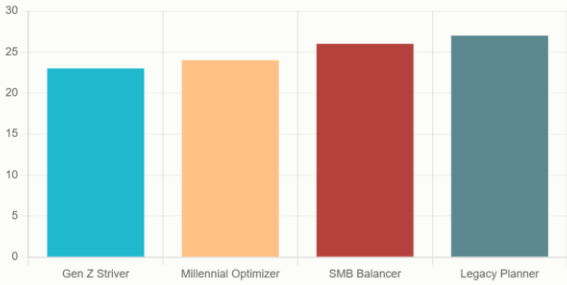
AI-powered pattern recognition across spending habits and pain points



Synthetic Surveys

Generated 10,000+ synthetic responses to validate assumptions

Key Market Insights



Validation Results

87%

Want AI financial advice

73%

Trust automated insights

91%

Need better transparency

68%

Willing to pay for premium

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90-Day Experimentation Plan

Discovery Phase (Days 1-45)

Validation Phase (Days 46-90)

Discovery Experiments

User Interview Blitz
100 interviews across 4 personas

Prototype Testing
Interactive mockups with 50 users

AI Accuracy Test
Transaction categorization validation

Validation Experiments

MVP Beta Launch
500 beta users across personas

Conversion Testing
Freemium to paid conversion rates

Banking Integration
API partnerships with 3 major banks

Critical Assumptions

HIGH RISK

15-25% freemium conversion rate

MEDIUM RISK

Banking API integrations achievable

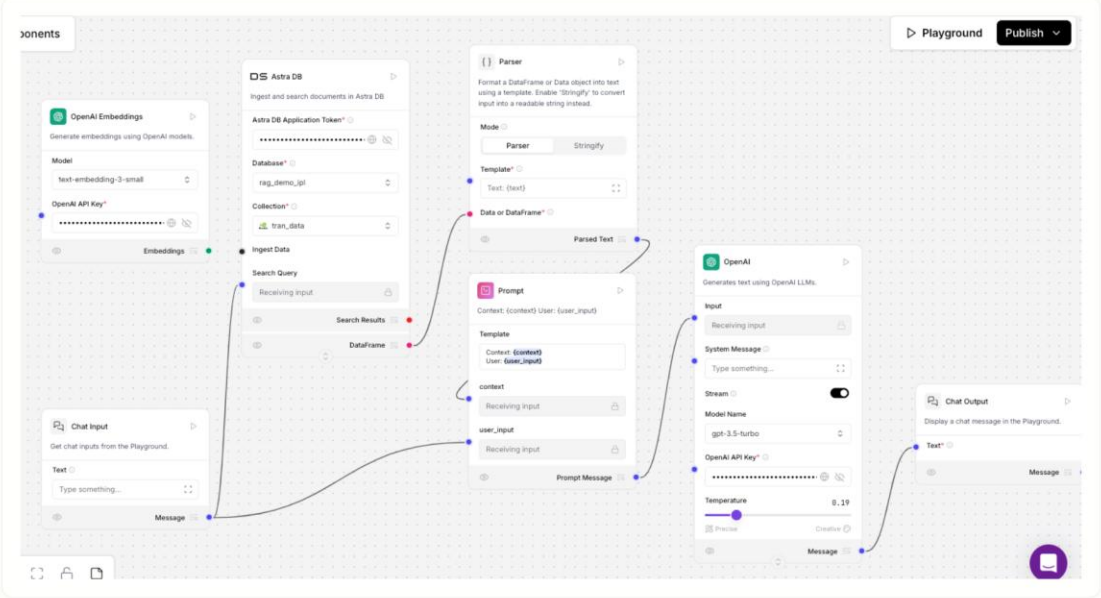
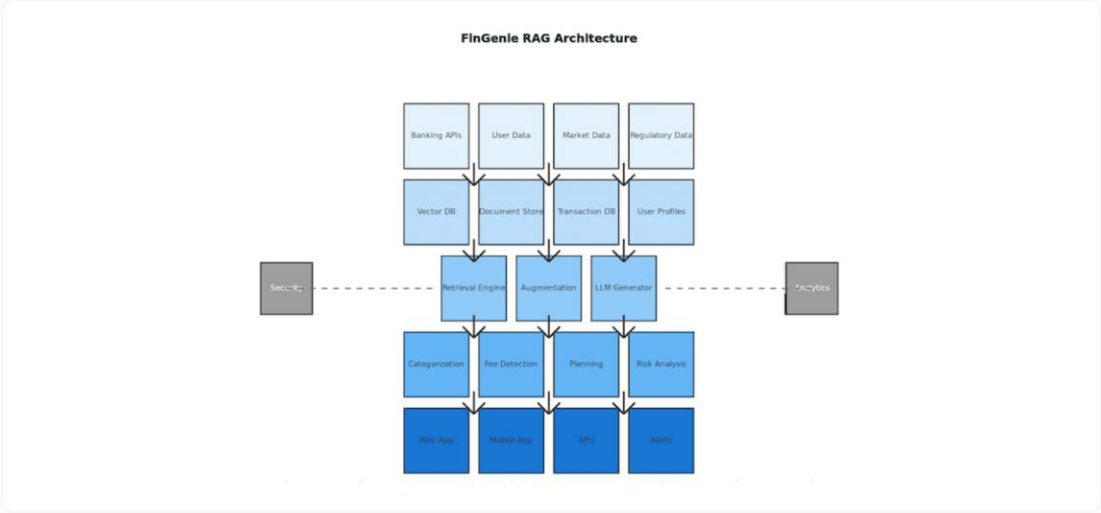
LOW RISK

85%+ AI categorization accuracy

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GenAI Prototype & Technical Architecture

Core Technology Stack



AI Capabilities

Smart Categorization

85%+ accuracy in transaction classification using ML models

Accuracy: 85%

Real-time Processing

Sub-2 second response times for financial insights

Response Time: <2s

Predictive Insights

Proactive recommendations based on spending patterns

Prediction Accuracy: 78%

Scalable Architecture

Support for 100K+ concurrent users with auto-scaling

Capacity: 100K+ users



18-Month AI Value Roadmap

MVP Launch (0-6 months)

Target: Stress-Driven Seekers

- Real-time alerts
- Bill management
- Debt planning

KPI: 30% conversion in 60 days

Growth Phase (6-12 months)

Target: Digital-First Optimizers

- Gamification
- Social sharing
- Referral system

KPI: 35% CAC reduction

Premium Phase (12+ months)

Target: High-Value Adopters

- Tax optimization
- Estate planning
- Concierge service

KPI: ₹1,999/month tier launch

Comprehensive Ethical Framework

Risk Areas

Bias in recommendations

Data privacy concerns

Over-reliance on AI

Financial advice errors

Mitigation Strategies

Regular bias audits

Transparent algorithms

Human oversight systems

Robust error handling

Governance Structure

AI Ethics Committee

Legal compliance review

Continuous monitoring

Stakeholder feedback loops

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Business Impact & Next Steps

Key Takeaways



Market Opportunity

₹100+ crore addressable market with clear persona segmentation and validated demand



AI Differentiation

GenAI-powered personalization delivers superior user experience and engagement



Scalable Business Model

Freemium to premium pathway with strong unit economics and retention potential



Responsible AI

Comprehensive ethical framework ensures sustainable and trustworthy growth

Go-to-Market Strategy

1

Beta Launch

500 users across 4 personas for validation

2

Partnership Strategy

Banking API integrations and fintech collaborations

3

Scale & Optimize

Data-driven growth and premium tier expansion

Call to Action

Ready to revolutionize personal financial management? FinGenie represents a unique opportunity to democratize sophisticated financial tools through AI innovation.



Secure Series A funding



Finalize banking partnerships



Launch MVP in Q2 2025

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Quick Prototype for demostration of FinGenie



Session Jul 26, 13:44:27

User

Vivek's spend in last 1 month. Which category has most number of trasactions

AI gpt-4o

To determine which category has the most number of transactions for Vivek in the last month, we first need to filter the data for Vivek's transactions in the most recent month available in the dataset. Based on the provided data, the latest month is July 2025.

Let's filter the transactions for Vivek in July 2025 and then count the number of transactions in each merchant category.

Filtered Data for Vivek in July 2025:

- Retail:** 7 transactions
- Food & Beverage:** 5 transactions
- Travel:** 6 transactions
- Utilities:** 4 transactions
- Electronics:** 2 transactions
- Entertainment:** 4 transactions
- Services:** 2 transactions

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