

Google Cloud

PRESENTS

Agentic AI Day

Build the next generation of intelligent agents

Powered by 

Team Details

- a. Team name: Trinethra
- b. Team leader name: Aryan Jaiswal
- c. Problem statement: Let AI Speak to Your Money

Brief about the idea

Introducing Aura: Your Autonomous Financial Architect

Aura is a proactive, intelligent financial agent built on the Google AI stack, engineered to **solve** the **critical trust and utility gap** in today's financial AI. While Fi's MCP provides the data, current AI assistants fail due to two fundamental flaws which are: **mathematical hallucination** and **a lack of real-world context**.

Aura transcends these limitations. It's not another passive chatbot; it's an autonomous co-pilot that:

1. **Grounds** a user's financial data with real-time market APIs (e.g., TrueData, Polygon.io) and macroeconomic indicators from the RBI's Database on Indian Economy (DBIE).
2. **Reasons** with maximum mathematical accuracy by delegating complex calculations to dedicated analytical tools via Gemini's function calling.
3. **Acts** by proactively identifying optimization opportunities—like eliminating idle cash or harvesting tax losses—and executing complex, goal-oriented financial plans with user consent.

Aura transforms personal finance from a reactive chore into a dynamic, optimized, and autonomous experience.

Opportunities

How different is it from any of the other existing ideas?

1. The Indian fintech market is saturated with passive dashboards (e.g., INDmoney, Jupiter) that require the user to be the expert. Fi's current MCP implementation is a reactive Q&A tool for everyone and developers.
2. Aura represents a paradigm shift. It is a **proactive and autonomous agent**. It doesn't wait for questions; it provides answers and executes actions the user didn't even know they needed. This moves beyond the crowded "WealthTech" space into the blue ocean of Agentic Finance.

How will it be able to solve the problem?

1. **Our Solution : By Engineering Trust.**
2. The core problem is trust. An AI that "**fumbles on basic math**" is useless for finance.
3. Aura solves this by architecting for reliability. Instead of asking an LLM to calculate a portfolio's XIRR, Aura uses Gemini's function calling to invoke a dedicated, precise analytical tool. This guarantees accuracy and builds the foundation of user trust.

USP of the proposed solution

1. **Autonomous Goal-Oriented Action.**
2. Aura's Unique Selling Proposition is its ability to deconstruct a high-level user goal (e.g., "I want to save ₹10 lakh for a down payment in three years") into a concrete, multi-step, and executable financial plan.
3. It can autonomously identify idle cash, propose a specific ETF portfolio based on the user's risk profile, and automate the monthly investments required to hit the target.
4. This is a capability no current consumer app in India offers.

List of features offered by the solution

A Feature Stack Designed for Autonomous Action

1) Autonomous Opportunity Engine :

Proactively scans over 18+ financial data sources via the Fi MCP to identify and alert on an average of 3–5 actionable optimization opportunities per user per quarter (e.g., idle cash, high-interest debt, tax-saving strategies).

2) Goal-Oriented "Strategy-to-Action" Planner :

Utilizes Gemini 2.5 Pro's multi-step reasoning to translate user goals into concrete, executable financial plans.

3) Real-Time Grounding Module :

Enriches MCP data by integrating live market feeds from APIs like TrueData and macroeconomic context from the RBI's DBIE portal, ensuring all advice is timely, relevant and true.

4) Zero-Hallucination Financial Toolkit :

A suite of dedicated analytical tools (for XIRR, CAGR, volatility, etc.) invoked via Gemini's function calling to guarantee maximum mathematical accuracy.

5) One-Tap Execution & Automation :

Presents complex strategies as simple, clear proposals (e.g., “Consolidate your credit card debt to save ₹1,500/month in interest?”) that users can approve with a single tap.

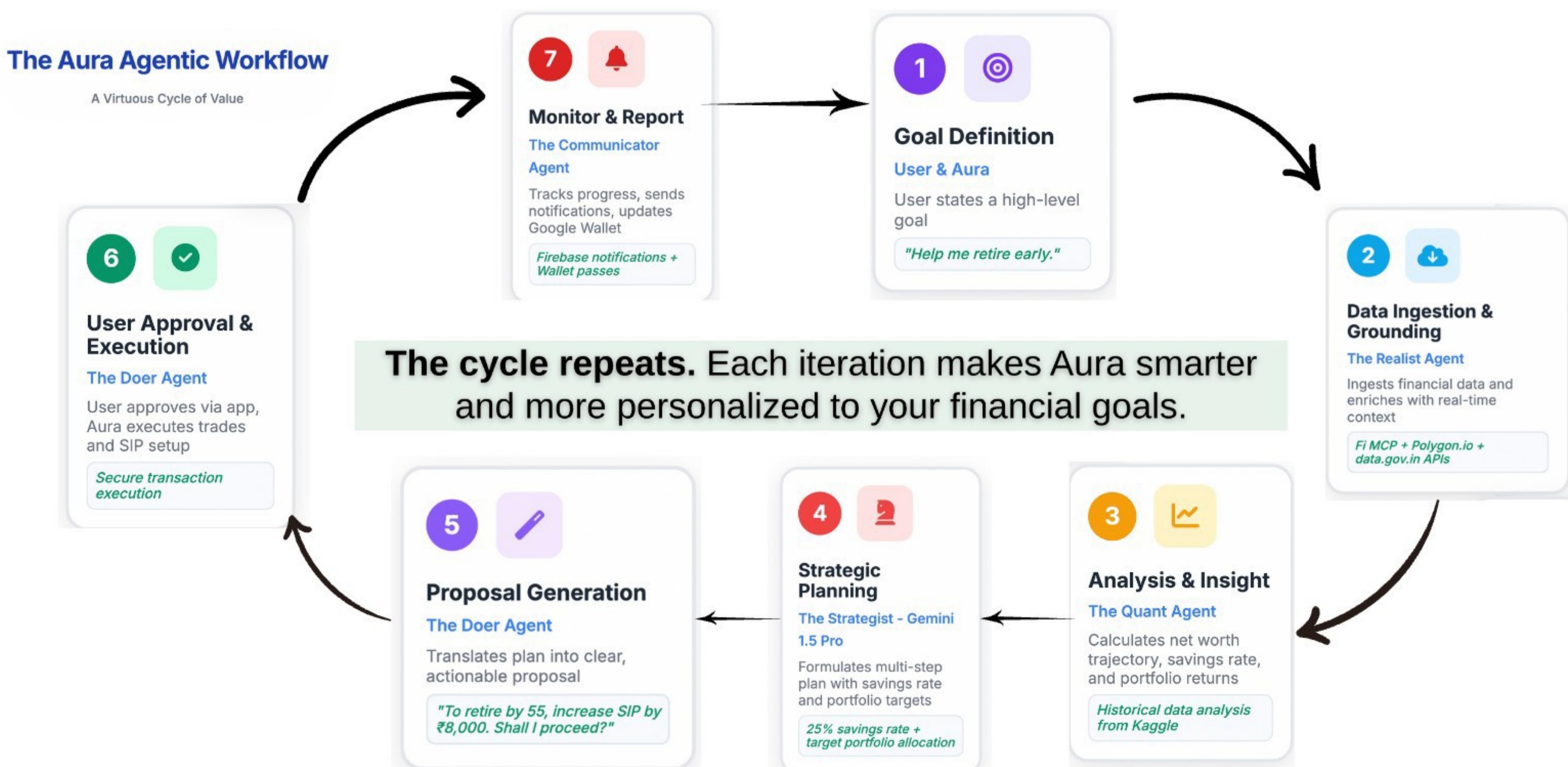
6) Dynamic Google Wallet Integration :

Delivers live progress updates on financial goals directly to the user's Google Wallet via dynamically generated passes, providing constant, ambient reinforcement of financial wellness.

Competitive Analysis of Indian Personal Finance Apps

Feature/Capability	Jupiter	INDmoney	Fi.Money	Aura (Proposed Solution)
Expense Tracking & Categorization	✓	✓	✓	✓ (via MCP)
Manual Bill Pay & UPI	✓	✓	✓	✓ (via partner APIs)
Manual Stock/MF Investing	✓	✓	✓	✓ (via partner APIs)
Reactive AI Chatbot (Q&A)	✓	✓	✓	✓
Proactive Opportunity Identification	✗	✗	✗	✓
Autonomous Multi-Step Goal Planning	✗	✗	✗	✓
Automated Transaction Execution (Suggestion-based)	✗	✗	✗	✓
Real-time External Data Grounding	✗	✗	✗	✓

Process flow diagram or use-case diagram



Technologies to be used in the solution

A Natively Google-Built Architecture for Maximum Impact

Core AI & MLOps (The "Brain")

1. **Vertex AI** - Unified MLOps platform for building, deploying, and scaling our agentic system - serverless, scalable, friendly.
2. **Gemini 2.5 Pro** - Advanced multimodal reasoning engine powering the "Strategist" agent with complex, multi-step planning.
3. **Vertex AI Pipelines** - Orchestrates our multi-agent workflows in a serverless, production-grade environment.
4. **Google AI Studio** - Used for rapid prompt prototyping, evaluation, and deploying prebuilt agents. Other prominent LLM's can also be used for enhancements.

Backend & Data (The "Spine")

1. **Firebase** - Our full-stack Backend-as-a-Service for rapid MVP development with scalable infra and zero ops overhead.
2. **Firestore** - Low-latency NoSQL database storing user goals, agent plans, and preferences—at just ~₹5.16 per 100K reads.
3. **Firebase Authentication** - Secure, built-in auth via phone, email, or Google Sign-In with MFA support.
4. **Cloud Functions for Firebase** - All serverless logic and API integrations hosted here—free for up to 2 million calls/month.

Data & Integration (The "Senses")

1. **Fi.Money MCP API** - The core stream for user-level financial data powering agentic insights.
2. **Google Wallet API** - Delivers dynamic goal updates and insights directly into users' wallets via live passes.
3. **Google Cloud Storage** - Used to cache historical datasets (e.g., Indian equities from Kaggle) for training and insights.
4. **Apigee (Google Cloud)** - Manages and secures third-party API access, with built-in monitoring and policy enforcement.

Architecture diagram of the proposed solution

Aura's Multi-Agent Architecture on Google Cloud

1. User Interface Layer

The user interacts through a responsive Flutter App or Web App, where financial insights and guided actions are presented clearly.

2. Backend & Orchestration Layer

Firebase Auth manages secure user identity, while **Firestore** stores user data and agent-generated plans. **Cloud Functions** act as the backend glue, triggering workflows and connecting the UI with AI pipelines..

3. AI & ML Intelligence Layer

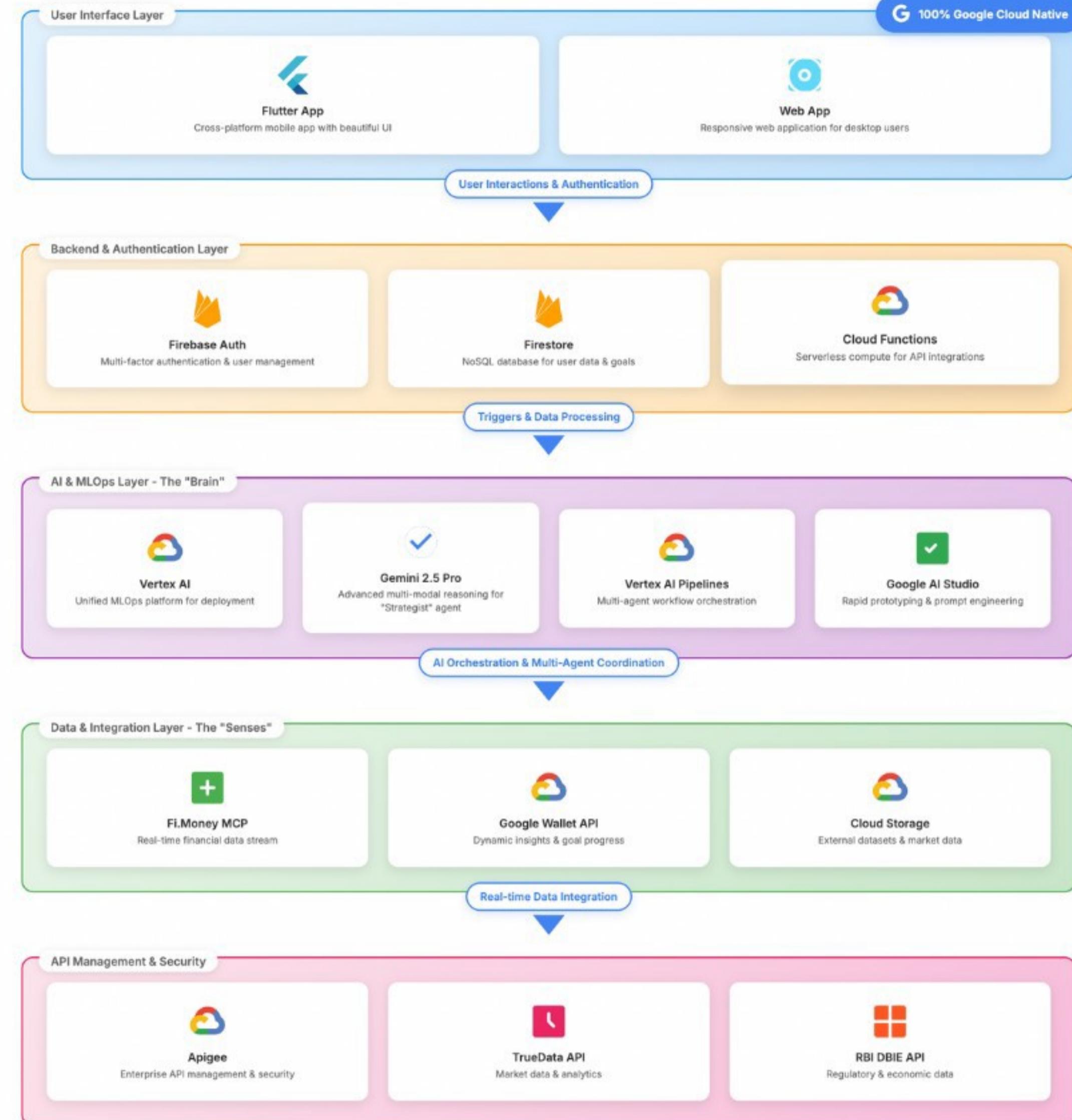
The Strategist **Gemini 2.5 Pro** generates personalized plans through advanced reasoning. The **Quant Agent** delivers precise financial analysis (XIRR, CAGR), while the **Doer Agent** translates plans into clear, actionable steps — all orchestrated via **Vertex AI Pipelines** and executed through Cloud Functions.

4. Data & Integration Layer

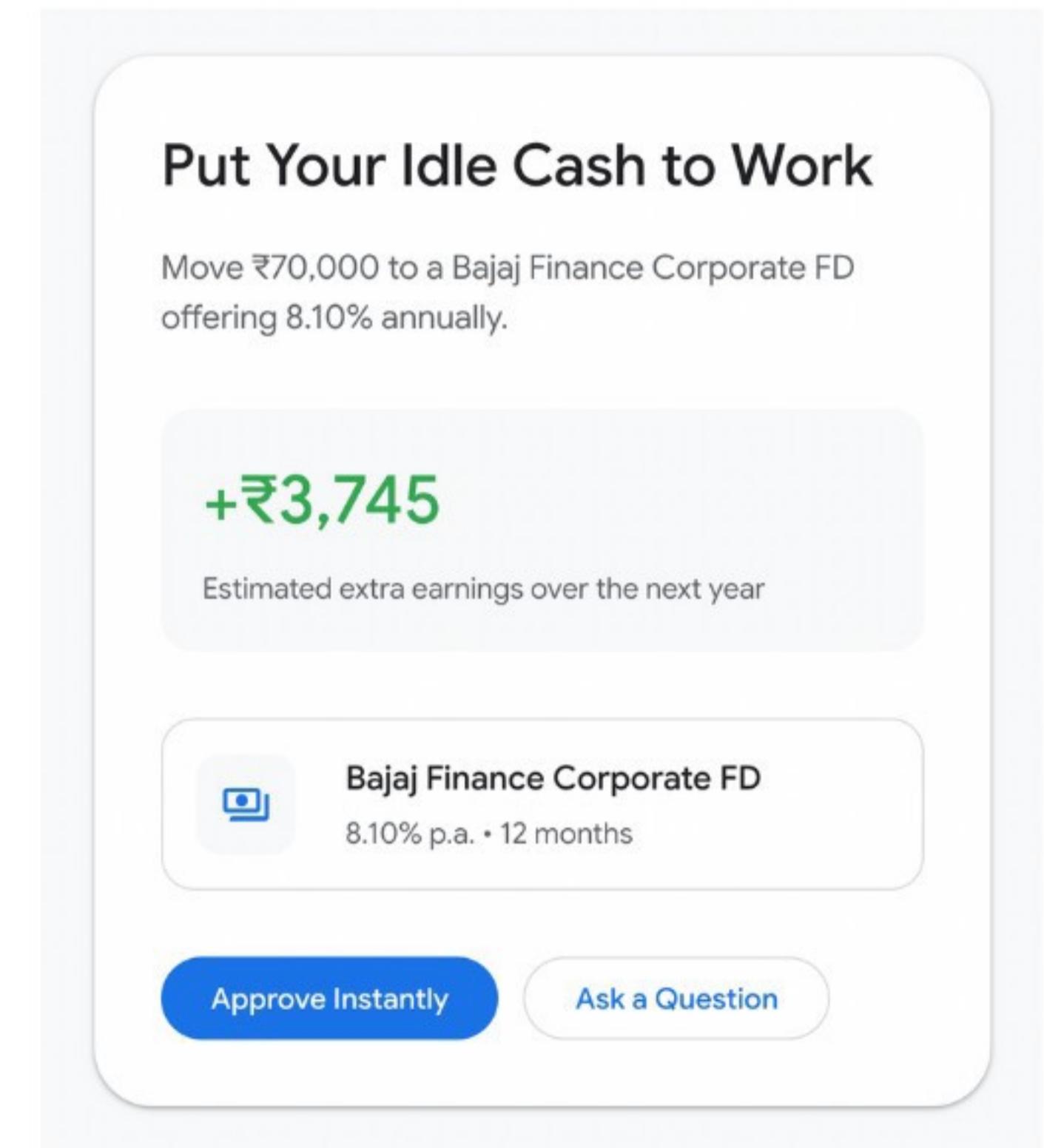
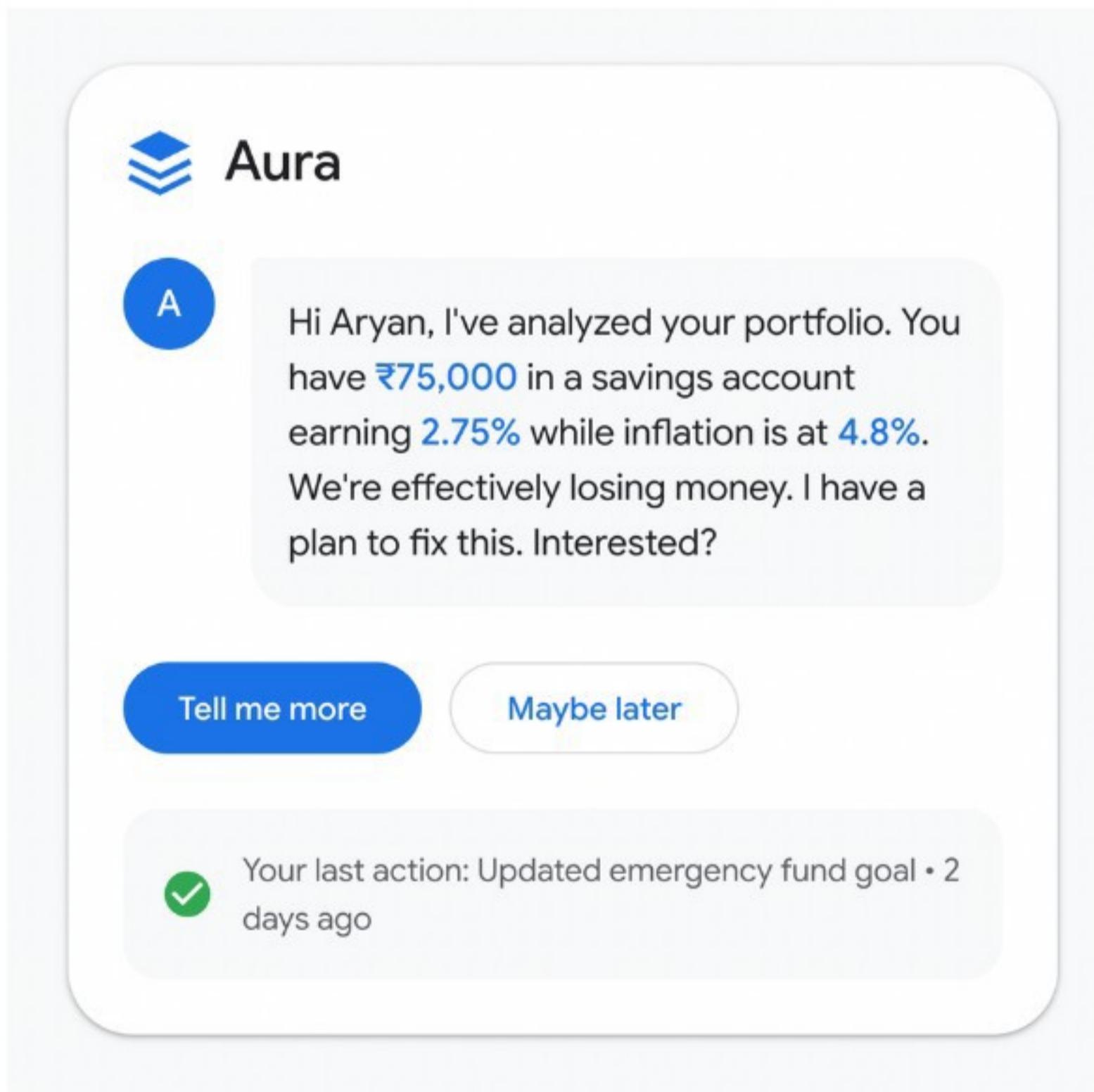
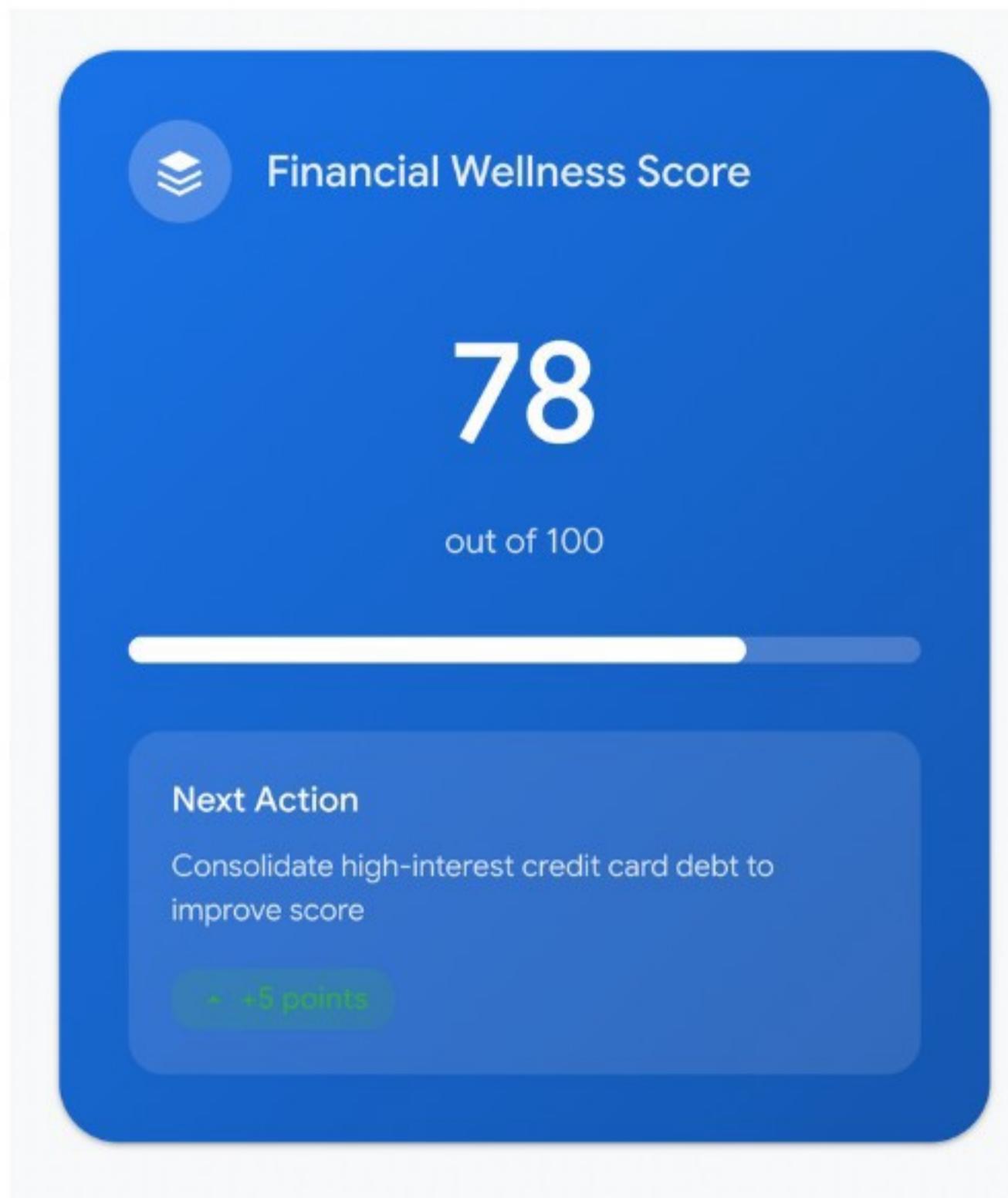
The Realist Agent (Cloud Function) ingests data from the Fi.Money MCP and enriches it with real-time market data. The Communicator Agent (Cloud Function) delivers updates to the user via FCM and the Google Wallet API.

5. API Management & Security Layer

Apigee acts as the secure gateway for all external API traffic (TrueData, RBI DBIE), ensuring a robust and managed connection to the outside world.



Wireframes/Mock diagrams of the proposed solution



Portfolio Analysis

Total Portfolio Value

₹12,45,000

YTD Return

+12.4%

Average Return

8.2%

Asset Distribution



Fixed Deposits

4 Active FDs

₹5,00,000

+6.5%



Mutual Funds

6 Funds

₹4,25,000

+12.8%



Savings

2 Accounts

₹3,20,000

+3.2%

65

Risk Score

Moderate Conservative

Your portfolio maintains a balanced approach with a slight tilt towards conservative investments. This aligns well with your long-term wealth building goals while managing market volatility.

Transaction History

AI Insights

- Your automated SIP investments have increased by 15% this quarter, showing strong commitment to long-term goals.
- Recent market volatility has been balanced by your diversified portfolio, maintaining steady returns.

Recent Transactions

Filter

SIP Investment - HDFC Mid-Cap Fund -₹10,000
Jul 5, 2023 • Mutual Fund Automated

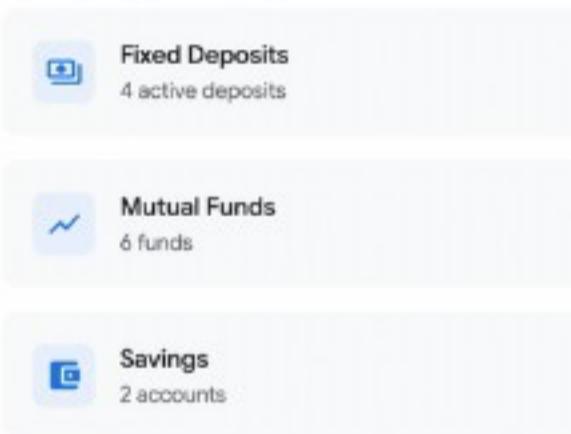
FD Interest Credit +₹3,745
Jul 4, 2023 • Fixed Deposit

New FD Creation -₹70,000
Jul 3, 2023 • Bajaj Finance Pending

Portfolio Analysis



Asset Distribution



Transaction History

AI Insights

Based on your recent transactions, you've spent 35% more on dining this month compared to your average. Consider adjusting your budget to stay on track with your savings goals.

All	Completed	Pending	Food & Dining	Shopping	Bills
Salary Credit	+₹45,000	Completed			
Amazon Shopping	-₹2,499	Pending			
Restaurant Payment	-₹1,850	Completed			

Market News & Analysis

Stay informed with the latest market updates and AI-powered insights

All News Market Updates Company News Economic Data Analysis

 Bloomberg 2 hours ago

RBI Maintains Status Quo on Rates, Focus Shifts to Liquidity Management

The Reserve Bank of India kept its key interest rate unchanged for a fourth straight meeting, maintaining its focus on withdrawing accommodation while ensuring inflation remains within target.

RBI Interest Rates Monetary Policy

 Reuters 4 hours ago

Tech Stocks Lead Market Rally as AI Optimism Grows

Technology stocks led a broad market rally as investors bet on artificial intelligence driving future growth, with major tech companies announcing new AI initiatives.

Tech Stocks AI Market Rally

 Financial Times 6 hours ago

Global Supply Chain Pressures Ease as Shipping Costs Decline

Global supply chain pressures continued to ease in June, with shipping costs declining and port congestion improving, signaling potential relief for inflation pressures.

Supply Chain Shipping Global Trade

AI Market Insights

Recent market movements suggest a shift towards defensive sectors. Consider rebalancing your portfolio with a 5% increase in stable dividend-paying stocks to hedge against potential volatility.

Market Indicators

Sensex	66,245.75	+1.12%
Nifty 50	19,564.50	+0.95%
USD/INR	82.25	-0.32%

Trending Topics

- RBI Policy Impact**
2.5K discussions
- Tech Stock Rally**
1.8K discussions
- Supply Chain Updates**
1.2K discussions



Google Cloud

PRESENTS

Agentic AI Day

Build the next generation of intelligent agents

Powered by  H2S



Thank you!

