



CODECELL-CMPN,VESIT

SYRUS HACKATHON 2025

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. CoT-Driven Decision Making – AI structures and analyzes loan approvals step-by-step.
2. Sub-Agent Processing – Dedicated AI agents optimize eligibility, risk, and fraud detection.
3. Data-Driven Optimization – AI adjusts loan terms dynamically for better approval chances.
4. Seamless API Integration – 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

- Deployment: **Vercel** 
- Frontend: **Yarn with React + Tailwind** 
- Backend: **UptiqAI workbench** 



Implementation/Prototype/Use Case Diagram (screenshots)

What financial help do you need?

Send

Hey


Hello! Nice to meet you!




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.

 **Deeper API Integration** – Expand compatibility with multiple fintech platforms for seamless automation.

 **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.

