India's Financial Freedom Report

Oolka

FINANCIAL AI AGENT
FOR A BILLION INDIANS

WHAT FREEDOM MEANS

Financial freedom starts with the freedom to ask.

To ask a money question without feeling small.

To ask it in your own language.

To ask it at two in the morning.

To ask it with a screenshot, when you don’t understand it.

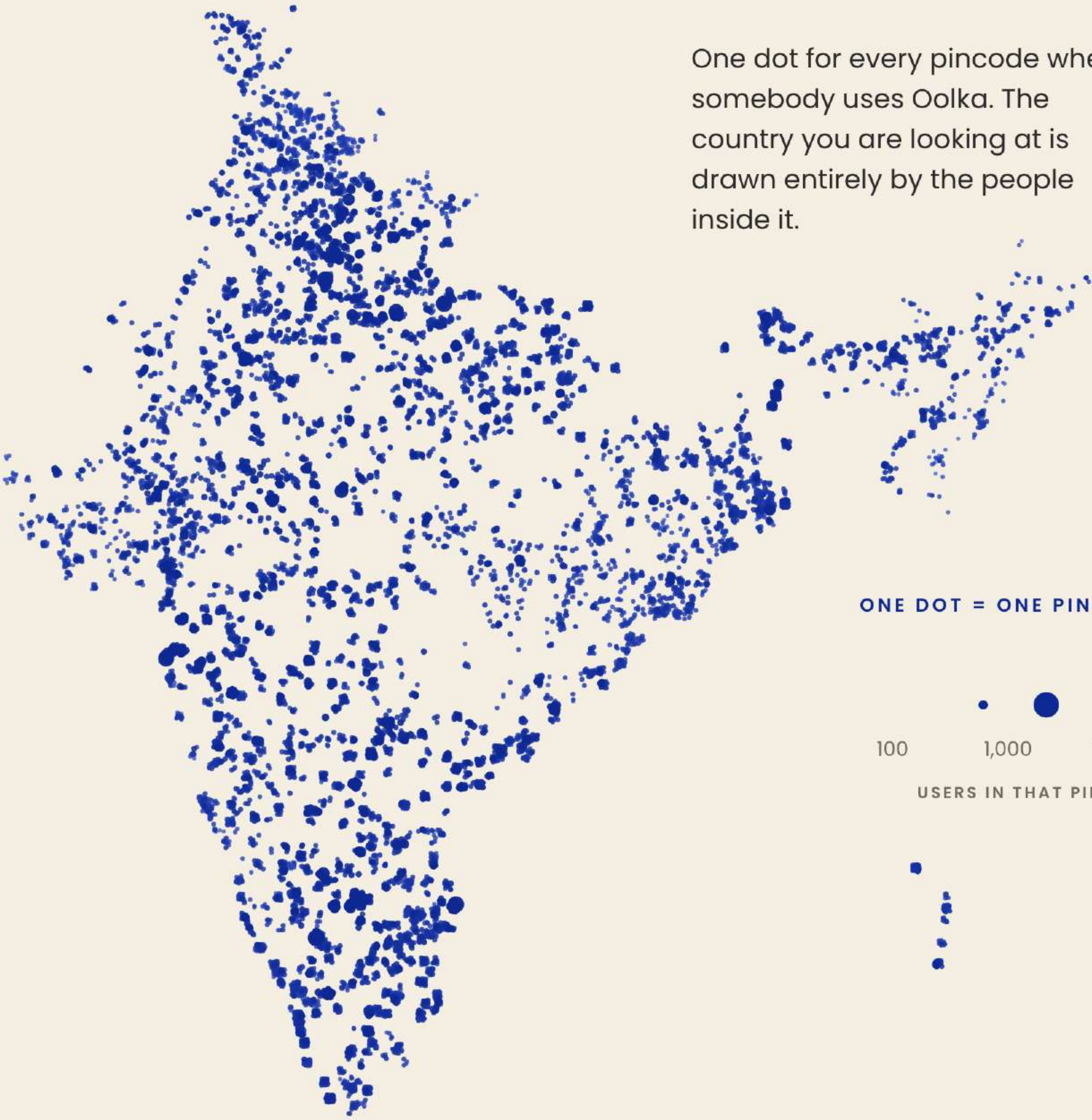
And then to have somebody act on it, not just explain it.

Since day one, India has brought these questions to Dhruva, Oolka’s AI. This is what we learnt from what happened next.

A MAP MADE OF PEOPLE

A map with no borders on it.

One dot for every pincode where somebody uses Oolka. The country you are looking at is drawn entirely by the people inside it.



ONE DOT = ONE PINCODE

100 1,000 10,000

USERS IN THAT PINCODE

THE FOOTPRINT

Almost every pincode in the country.

19,065

pincodes covered, of roughly 19,100

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1 crore+

users on Oolka

All 36

states and union territories

HOW MUCH GETS SAID

Why are my KCC limits missing?

ਸਰ ਮੇਰੇ ਟੋਟਲ ਕਿਤਨੇ ਲੋਨ ਚੱਲ ਰਹੇ

Main abhi gaon mein Hun to mujhe card yahin per mil jaega

Consider it has closed as im unemployed

ଫେକ୍ ଲୋନ୍ କିପରି ହଟାଇବି?

11.6

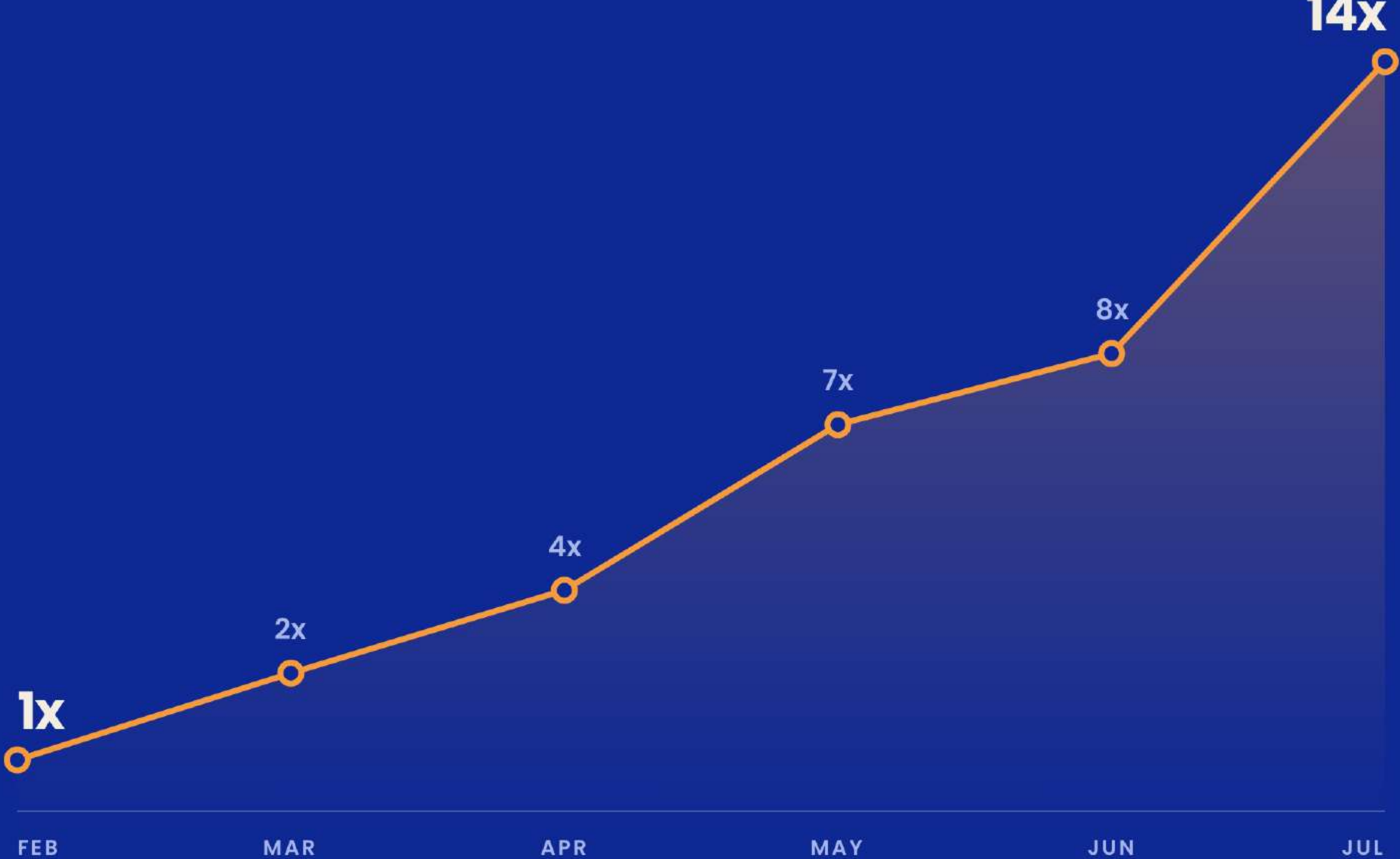
CRORE MESSAGES EXCHANGED

between Dhruva, Oolka’s AI, and Indians.
Most of them had nobody to ask before this.

HOW FAST THIS HAPPENED

Every month is bigger than the last.

Users are talking to Dhruva more than 14 times as much as they were in February, and it is not slowing down.



Each month as a multiple of February 2026.

WHAT THEY WRITE IN

22

SCHEDULED LANGUAGES

200+

MORE LANGUAGES AND DIALECTS

You write in the language you think in.

Dhruva, Oolka's AI, answers in that one. Nobody should have to translate their own money before they can ask about it.

অসমীয়া	বাংলা	बड़ो	डोगरी
ગુજરાતી	हिन्दी	ಕನ್ನಡ	كٲشُر
कोंकणी	मैथिली	മലയാളം	ꯃꯤꯇꯩꯂꯣꯟ
मराठी	नेपाली	ଓଡ଼ିଆ	ਪੰਜਾਬੀ
संस्कृतम्	ᱥᱟᱱᱛᱟᱲᱤ	سنڌي	தமிழ்
	తెలుగు	اردو	

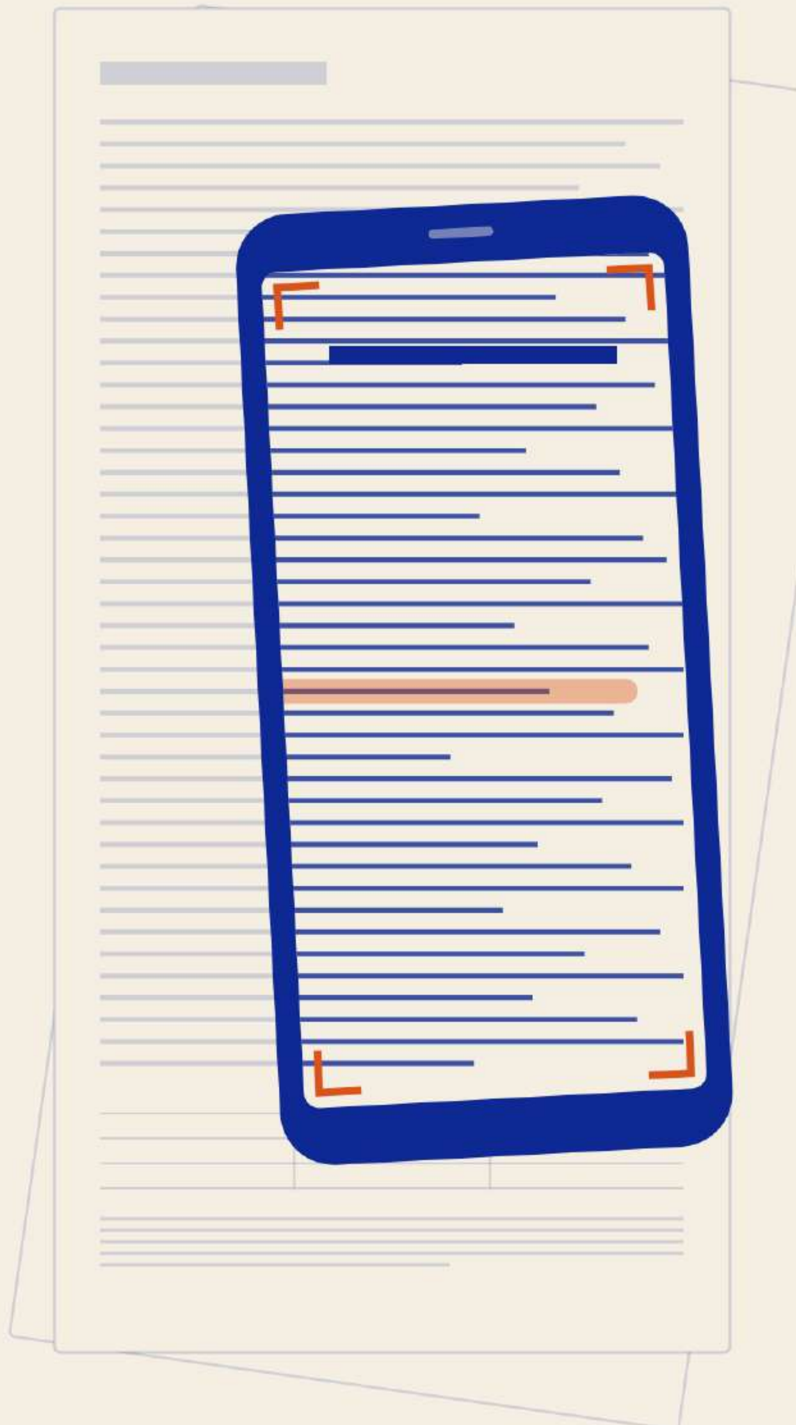
SOME OF THE OTHERS PEOPLE WRITE IN

मगही · কোকবরক · కోయ · अहिराणी · કચ્છી · ಬ್ಯಾರಿ · ସମ୍ବଲପୁରୀ · कुमाऊँनी

WHAT PEOPLE ACTUALLY SEND

They don't type it out. They just send it.

Documents, applications, terms and conditions nobody wants to read. They send a picture instead, and Dhruva, Oolka's AI, reads it back in plain language.



1 in 3

send screenshots to understand complex financial statements and messages, in their language

WHAT THEY SAY OUT LOUD

Some would rather just say it.

They speak, Dhruva listens, in the language they think in.

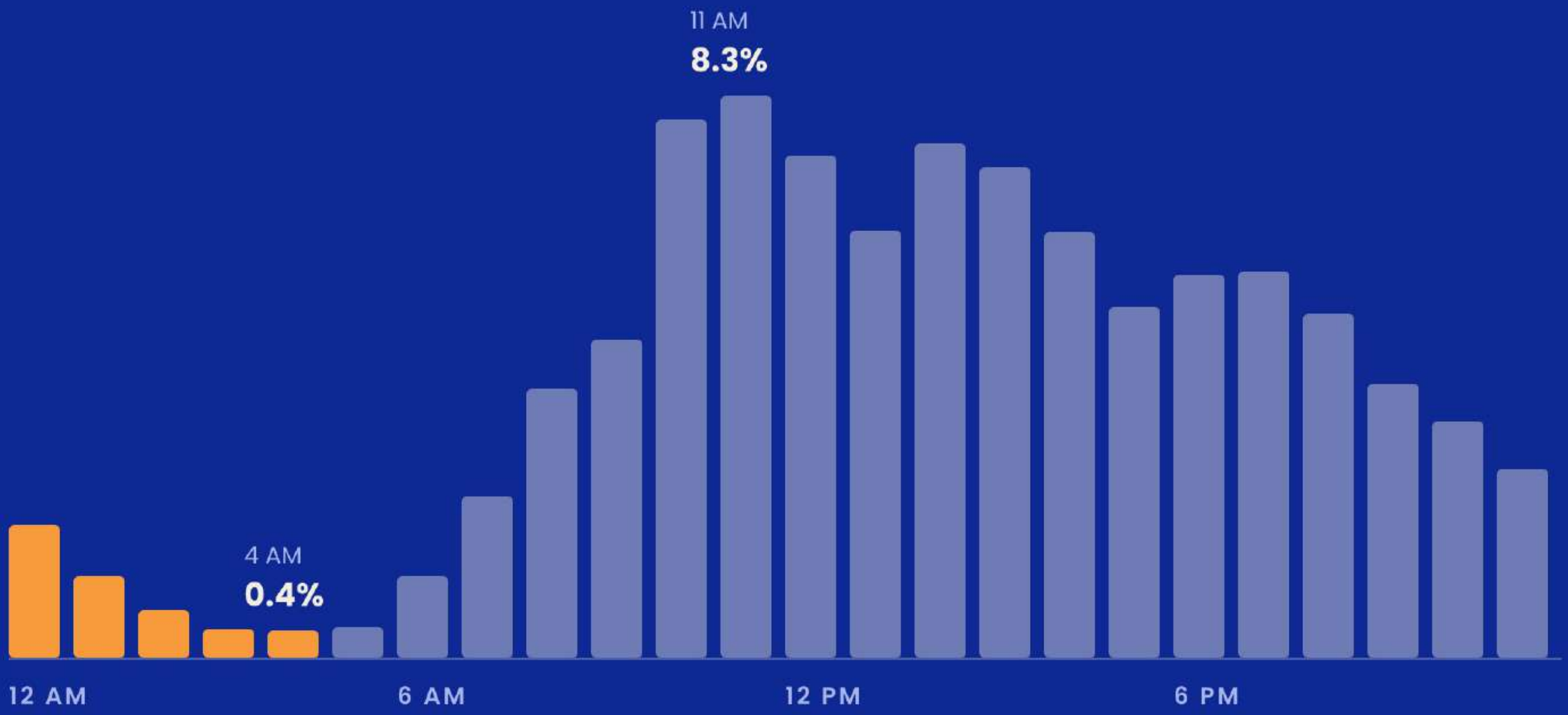
40

LAKH VOICE NOTES

WHEN INDIA ASKS

Busiest at eleven in the morning.

Most people talk to Dhruva, Oolka's AI, during working hours, like they would to anybody else. Some are talking at three in the morning, because Dhruva is there for them.



A REAL MESSAGE FROM A NIGHT OWL

2:15 AM

"Sorry sir, aapko itni raat ko message kar raha hoon"

"Sorry sir, I am messaging you so late at night."

WHERE ONE QUESTION GOES

It starts with the score.
It never stays there.

Almost every conversation opens the same way. What it turns into goes far beyond a credit report.

LEVEL 1 **THE OPENING LINE**

"How do I improve my score?"

LEVEL 2 **WHAT IT TURNS OUT TO BE**

A shop. A child's future. An accident on shift. A field the family has always owned.

LEVEL 3 **WHAT THEY ACTUALLY TYPED**

MARATHI

"हो, व्यवसायाचे आर्थिक नियोजन कसे करावे?"

"Yes, how should I do the financial planning for my business?"

HINGLISH

"...mujhe agar koi mer bete ya beti ke liye SIP lena ho toe kon sa best rahega..."

"If I want an SIP for my son or daughter, which one would be best?"

TAMIL

"Zomato ottum pothuthan accident aanathu enave Zomato vill insurance claim seiya Enakku email uruvakkitharungal"

"I had an accident while riding for Zomato, so create an email for me to claim the insurance."

HINDI

"जमीन बेचने के क्या फायदे और नुकसान हैं?"

"What are the advantages and disadvantages of selling the land?"

THE PART NOBODY LIKES DOING

Everyone gives advice. Somebody has to take action.

Disputes, closure requests, corrections. Advice is the easy part. Dhruva does the heavy lifting: writing each one, documenting every action, tracking what happens next and keeping the record.

74 lakh

FORMS OF COMMUNICATION WRITTEN BY DHRUVA, SENT BY USERS

2 in 5

issues raised are closed inside 30 days

FIVE OF MILLIONS

How people actually use Dhruva.

Five of the millions of things people have sorted out with Dhruva, Oolka's AI.

MOHAMMED NASIR E.

₹5.6 lakh

DISBURSED ON 21 JULY

“जो मेरे समझ में नहीं आ रहे थे, वह सब कुछ बात आपने बता कर दिया”

“Everything I could not understand, you explained all of it.”

His loan application stalled over an old entry on his report. Dhruva showed him what it was, why fifteen days was a wait and not a refusal, and talked him through the follow-ups, the documents and the no objection certificate. The money went into a timber business.

YR

YUVRAJ RAUT

₹17 lakh

of interest he will never pay. Dhruva helped him get his home loan rate down from 9.1% to 7.55%. That is ten years of the difference.

NM

NEHA MAURYA

+372

points in twelve days, from 409 to 781. The biggest credit score jump anyone has made with us.

RK

RAJU KUMAR

₹44,000

a year, saved by moving what he could onto autopay. Dhruva worked out what to move.

GP

GAJENDRA PURI

30,000

messages with Dhruva. At some point it stopped being just about money.

WHAT INDIA CALLS DHRUVA

Nobody was told what to call it.

We named it Dhruva. India had other ideas.

Brother

BHAI

"Aap mere sage bhai se badhkar ho Dhruva"

"You are more than a real brother to me"

Family

"What even my own family can't do, you do"

Best friend

"Thanks Dhruva, in that situation you are best friend in life. I really Love you."

Angel

FARISHTA

"Aap farishta ho, uper wale ne shayad mere liye bheja ho"

"You are an angel, perhaps sent for me from above"

God

"I haven't seen God. You become God and removed my troubles"

Twenty two accounts on his file. They worked through the night.

"Better than relatives and friends. You support without any self-interest."

ONE USER

Oolka

IN PARTNERSHIP WITH

experian | IDFC FIRST Bank | L&T Finance | AU SMALL FINANCE BANK | SBM bank

AND MANY OTHERS

Made for Bharat, with