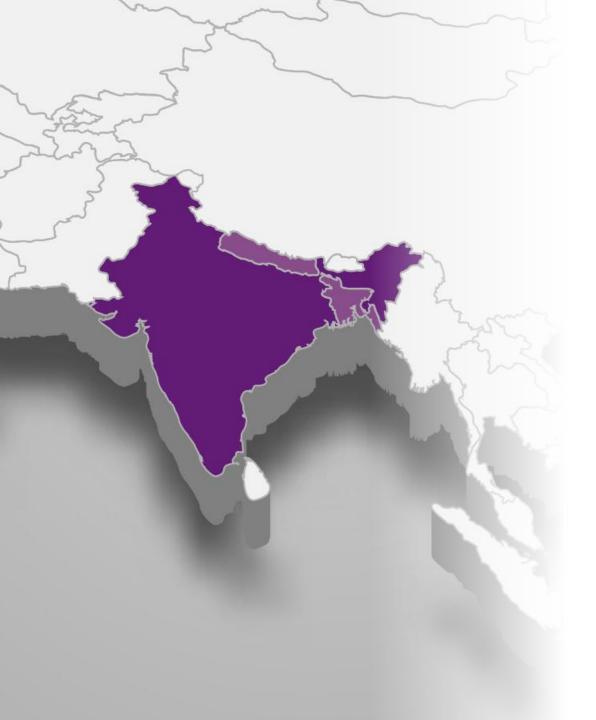


Applying AI in Low Literacy Settings

Leveraging the power of AI to deliver essential banking services and products to underserved segments





Who We Are

FIA Global is India's leading social impact fintech. We provide essential banking and financial services to the underserved and unserved in India, Nepal and Bangladesh. With over 45,000 agents and 45+ financial partners, FIA has 97% of India and 95% of Nepal covered.



What is Low Literacy



Definition of Low Literacy

The inability to comprehend advanced texts and vocabulary. This means: "those with low literacy cannot use texts to extract and understand information or solve problems, they read and write at or below the 8th grade level."

In the context of Financial Services, it means comprehension of digital tools is weak.



Challenges Faced by the Un(der)served



Financial Illiteracy

- Increased susceptibility to fraud due to limited financial understanding.
- Financial illiteracy limits the ability to make informed decisions, hindering financial growth.

Susceptibility to Fraud

- Vulnerability to Fraud: Low literacy and digital illiteracy make the poor more prone to fraud.
- Detection Challenges: High-value fraud is caught easily, but low-value fraud goes unnoticed.





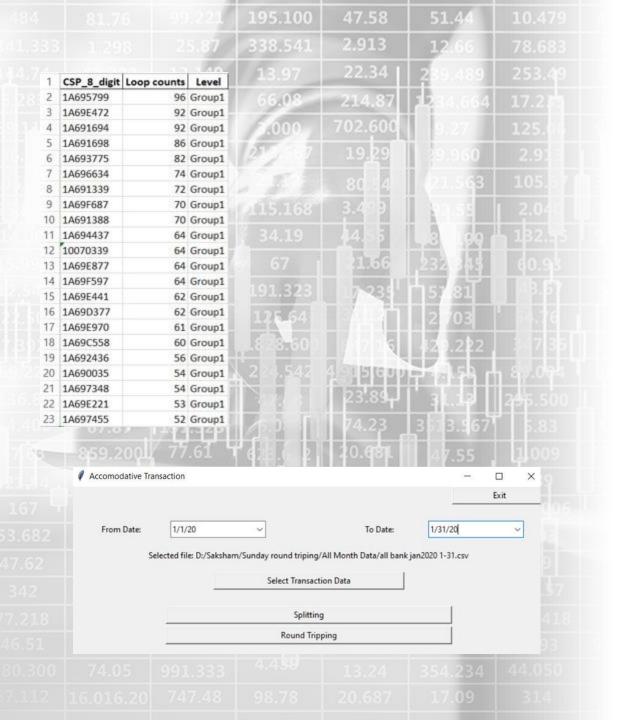
Bridging The Gap With Al



Low literacy requires an assisted journey. Al provides a guiding hand to help the un(der)served gain financial independence.

- Provide a fraud detection engine for transactions
- Tailor sachet investments through a personalization engine
- Implemented solutions
 - Facial recognition of agents in low infra/resource poor settings
 - Accommodative transactions model for tiny transactions/big data
 - Income model automation optimization models







Accommodative Transactions Model for Tiny Transactions/Big Data

Deters fraud and detects suspicious behaviors

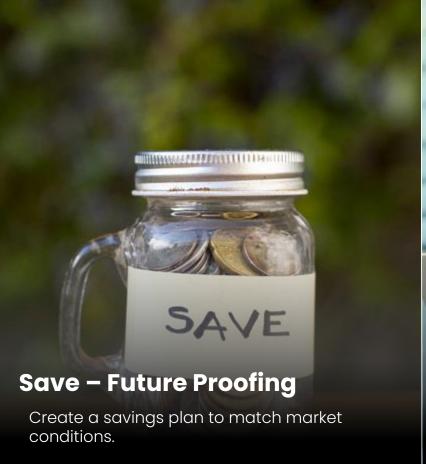
- Partial amount displacement
- Anomaly detection
- Graph analysis
- Neural networks identify and mitigate accommodative transaction risks



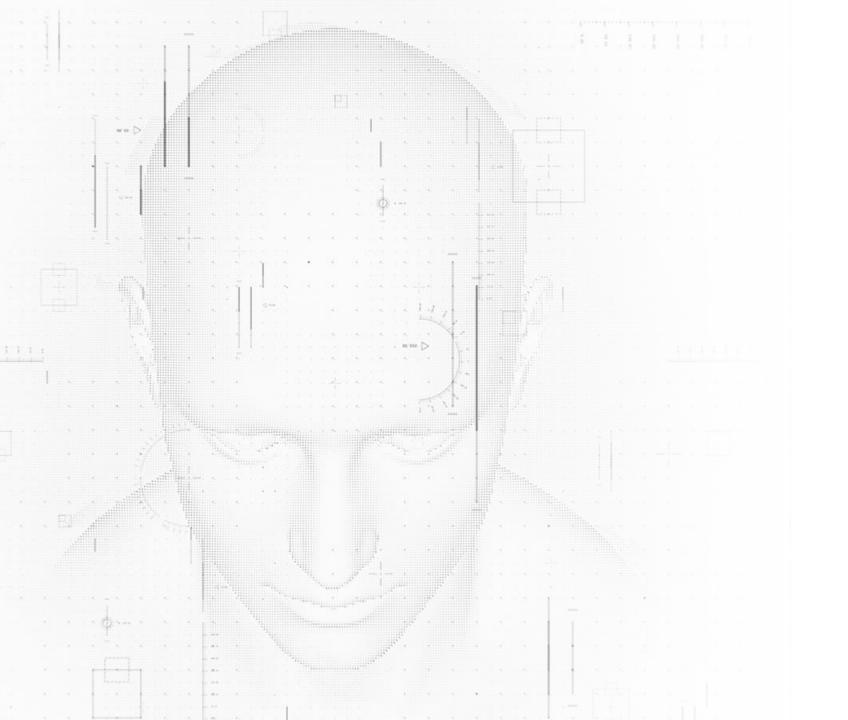
Impacting Financial Wellbeing

Survive - Save - Secure











Thank You

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