

CONFIDENTIAL DIGITAL PRODUCT CASE STUDY

Sugamta

A unified financial-advisory platform for client portfolios, payment schedules, alerts and AI-assisted document extraction.

A financial advisory and insurance services organization required a unified digital platform to manage client financial products, including insurance policies, investment plans, and post office schemes. The organization was handling multiple clients, each with diverse financial instruments such as LIC policies, recurring deposits, savings schemes, and other investments.

Project classification: This project showcases a unified financial-advisory platform for portfolios, documents, payment schedules and client follow-up.



INDUSTRY Financial Advisory & Insurance	CLIENT TYPE Financial advisory and insurance services organisation	EVIDENCE Projected
DELIVERY SCOPE Client portfolio management, document extraction and payment workflows		

Centralised client and portfolio management Client financial products, household relationships and portfolio records are managed in one platform.	Reduced repetitive document data entry AI-assisted extraction reduces repeated manual entry from policy and financial documents.	More reliable payment and maturity tracking Generated payment and maturity schedules support more reliable due-date tracking.
---	--	---

Who needed the solution

A financial advisory and insurance services organization required a unified digital platform to manage client financial products, including insurance policies, investment plans, and post office schemes. The organization was handling multiple clients, each with diverse financial instruments such as LIC policies, recurring deposits, savings schemes, and other investments. These were being tracked manually or through fragmented systems, leading to inefficiencies in monitoring payments, managing client data, and delivering timely services. Advisors needed a centralized solution that could:

- Manage multiple clients and their financial portfolios
- Track upcoming EMLs, premiums, and maturity timelines
- Handle complex scenarios like joint holders and nominee structures
- Provide quick insights and alerts for actionable decisions

What needed to change

The key challenge was the absence of a structured and scalable system to manage financial plans and payment schedules efficiently. The organization faced multiple operational issues:

- Lack of centralized visibility of client financial data
- Difficulty in tracking upcoming EMLs and payment deadlines
- Manual errors in maintaining policy and account information
- Inefficient handling of joint holders and secondary clients
- No automated alerting mechanism for due payments
- Poor user experience due to scattered workflows
- Limited scalability for handling growing client data

These issues led to delayed actions, reduced operational efficiency, and suboptimal client servicing.

Client financial information was spread across manual records	Lack of centralized visibility of client financial data.
Upcoming EMLs and payment deadlines were difficult to track	Difficulty in tracking upcoming EMLs and payment deadlines.
Policy and account details were prone to entry errors	Manual errors in maintaining policy and account information.

Joint holders and nominees created data complexity

Inefficient handling of joint holders and secondary clients.

Advisors lacked proactive alerting and one portfolio view

No automated alerting mechanism for due payments.

03 / WORKFLOW TRANSFORMATION

Before and after

Previous workflow

- Client financial information was spread across manual records
- Upcoming EMLs and payment deadlines were difficult to track
- Policy and account details were prone to entry errors
- Joint holders and nominees created data complexity
- Advisors lacked proactive alerting and one portfolio view

Structured workflow

- Extract document data
- Model client portfolios
- Generate payment schedules
- Trigger alerts and dashboards
- Review structured outputs

04 / SOLUTION

How we approached it

While Sugamta is primarily a structured financial management platform, the system incorporates intelligent automation and AI-powered data extraction to improve operational efficiency and reduce manual effort. The approach includes:

- AI-Based Document Data Extraction Integration of Google Gemini via Google Cloud Vertex AI to extract structured information from uploaded documents such as insurance policies and financial records.

01

Extract document data

Use Gemini to capture structured information from policies and financial documents.

02

Model client portfolios

Represent instruments, holders, nominees and plan relationships in a normalised schema.

03

Generate payment schedules

Calculate EMI, premium and maturity timelines from plan configurations.

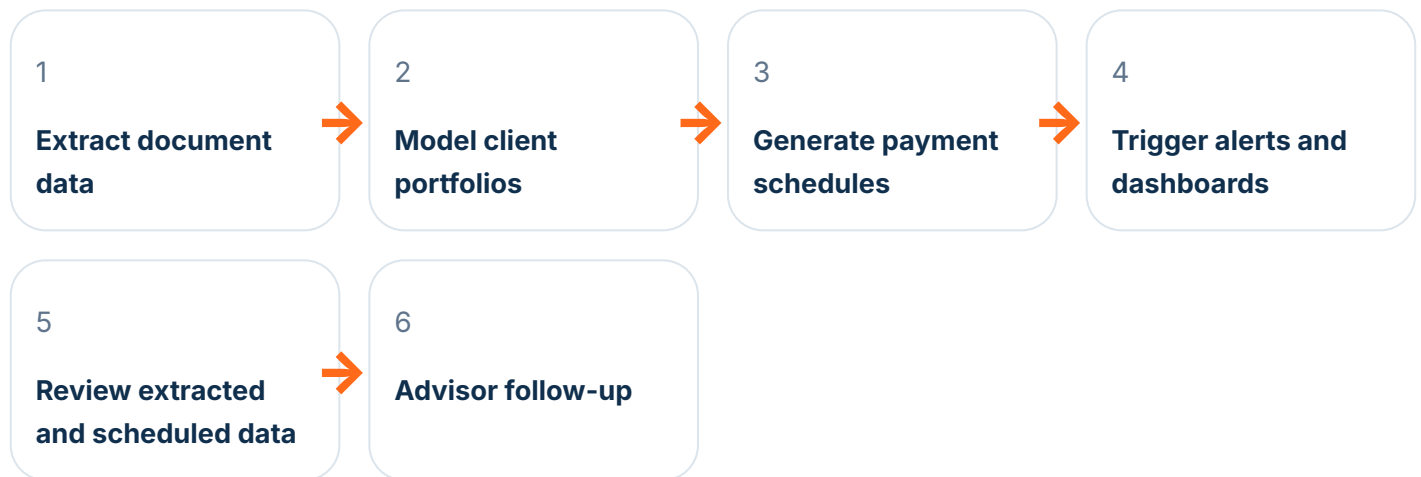
04

Trigger alerts and dashboards

Surface upcoming actions and portfolio information to advisors.

05 / EXAMPLE WORKFLOW

From input to reviewable output



06 / DELIVERY SCOPE

What the delivery covered

Advisory workflow

- Client and household onboarding
- Portfolio and policy management
- Payment and maturity scheduling
- Advisor alerts and follow-up

AI and data automation

- Gemini-assisted document extraction
- Normalised financial-product data model
- Schedule computation and workflow rules
- Notification and alert orchestration

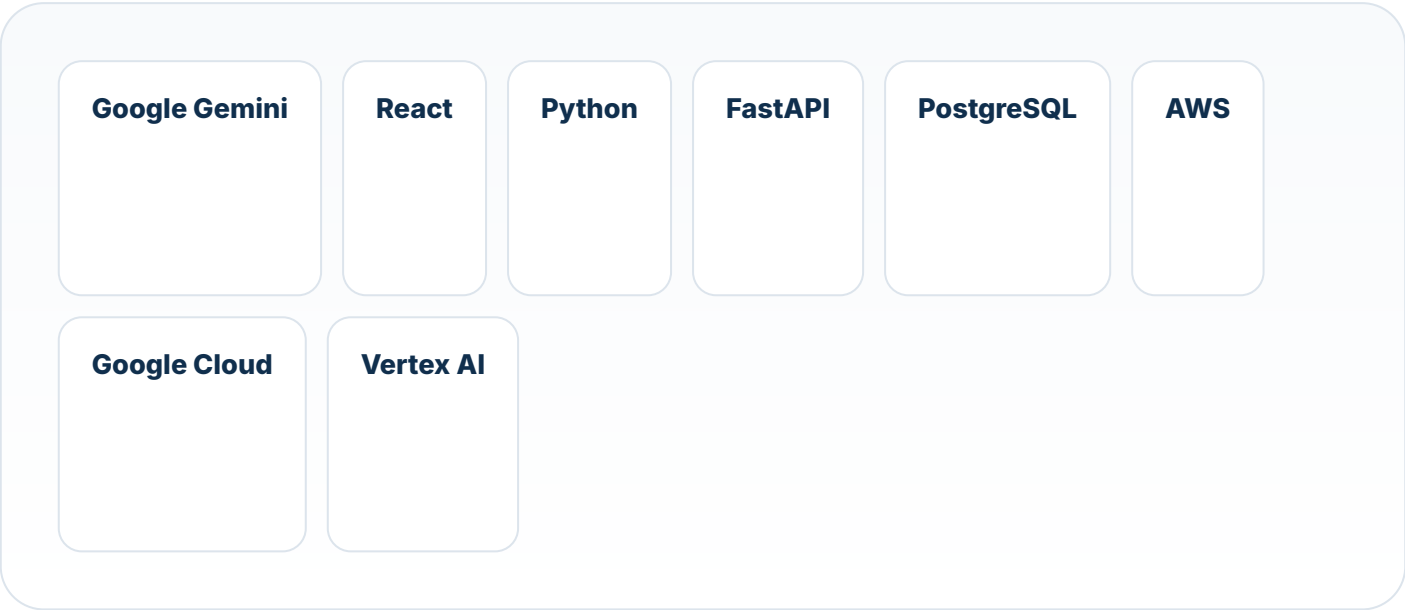
Application and cloud engineering

- React interface
- Python and FastAPI services
- PostgreSQL and SQLAlchemy
- AWS and Google Cloud integrations

Scope boundary

The case study focuses on portfolio, document, schedule and alert workflows. It does not claim quantified error reduction or regulated financial-advice outcomes.

How the system is organised



Role and client separation

Advisor and client records are separated through authenticated product workflows.

Document-extraction review

Gemini-assisted extraction remains reviewable before financial-product data is accepted.

Financial decision boundary

The platform supports administration and follow-up; it does not replace regulated financial advice.

Alert traceability

Payment and maturity reminders are generated from stored schedules and remain visible to advisors.

08 / BUSINESS VALUE

Expected operational value

Centralised client and portfolio management

Client financial products, household relationships and portfolio records are managed in one platform.

-
- 2

Reduced repetitive document data entry
AI-assisted extraction reduces repeated manual entry from policy and financial documents.

Projected
-
- 3

More reliable payment and maturity tracking
Generated payment and maturity schedules support more reliable due-date tracking.

Projected
-
- 4

Proactive advisor follow-up through alerts
Alerts give advisors a structured way to follow up on upcoming payments and events.

Projected
-
- 5

A scalable foundation for growing advisory operations
The service and data architecture supports additional clients, products and advisory workflows.

Projected
-

09 / TECHNOLOGY

Technology and component roles

GO

Google Gemini

Structured extraction, reasoning or generation

RE

React

Reviewer or product user interface

PY

Python

AI, data-processing and backend logic

FA

FastAPI

Backend APIs
and workflow
orchestration

PO

PostgreSQL

Relational
operational and
analytics data

AW

AWS

Cloud
infrastructure
and managed
services

GO

Google Cloud

Cloud hosting
and managed AI
services

VE

Vertex AI

Managed Gemini
and AI model
integration

AM

Amazon SES

Transactional
email and alert
delivery

SQ

SQLAlchemy

Database
access and data
models

10 / RELATED WORK

Explore related case studies

**FINANCIAL SERVICES &
ANALYTICS**

FinSight AI

Multi-tenant bank-statement
analysis, financial Q&A and visual
intelligence for finance teams.

INSURANCE & COMPLIANCE

InsureAI

RAG-based policy review, real-time
knowledge retrieval and automated
policy-gap analysis.

**COMMODITY MARKETS &
TRADING**

**Commodity
Forecasting & Market
Intelligence**

A desktop-first intelligence platform
combining market data, technical
signals and AI-assisted forecasting.

Working on a similar challenge?

Discuss the workflow, data, integrations and evidence required for a practical first release.