



# 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

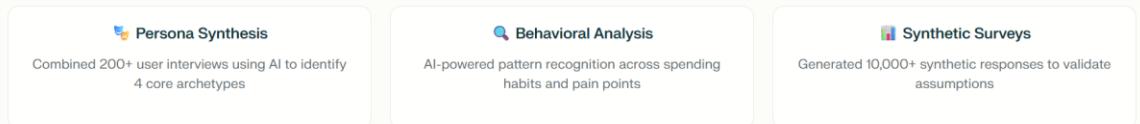
₹5,000+

Annual User Savings

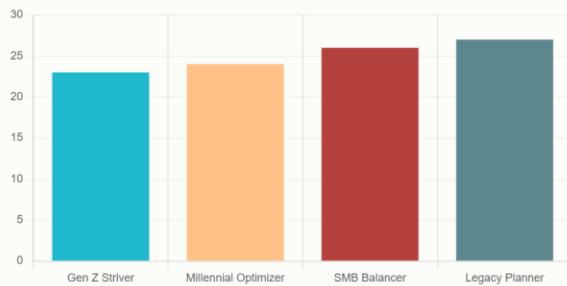


## AI-Driven Validation & Market Insights

### Mega Persona Prompting Approach



### Key Market Insights



### Validation Results

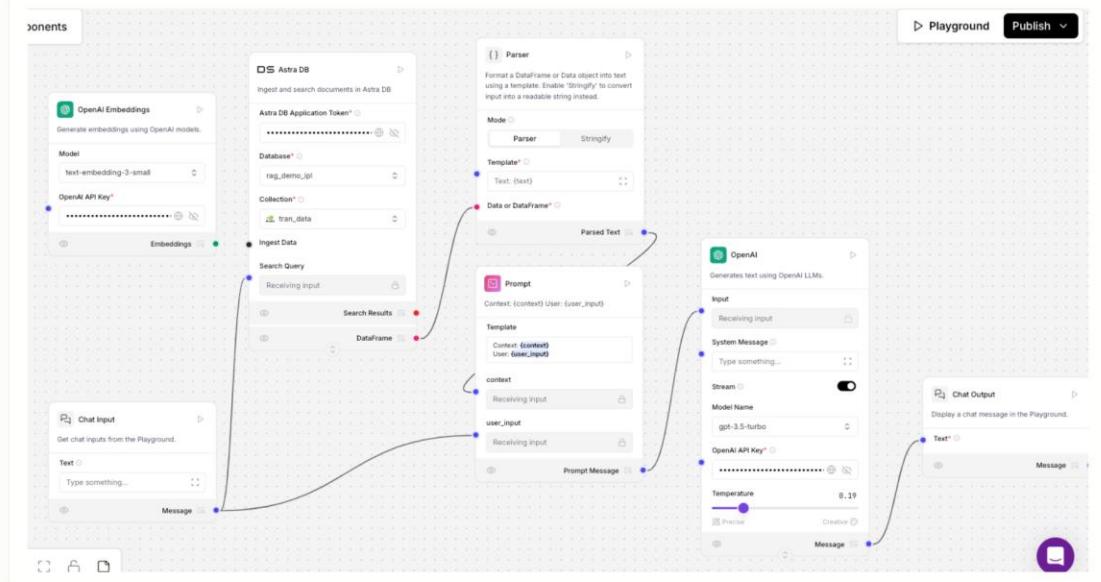
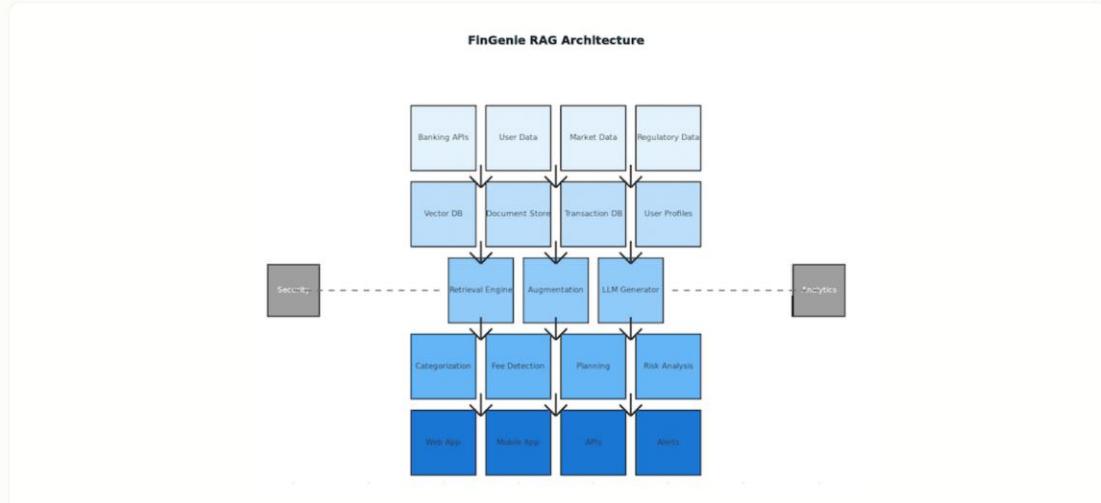


## 90-Day Experimentation Plan

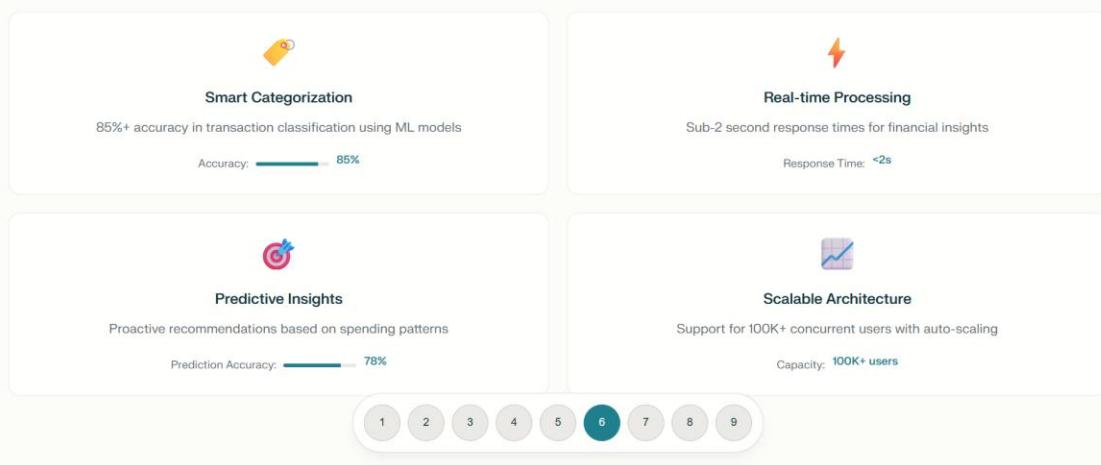
Discovery Phase (Days 1-45)	Validation Phase (Days 46-90)
<b>Discovery Experiments</b>	<b>Validation Experiments</b>
<b>User Interview Blitz</b> 100 interviews across 4 personas	<b>MVP Beta Launch</b> 500 beta users across personas
<b>Prototype Testing</b> Interactive mockups with 50 users	<b>Conversion Testing</b> Freemium to paid conversion rates
<b>AI Accuracy Test</b> Transaction categorization validation	<b>Banking Integration</b> API partnerships with 3 major banks
<b>Critical Assumptions</b>	
<b>HIGH RISK</b> 15-25% freemium conversion rate	<b>MEDIUM RISK</b> Banking API integrations achievable
<b>LOW RISK</b> 85%+ AI categorization accuracy	

## GenAI Prototype & Technical Architecture

### Core Technology Stack



### AI Capabilities



## 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



## 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



## Quick Prototype for demonstration of FinGinie



Session Jul 26, 13:44:27

X



User

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



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:

1. Retail: 7 transactions
2. Food & Beverage: 5 transactions
3. Travel: 6 transactions
4. Utilities: 4 transactions
5. Electronics: 2 transactions
6. Entertainment: 4 transactions
7. Services: 2 transactions



Send

