

CODECEUL-CMPILIUS DE CODECEUL CMPILIUS DE CODECEUL

Category Code: C3

Problem Statement Title: Optimizing financial agents

Team Name: CodeZilla

Institute Name: Vivekanand Education Society's Institute of Technology

























Idea / Approach details (& implemented features)

This AI system breaks down loan approval into logical steps using Chain of Thought (CoT) reasoning. Specialized sub-agents handle eligibility checks, risk assessment, fraud detection, and loan optimization, ensuring accurate and fair decisions.

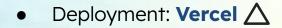
How It Works:

- 1. <u>CoT-Driven Decision Making</u> AI structures and analyzes loan approvals step-by-step.
- 2. <u>Sub-Agent Processing</u> Dedicated AI agents optimize eligibility, risk, and fraud detection.
- 3. <u>Data-Driven Optimization</u> AI adjusts loan terms dynamically for better approval chances.
- 4. <u>Seamless API Integration</u> Enables real-time, automated loan approvals in fintech.

Innovation (Showstopper)

- Our **Custom-built widget leverages Intuitive AI** to provide a seamless and interactive experience for loan approvals. Designed for efficiency and real-time decision-making, it enhances user engagement by offering:
 - 1. Instant risk assessment and credit evaluation
 - 2. Dynamic loan recommendations based on user data
 - 3. Smooth API integration for real-time processing
 - 4. Transparent and adaptive user interface
- This widget ensures a faster, smarter, and more accessible loan approval experience.

Tech Stack

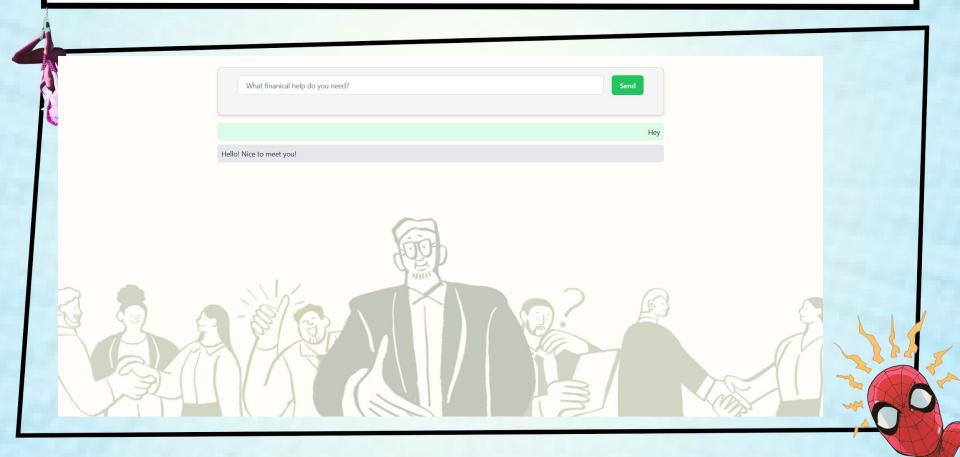


Frontend: Yarn with React + Tailwind 🎡

Backend: UptiqAI workbench



Implementation/Prototype/Use Case Diagram (screenshots)



In case of Uptiq category - Your Uptiq Agent (explain in detail)



Future Objectives

Enhanced AI Decision-Making – Improve accuracy with advanced ML models for risk assessment and fraud detection.

Adaptive Learning Mechanism – Implement continuous learning to refine loan approval processes over time.

Explainable AI (XAI) Implementation – Ensure transparency by providing clear justifications for approval decisions.

Scalability & Global Expansion – Optimize the system for different financial regulations and international markets.

■ User-Centric Enhancements – Improve the custom widget with more interactive and intuitive features.