

Recovery Agent

PRD Summary

- A guided in-app system to help users recover market losses through structured, low-risk investment plans and behavioral coaching.

Problem Space

- - High F&O losses among retail investors
- - Lack of structured support to break loss cycles
- - Emotional trading: revenge trades, over-leverage
- - No personalized recovery pathways in current apps

Solution Overview

- Recovery Agent: An AI-driven system that detects loss patterns, builds personalized recovery plans, and guides users toward safer investing habits.

Key Feature 1: Loss Detection Engine

- - Auto-detect high drawdowns
- - Behavior flags (revenge trading, leverage spikes)
- - Triggers 'Recovery Mode' onboarding

Key Feature 2: Personalized Recovery Plans

- - SIP-based structured investment roadmap
- - Equity + Debt allocation suggestions
- - Recovery timeline simulations
- - One-tap activation

Key Feature 3: Behavioral Coaching

- - AI assistant for guidance
- - Explains past mistakes
- - Pre-trade guardrails and nudges
- - Weekly progress reports

Guided Investment Flow

- 1. Detect losses
- 2. Assess behavior & risk
- 3. Generate recovery plan
- 4. Activate SIP
- 5. Monitor through nudges & guardrails

Impact & Success Metrics

- - Reduce repeat F&O losses
- - Increase long-term product adoption
- - Improve retention & trust
- - Healthier, sustainable user trading behavior