Dhan Saathi
Indias Trusted Financial-Co piloit With AI

Problem Statement

More than 400 million Indians rely on untrustworthy sources when making important financial decisions, such as the advice of friends, unconfirmed YouTube videos, or pure speculation. Most Indians lack access to high-quality financial advice because professional financial advising services are costly, hard to come by, and frequently skewed toward product sales.

Residents of Tier-2 and Tier-3 cities, who do not have access to experienced financial advisors, are disproportionately affected by this, which leads to bad investment choices, high-interest debt traps, tax inefficiencies, and ongoing financial illiteracy. The increasing digital economy in India, where financial choices have a direct influence on prospects for wealth creation and economic mobility, is the source of the urgency.

400M+
Need Guidance

2.3L Cr
Annual Losses

70%
Under Served

600M+
Target Market

Target Audience

Young professionals, middle-class families, and small company owners in Tier-2 and Tier-3 Indian cities make up our main audience. These customers are technologically literate, own smartphones, and make between ₹1 and ₹3 lakhs a year, but they do not have access to high-quality financial advising services.

Without knowing the best financial practices, they now rely on social media posts, family guidance, or simple banking products. The 25–45 age group represents India's growing middle class, which is looking for technologically enabled solutions to empower them financially.

23-45
Age Range

₹1L-3L
Annual Income

Digital
Native Users

Tier 2-3
Cities

Relevance of Problem

As digital use speeds up without a corresponding increase in financial awareness, India's financial inclusion gap is growing. Accessible financial advice is more important than ever, as UPI transactions surpass ₹100 lakh crores annually and mutual fund investments increase by 20% annually.

A delayed response could limit India's economic potential and prolong income inequality. This is the best time to democratize financial advising using AI-powered solutions that can grow across linguistic and geographic boundaries because of the demographic dividend window.

Gen Ai- Use Case

Our solution builds a conversational AI financial advisor that can comprehend complex financial scenarios in plain language by utilizing large language models (LLM) such as Google Gemini and GPT-04-Mini. The AI interprets user inquiries in several Indian languages, examines private financial information, and offers contextual guidance based on regional financial products, investment possibilities, and tax regulations in India.

To make sure that answers are based on up-to-date financial rules and market data, we employ Retrieval-Augmented Generation (RAG). Gemini is in charge of document analysis for financial statements, while Wishper API processes speech inputs in Hindi and English. This multi-model approach guarantees thorough comprehension and precise, individualized financial advice.

GEMINI
Core AI Engine
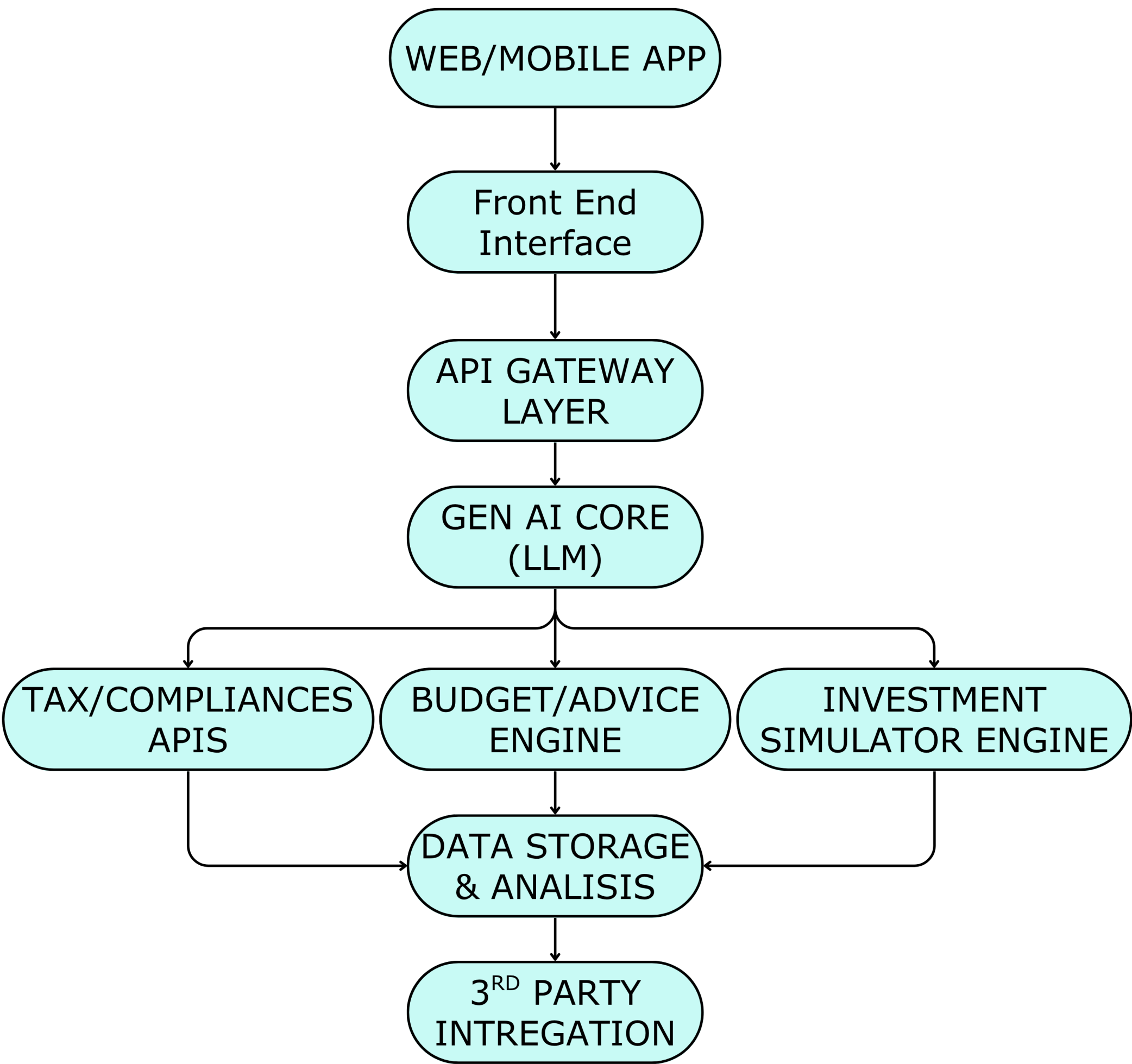
WISHPER
Voice Processing

GPT O4-Mini
Advance Reasoning

RAG
Data Intregation

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Solution Framework

```
WEB/MOBILE APP
      ↓
Front End Interface
      ↓
API GATEWAY LAYER
      ↓
GEN AI CORE (LLM)
      ↓
┌──────────────┬──────────────┬──────────────┐
TAX/COMPLIANCES   BUDGET/ADVICE   INVESTMENT
APIS              ENGINE          SIMULATOR ENGINE
      └──────────────┼──────────────┘
              DATA STORAGE & ANALISIS
                      ↓
              3RD PARTY INTREGATION
```

1. USER INTERFACE LAYER
Web/Mobile App (React Native/Flutter/Next.js for Web)
Voice & Vernacular Input (Google Speech-to-Text, Whisper by OpenAI)
Multilingual Support (IndicTrans, Bhashini APIs, or Azure Cognitive Services)

2. API GATEWAY LAYER
Gateway (FastAPI / Node.js + Express/AWS API Gateway)
Auth, Rate Limiting, Routing

3. GEN-AI CORE (LLM Integration)
OpenAI GPT-4o or Google Gemini
Fine-tuned prompts for Indian financial context
RAG (Retrieval Augmented Generation) using LangChain + Vector DB (Pinecone/FAISS)

4. CORE FINANCIAL ENGINES
- **BUDGETING & ADVICE ENGINE-** Logic Rules (Python / Node.js),AI Recommendations (LLM + Data Rules), Vernacular Explanations (LLM Output Rewriter)
- **TAX/COMPLIANCE ENGINE-**Indian Tax APIs (ClearTax API / RazorpayX / Govt e-Tax API), Custom Tax Rules (Hardcoded logic / Rules engines)
- **INVESTMENT SIMULATOR ENGINE-** SIP/FD/Stock Calculators (NumPy / Pandas) Historical Data from APIs (e.g., Zerodha Kite, AlphaVantage)

5. DATA STORAGE & ANALYTICS
User Data & Preferences → MongoDB / Firebase / PostgreSQL → Financial Logs & Advice History → Time-series DB (InfluxDB or DynamoDB) → Analytics Dashboard → Superset / Metabase / custom D3.js or Chart.js

6. 3rd PARTY INTEGRATIONS
Bank APIs (Setu / Yodlee / RBI AA framework / Razorpay), Credit Score (CIBIL / CRIF APIs), Govt Portals (GST, ITR, PAN APIs if accessible)

Expected Impact and conclusion

The platform can quickly expand throughout India's 28 states by utilizing AI automation and cloud infrastructure. Multi-language support enables regional expansion, while API-driven architecture allows seamless integration with local banks and financial institutions.

A comprehensive ecosystem for financial empowerment is created by the platform, which also helps financial institutions by enhancing customer engagement and supporting government financial inclusion initiatives.

1M+
Users in 3 Years

₹2.3L Cr
Annual Losses

20%
Life improvement

600M+
Target Market

Minimum Lovable Product

Our AI companion offers thorough, objective financial advice specifically designed for Indian users, in contrast to other financial apps that concentrate on transactions. The combination of advanced AI, local context, and accessibility creates a unique solution in the Indian fintech landscape.

MLP Focus & Business Model
For salaried professionals in Tier-2 cities, tax planning and investment advice are provided via an easy-to-use chat interface with voice assistance in Hindi and English.
Revenue: Freemium subscriptions (₹99/month) and B2B partnerships with banks.