

# Research Intern: Financial Knowledge Curation

**Location:** Remote (India)

**Type:** Internship (Part-time / Full-time)

**Duration:** 3-6 months

**Compensation:** Stipend + Performance Bonus

## Why This Role Matters

**If you are excited about the intersection of AI and Finance, this is your chance to shape it.**

We are building an open source AI financial advisor. Not another chatbot with generic advice, but an **Elite Financial Adviser** that studies each user's complete financial picture and creates personalized plans.

Wealthy individuals pay Rs.1 to 5 lakhs per year for this kind of advice. Everyone else gets generic tips, product pushes, and costly mistakes. We are democratizing elite level financial planning. And we need your help to make the AI genuinely good.

AI is changing finance. Most people worry about being replaced. You will be on the other side, curating the knowledge that trains AI agents. You will learn where they break and how to fix them. This is what employers value: humans who can work with AI, not just use it.

You get hands on experience training production AI systems, not classroom theory. You work with a team passionate about open source and finance. Your research helps real users, gets published with your name, and top performers are considered for extended roles.

## The Opportunity

You will work on an **open source project** at the cutting edge of AI applications in finance. This is not theoretical. Arth is live, helping real users make better financial decisions.

**What makes this exciting:**

- 1. AI plus Finance:** Two of the fastest evolving domains, combined
- 2. Real Impact:** Your research directly improves financial outcomes for thousands
- 3. Open Source:** Your contributions are public, credited, and portfolio worthy
- 4. Primary Sources:** You will become fluent in SEBI circulars, Income Tax Act, and RBI guidelines. This is knowledge most finance professionals, even CAs, lack.
- 5. Ground Floor:** Shape the knowledge architecture of a product from early stage

## About Arth

Arth is an AI that works exclusively for the user. No commissions, no hidden incentives, no conflicts of interest.

## The Problem We Are Solving

**Everyone deserves a financial plan. Almost no one has one.**

Personal financial planners charge Rs.25,000 to Rs.1,00,000 per year, putting quality advice out of reach for most Indians. So where do people turn? To influencers who, on the pretext of educational content, often end up serving their sponsors. We do not hate them. We have learned a lot from many of them. But the incentives are misplaced: when someone earns from promoting a product, their advice cannot be fully yours.

The same pattern repeats across the industry. Mutual fund distributors earn higher commissions on NFOs than on existing funds, so guess what they recommend. Insurance agents earn 30 to 40 percent commission on ULIPs versus 2 to 5 percent on term plans, so guess what they push. Meanwhile, retail investors lack access to primary sources and expert interpretation that would help them see through these tactics.

**The result?** People invest blindly without a plan. They buy products they do not understand. They miss tax benefits they are entitled to. They fall for marketing disguised as advice.

## Our Approach

We are building an AI that studies your complete financial picture, creates bespoke plans, cites sources you can verify, flags blind spots, warns about mis-selling, and surfaces opportunities the wealthy use. To do this right, the AI needs curated, verified, gold standard knowledge. That is where you come in.

## The Role

You will curate high-quality answers to real financial questions, ensuring every fact is verified from primary sources, every assumption is stated, and every blind spot is flagged.

**This is research, not content writing.** Accuracy is non-negotiable. A wrong tax rate or misinterpreted regulation could cost users real money.

## What You Will Do

### 1. Research & Curate Answers

- Take questions from our question bank (real user queries, case studies)
- Research using primary or reliable sources (SEBI, Income Tax Act, RBI, IRDAI)
- Your responses should implicitly follow our 7-dimension framework
- Cite every fact with source URL and section number

### 2. Build the Knowledge Base

- Create gold-standard answers that become training data for the AI
- Document edge cases (NRI rules, HUF considerations, senior citizen benefits)
- Track regulatory changes (budget updates, new circulars)

### 3. Surface Hidden Knowledge

- Find provisions that benefit retail investors but are not widely known
- Document what HNIs and their advisors know
- Identify mis-selling patterns and how to recognize them

## What We Are Looking For

- Comfortable with investment terminology in Indian market context
- Basics of taxation from investment point of view
- Research oriented and detail focused
- Bachelors/Masters in Economics, Commerce, or Finance
- Personal investment experience is a plus

## How to Apply

Email [shrish.lunabotics@gmail.com](mailto:shrish.lunabotics@gmail.com) with the following:

**Subject Line:** Research Intern Application: [Your Full Name]

**In the email body,** tell us why you want to work in personal finance and AI. Keep it genuine, not templated.

**Attachments:**

1. **Your resume** in PDF format
2. **A sample research answer** (Word or PDF): Pick a complex personal finance question from any forum (Reddit IndiaInvestments, Valuepickr, etc.), research it using primary sources, and structure your response using the 7 dimension framework. Cite every fact.

Download the full job description PDF for the complete 7-dimension framework and primary sources list.

## Questions?

- **Role queries:** [shrish.lunabotics@gmail.com](mailto:shrish.lunabotics@gmail.com)
- **About Arth:** [GitHub](#)

## Assignment Guidelines

The following framework and sources will help you complete your sample research answer.

### The 7 Dimensions of a Complete Answer

Every financial question deserves a complete answer. We have identified 7 dimensions that separate elite advice from generic content. We want our agent to be proficient on these facets of financial planning.

#### 1. Facts: Zero Error Tolerance

In finance and regulations, facts are non-negotiable. Every answer will contain facts, and the last thing we want is to present wrong facts to our users. Verifiable information from reliable or primary sources. No approximations.

*"LTCG on listed equity held >12 months: 12.5% on gains above Rs.1.25 lakh."  
Source: Finance Act 2024, Section 112A*

**Not this:** "LTCG is around 10-12% depending on the situation."

## 2. Assumptions: Must Be Explicit

During planning, we make reasonable assumptions about the past and future. We should let users know about them along with our reasoning for why these assumptions make sense, so they know where things can break. State every parameter. Users need to know what can change.

*"This projection assumes:*

- Inflation: 7% (10-year CPI average)*
- Equity returns: 12% CAGR (Nifty 50 historical, not guaranteed)*
- FD rate: 7.1% (current SBI 1-year, subject to change)*
- Tax regime: New regime, no 80C deductions claimed"*

## 3. Interpretation: Show Your Reasoning

Laws and situations require interpretation. Cite the source, explain your reading.

*"SEBI's Oct 2024 circular on 'Mutual Fund Lite' caps TER at 0.5% for passive funds.*

***Interpretation:*** *Over 20 years, 0.5% lower expense ratio on Rs.1Cr corpus compounds to Rs.15-20L saved. This benefits long-term SIP investors significantly."*

## 4. Opinion: Clearly Labeled

Some of us have solid opinions about our way of investing, which we can challenge as well. But we should know what is opinion and what are facts, and not use them interchangeably. Distinguish between facts and recommendations.

*"Given your variable freelance income, I recommend 8 months emergency fund (not the standard 6)."*

## 5. Blind Spots: Flag the Gotchas

Even Ray Dalio says you should surround yourself with people who cover for your blind spots. In investing, nobody can be sure and everyone has blind spots, even veteran investors. You realise them and take precautions. As a financial advisor, it is our job to cover users' blind spots. Hidden clauses, fine print, and common oversights that catch people off-guard.

***ELSS Lock-in:*** *The 3-year lock-in applies per SIP installment, not from your first SIP. Your Jan 2024 SIP unlocks Jan 2027; Feb 2024 unlocks Feb 2027.*

## 6. Silver Linings: What the Wealthy Know

We often complain that the rich exploit loopholes and never pay taxes. They must know something we do not. An advisor should be able to tell users some legal and valid ways to gain extra alpha or save money on taxes. Some of these require long-term planning. Lesser-known provisions that benefit those who plan ahead.

**Section 54:** Reinvest property sale LTCG into another residential property within 2 years → full tax exemption. Works on inherited property too.

## 7. Mis-selling Risks: Follow the Incentives

To take advice, most of the time we tend to go to the wrong person whose best interest does not align with ours. We must be aware of their payoff matrices as well. Not blame, but awareness. Where incentives are misaligned, users should know.

**ULIP versus Term plus Mutual Fund:** Insurance agents earn 20 to 40 percent first year commission on ULIPs versus 2 to 5 percent on term plans. If someone pushes "insurance plus investment in one product," ask why not term insurance plus mutual fund separately.

## Primary Sources: Non Negotiable

Every fact must trace to an authoritative source.

### Regulatory & Legal (Mandatory for compliance/tax questions)

Source	URL	Use For
SEBI Circulars	<a href="http://sebi.gov.in/legal/circulars">sebi.gov.in/legal/circulars</a>	MF regulations, market rules
Income Tax Act	<a href="http://incometaxindia.gov.in">incometaxindia.gov.in</a>	Tax provisions, sections
Finance Act	<a href="http://indiabudget.gov.in">indiabudget.gov.in</a>	Budget changes, new rules
RBI Master Circulars	<a href="http://rbi.org.in">rbi.org.in</a>	Banking, forex, LRS limits
IRDAI Regulations	<a href="http://irdai.gov.in">irdai.gov.in</a>	Insurance rules
PFRDA	<a href="http://pfrda.org.in">pfrda.org.in</a>	NPS regulations
EPFO	<a href="http://epfindia.gov.in">epfindia.gov.in</a>	PF, pension rules

### Educational (Verified, cite specific chapters)

Source	URL	Use For
Zerodha Varsity	<a href="http://zerodha.com/varsity">zerodha.com/varsity</a>	Concepts, explanations
AMFI	<a href="http://amfiindia.com">amfiindia.com</a>	MF data, investor education
ClearTax	<a href="http://cleartax.in">cleartax.in</a>	Tax guides (verify with Act)

### Data

Source	Use For
AMFI NAV data	Fund NAVs, AUM, returns
RBI Handbook of Statistics	Interest rates, forex