

Spiti

AI reasoning engine for scheme eligibility

Citizens don't know what they qualify for.

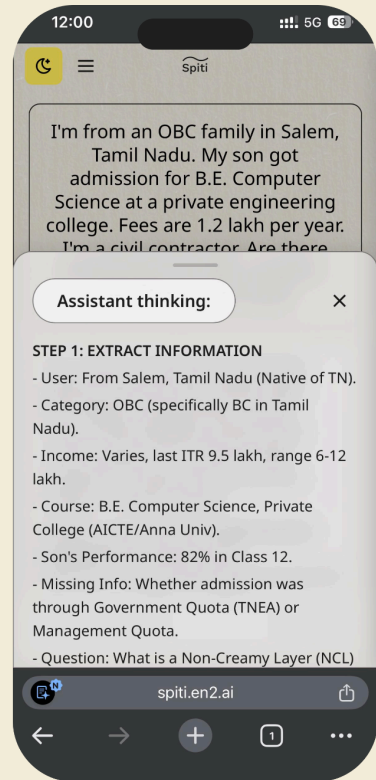
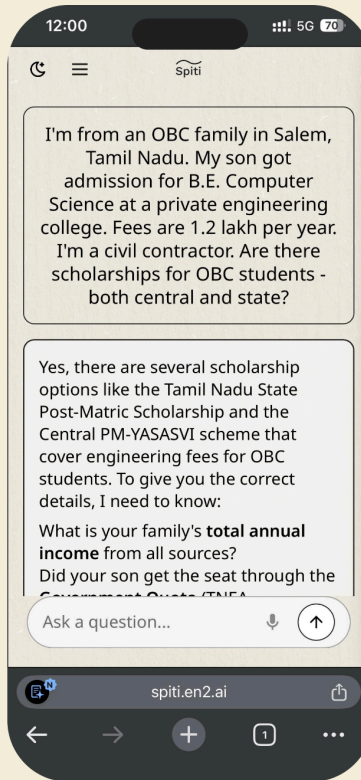
Every country with welfare programs faces the same problem: schemes exist, but discovery doesn't. India has 3,400+ welfare schemes. ASEAN and African countries have thousands of citizen benefit schemes. The people who need these schemes most - low-income, rural, low-literacy, are the least equipped to navigate eligibility rules across dozens of overlapping programs.

Help desks can't scale. Generic chatbots hallucinate on policy thresholds. Citizens give up.


Spiti: AI eligibility reasoning at population scale.

Spiti is an AI reasoning engine that evaluates a citizen's specific situation against scheme eligibility rules - and returns a structured determination with full reasoning traces, citing the relevant clauses and thresholds.

Outcome	Detail
Population-scale eligibility screening	Evaluate citizens against all configured schemes simultaneously — text or voice, multilingual
Auditable reasoning	Every determination comes with a full trace: which criteria matched, which didn't, what thresholds applied. Auditable by officers, regulators, or oversight bodies
Policy accuracy	Not a general chatbot — Spiti enforces interpretation constraints drawn from actual scheme guidelines, circulars, and amendments. Hallucination on legal thresholds is architecturally prevented
Voice-first access	WhatsApp voice in local languages — no app download, no literacy barrier. Designed for the populations that need welfare most
Cost savings	Per-interaction cost is a fraction of human help desks or call centers




Component	What It Does
Inference	Hosts the Spiti reasoning model — sovereign, within your region
Web grounding	Every determination is grounded against live web sources AND the indexed scheme corpus. The model doesn't guess — it retrieves the current circular, verifies state-specific variations, and cites what it found. This is how Spiti catches state top-ups, revised thresholds, and new notifications that aren't in the base corpus yet.
Scheme corpus	Scheme guidelines, circulars, amendments, government orders — indexed and updated in the finetuned model
Conversation state	Multi-turn interaction history, reasoning trace storage, audit logs
Orchestration	Stateless API layer — connects to WhatsApp, portals, call centers
Monitoring	Latency, accuracy, usage dashboards out of the box



Welcome

How can I help you?



New Chat

What do you want to know?


🔊 ↕

some questions you can ask

Am I eligible for PM Kisan?

How to apply for Ayushman Bharat?

Tell me about Ujjwala Yojana



New Chat

AI Capabilities Inquiry
12:18 PM

Ayushman Bharat...
Mar 24

PM KISAN Eligibility...
Mar 24

OBC Engineering...
Mar 20


OBC Engineering...
Mar 18


Meghalaya Minority...
Mar 18

Bihar Student Seeks...
Mar 18

PM Kisan Eligibility
Mar 18


Logout





Welcome

How can I help you?



New Chat

I'm from a Muslim family in Bihar. I just got my Class 10 result - scored 78% from BSEB board. My father drives a rickshaw. Is there any government schemes for me?

Congratulations on your excellent result! Since you passed Class 10 with a first division (78%) from the Bihar Board, you are eligible for the **Mukhyamantri Vidyarthi Protsahan Yojana**, which provides a one-time incentive of ₹10,000 for minority students. You can also apply for the **Bihar Post-Matric Scholarship** to cover your Class 11 and 12 fees. To help me find more specific scholarships for you, are you a boy or a girl?

🔊 🗨


Family income is around 70000-80000 per year. Yes I'll join Class 11 at a government school. I have Aadhaar but no bank account - only my father has one. No income certificate or minority certificate either.

You are eligible for the ₹10,000 incentive under the Mukhyamantri Vidyarthi Protsahan Yojana and the Bihar Post-Matric Scholarship. However, to receive the money via DBT, you **must open a bank account in your own name** and link it with your Aadhaar, as you cannot use your father's account. You will also need to get an Income Certificate (showing less than ₹1.5 lakh) and a Minority/Caste certificate from your local Block Office (RTPS counter) to apply. To check if you qualify for

Ask a question...

🔊 ↕

← assistant thinking



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Ayushman Bharat...
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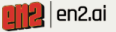
OBC Engineering...
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Assistant thinking:

STEP 1: EXTRACT INFORMATION

- User: Muslim student from Bihar.
- Academic status: Just passed Class 10 (BSEB board) with 78%.
- Socio-economic: Father is a rickshaw driver (suggests low income).
- Missing: Gender of the student (some schemes are girl-specific).

STEP 2: IDENTIFY RELEVANT SCHEME(S)

- Mukhyamantri Vidarthi Protsahan Yojana (Minority Welfare Dept, Bihar).
- Mukhyamantri Balika/Balak Protsahan Yojana.
- Begum Hazrat Mahal National Scholarship (if female).
- Bihar Post Matric Scholarship (for continued studies).

STEP 3: CHECK ELIGIBILITY

- Mukhyamantri Vidarthi Protsahan Yojana: PASS (Resident of Bihar, Muslim community, First Division/78% in Class 10 BSEB).
- Mukhyamantri Balak/Balika Protsahan Yojana: PASS (First division in 10th BSEB).
- Begum Hazrat Mahal: UNKNOWN (Requires student to be female).

STEP 4: DECIDE RESPONSE STRATEGY

- The user is highly eligible for the 'Mukhyamantri Vidarthi Protsahan Yojana' which gives a one-time incentive of ₹10,000 for minority students who get first division in 10th.

I'm from a Muslim family in Bihar. I just got my Class 10 result - scored 78% from BSEB board. My father drives a rickshaw. Is there any government schemes for me?

Congratulations on your excellent result! Since you passed Class 10 with a first division (78%) from the Bihar Board, you are eligible for the **Mukhyamantri Vidarthi Protsahan Yojana**, which provides a one-time incentive of ₹10,000 for minority students. You can also apply for the **Bihar Post-Matric Scholarship** to cover your Class 11 and 12 fees. To help me find more specific scholarships for you, are you a boy or a girl?

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→ assistant thinking

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Assistant thinking:

STEP 1: EXTRACT INFORMATION

- What user told me: The user is asking about their eligibility for PM Kisan.
- What's still missing: Whether they own cultivable land, if they or their family members fall into exclusion categories (taxpayers, govt employees, professionals, etc.), and their state.

STEP 2: IDENTIFY RELEVANT SCHEME(S)

- Scheme: PM Kisan Samman Nidhi Yojana.
- Key criteria: Must be a landholding farmer family (husband, wife, minor children) with cultivable land in their name.

STEP 3: CHECK ELIGIBILITY

- Landownership: UNKNOWN
- Exclusion (Taxpayer): UNKNOWN
- Exclusion (Govt Job/Professional): UNKNOWN
- Exclusion (Pension >10k): UNKNOWN

STEP 4: DECIDE RESPONSE STRATEGY

- Since this is an eligibility check, I need to identify blocking criteria first. The most fundamental requirement is land ownership. I will ask about land ownership to begin the progressive check.

STEP 5: DETERMINE OUTCOME

- Status: NEED MORE INFO
- Confidence: MEDIUM

Am I eligible for PM Kisan?

To help you check your eligibility for PM Kisan, could you please tell me if you or your family (husband/wife) own any cultivable land in your name?

Ask a question...

→ assistant thinking

Spiti

New Chat

- Am I eligible for PM...
10:58 AM
- AI Capabilities Inquiry
12:18 PM
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Mar 24
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Built for the hardest deployment environments

Challenge	How Spiti Handles It
Multilingual populations	Indian scheduled languages using Bhashini — voice and text
Low literacy	Voice-first design. Citizens speak; Spiti listens, reasons, and speaks back
Data sovereignty	Deploy per-country with full data isolation. Citizen data never leaves borders.
Government audit requirements	Full reasoning traces stored and auditable. AI flags, officer decides.
Hundreds of schemes	Evaluate against all configured schemes in a single interaction
Policy changes	New circulars and amendments are encoded into the reasoning engine — no retraining required for rule updates

How it works – multi-turn eligibility reasoning

A woman in Pithoragarh, Uttarakhand sends a WhatsApp voice message in Hindi:

<p>→ Turn 1</p> <p>Citizen: "Mera pati expire ho gaye hain, do bachche hain, pension ke baare mein kuch pata karna tha." ("My husband passed away, I have two children, I wanted to find out about pension.")</p> <p>Spiti: I'm sorry for your loss. To determine which schemes you may be eligible for, I need a few details. What is your age? And what is your approximate monthly household income currently?</p>	<p>→ Turn 2</p> <p>Citizen: "Umr 38 saal hai. Income kuch nahi hai, khet hai lekin bahut chhota — ek bigha." ("I'm 38. No income really, there's land but very small — one bigha.")</p> <p>Spiti: Thank you. One bigha in Uttarakhand is approximately 0.09 hectares. A few more questions: are your children currently in school, and if so, which classes? And do you have a BPL or Antyodaya ration card?</p>
<p>→ Turn 3</p> <p>Citizen: "Beti class 9 mein hai, beta class 6. BPL card hai." ("Daughter in class 9, son in class 6. We have a BPL card.")</p> <p>Spiti: Based on your profile, here are the schemes you are eligible for:</p> <p>→Uttarakhand Vidhwa Pension Yojana (State Widow Pension) — Eligible. Rs 1,500/month. Reasoning: Uttarakhand state scheme allows widows from age 18 onward (state eligibility, not central).</p> <p>→PM-KISAN — Eligible. Landholding under 2 hectares, no exclusion criteria apply. Rs 6,000/year in three installments. Reasoning: Operational Guidelines 2019, land ceiling criterion satisfied. Important: husband's death does not automatically transfer the benefit — land mutation into your name is required at the tehsil office. Nearest tehsil: Pithoragarh.</p> <p>→Pre-Matric Scholarship (daughter, Class 9) — Eligible. BPL family, income below Rs 2.5L threshold. Reasoning: Pre-Matric Scholarship revised guidelines — from academic year 2022-23, the central scheme covers Classes 9-10 only (Classes 1-8 discontinued as elementary education is covered under the RTE Act). Your daughter in Class 9 qualifies. Apply via the National Scholarship Portal before October deadline. Requires: income certificate, school bonafide, Aadhaar, bank account in student's name.</p> <p>→Pre-Matric Scholarship (daughter, Class 9) — Eligible. BPL family, income below Rs 2.5L threshold. Reasoning: Pre-Matric Scholarship revised guidelines — from academic year 2022-23, the central scheme covers Classes 9-10 only (Classes 1-8 discontinued as elementary education is covered under the RTE Act). Your daughter in Class 9 qualifies. Apply via National Scholarship Portal before October deadline. Requires: income certificate, school bonafide, Aadhaar, bank account in student's name.</p> <p>→Pre-Matric Scholarship (son, Class 6) — Not eligible. Reasoning: Central Pre-Matric Scholarship was discontinued for Classes 1-8 from 2022-23. RTE Act covers elementary education. Son does not qualify under the current central scheme. Recommend checking if Uttarakhand has a state-level scholarship for elementary classes.</p> <p>→National Family Benefit Scheme — Need more information. If your husband's death was within the last 12 months and he was a primary breadwinner aged 18-59, you may qualify for a one-time Rs 20,000 grant under NSAP. When did he pass away?</p>	

Each determination carries a structured reasoning trace — which criteria matched, which thresholds applied, which sources were consulted (scheme guidelines, state notifications, live web verification). Every trace is logged and auditable by officers downstream.

About en2.ai

Apong AI Media Pvt Ltd (trade name: en2.ai) builds AI infrastructure for government service delivery. The company is DPIIT-recognized, incubated under NVIDIA Inception Program, and an AWS ISV Accelerate partner.

Patent pending workflow covering the core reasoning architecture - Procedure Inference Domain, Domain Correctness Encoding, Eligibility Inference Engine, Causal Chain Encoding, Entity State Persistence, Interpretation Constraints, and Narrative Content Containers.

Team: AI research, government stakeholder relationships, and production deployment experience across India and South Asia. Engineering led by full-stack and solution architecture specialists with government integration experience.