



CODECELL-GMPN,VESIT

SYRUS HACKATHON 2025

Category Code: C2

Problem Statement Title: AI powered real estate platforms

Team Name: Finnacle AI

Institute Name: Vivekanand Education Society's Institute of Technology



Idea / Approach details (& implemented features)

We aim to create an AI agent that searches real estate platforms like MagicBricks, 99Acres, and Housing.com to identify housing investment opportunities tailored to client needs. The AI will negotiate optimal market prices, draft legally viable agreements, and, if required, integrate with a loan verification system to assess eligibility and recommend the best interest rate options from credible banks.



Idea / Approach details (& implemented features)

Workflow:

1. Client inputs his requirements for the property such as property type, amenities, location, budget, etc.
2. The Property finding agent takes this input and searches properties based on the given requirements
3. It then shortlists the properties that best match the client's preferences
4. Upon receiving approval from the client, it starts negotiating on behalf of the client for obtaining the property at an optimal market price
5. After finalizing a price that satisfies both parties involved, It drafts a legally viable contract on terms that are agreed upon by both parties



Idea / Approach details (& implemented features)

6. If called upon, the integrated loan agent checks the eligibility of the client for a loan based on their score and fetches them the best interest rates from credible banks



Innovation (Showstopper)

- **Agentic AI that acts as a broker between buyers and sellers and negotiates for the proper market price that is satisfactory for both parties**
- **Upon beginning of the negotiation process, AI will draft an agreement upon which both parties can agree. The agreement will follow all legal requirements and make the transaction easier for both parties.**
- **The Client will be offered to opt for a loan if required. Another integrated AI will check the client's eligibility and give the client personalized options for the best possible interest rates based on his score**

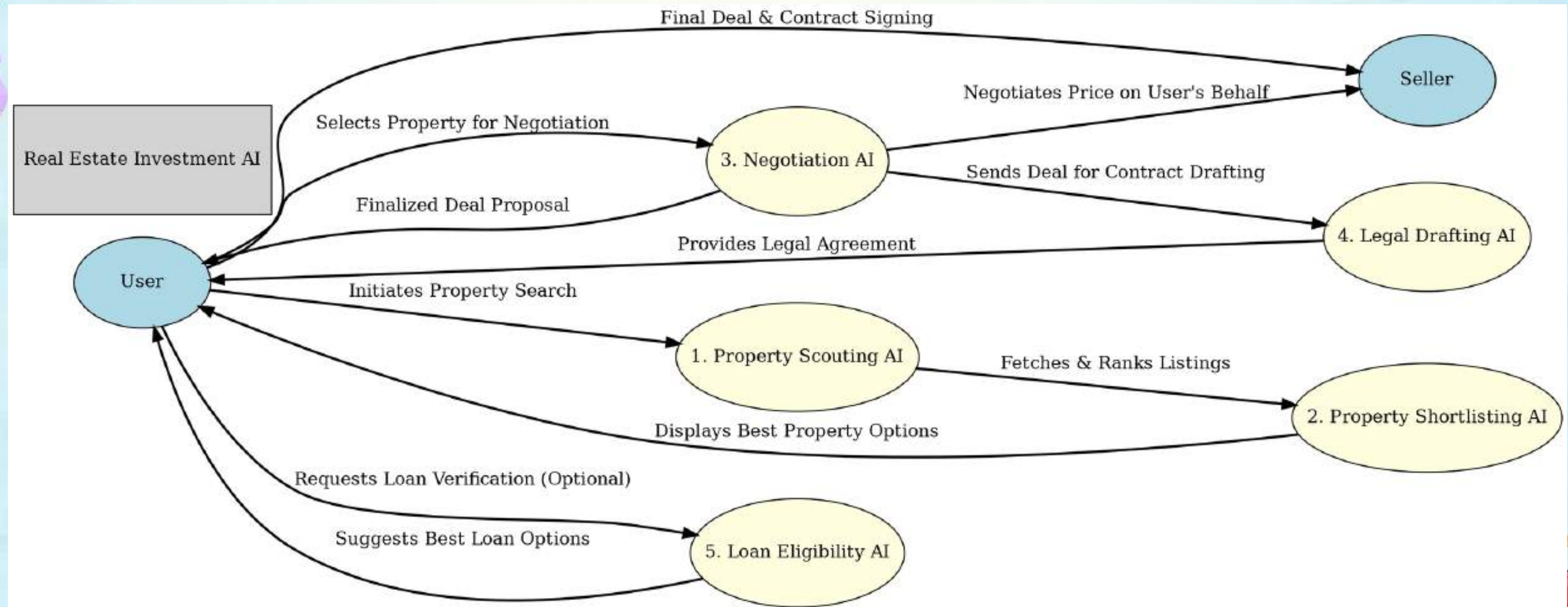


Tech Stack

- **Webcrawlers:** for searching properties that meet the client's requirements
- **Webhooks:** To collect data from a specific site to match a consumers specific property needs.
- **API handlers:** To fetch API keys and integrate it with UPTIQ'S automation software.
- **HTML parsing libraries:** To convert the retrieve JSON file into a cleaner data for the program to read
- **UPTIQ automation tools:** Automation of the involved processes



Implementation/Prototype/Use Case Diagram



Implementation Of Sub-Agents

Property Finder Sub-Agent:

- Searches for properties based on user input (budget, location, type, amenities).
- Retrieves listings from multiple sources (real estate databases, APIs).
- Filters results to match user preferences.
- Sends the best-matching properties to the Property Shortlisting AI.

Loan Eligibility AI (Financial Check & Loan Options)

- Checks if the user qualifies for a home loan based on income, credit score, and debt history.
- Fetches real-time loan offers from banks and financial institutions.
- Helps compare interest rates & EMI options for the best deal.
- Assists in verifying documents required for loan approval.
- Ensures users select a legitimate bank or lender before proceeding.



Implementation Of Sub-Agents

Legal Drafting AI (Contract Generation & Legal Validation):

- Generates legally binding contracts based on the finalized deal.
- Ensures compliance with real estate laws and regulations.
- Allows modifications (adding special clauses, corrections).
- Validates agreements before signing (checks for errors, missing terms).
- Handles digital signatures and securely stores signed contracts.

Deal Approval AI (Client Confirmation & Finalization):

- Presents the final negotiated offer to the buyer.
- Allows the buyer to approve, reject, or request modifications.
- Ensures both buyer and seller are in agreement before legal drafting.
- Validates the final offer before proceeding to contract generation.
- Confirms the deal is locked before moving to the legal phase.



Implementation Of Sub-Agents

Negotiation AI (Market Price Optimization & Seller Engagement):

- Analyzes market trends to determine the best price for the property.
- Engages with sellers/agents to negotiate the best possible deal for the buyer.
- Places counter-offers based on buyer preferences and market insights.
- Evaluates seller responses and adjusts negotiation strategy accordingly.
- Finalizes the deal once both parties agree on a price.

Property Shortlisting AI (Ranking & Filtering):

- Filters and ranks properties based on user preferences (budget, location, amenities).
- Compares shortlisted properties to help buyers make informed decisions.
- Prioritizes key features like proximity to workplaces, schools, and transport.
- Sends the final shortlist to the Negotiation AI for price discussions.



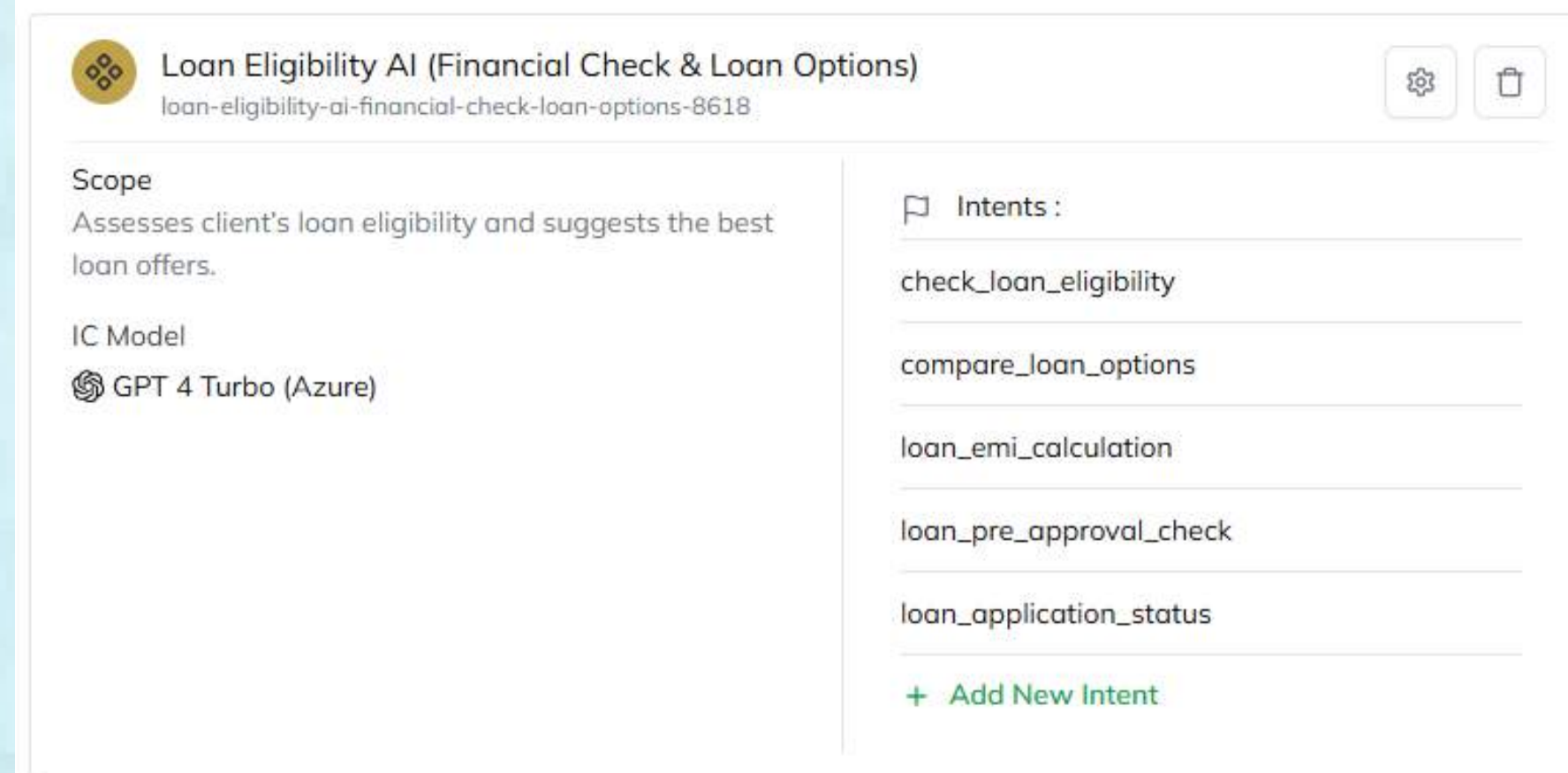
Implementation Of Sub-Agents

Crawls real estate platforms to fetch and analyze property listings based on user preferences:

- Fetches property listings from real estate platforms (MagicBricks, 99Acres, NoBroker, etc.).
- Analyzes listings based on user preferences (budget, location, amenities).
- Extracts key property details (price, size, seller info, features).
- Filters out duplicate or outdated listings for accurate recommendations.
- Sends the best-matching properties to Property Scouting AI for further processing.



Implementation/Prototype/Use Case Diagram (screenshots)

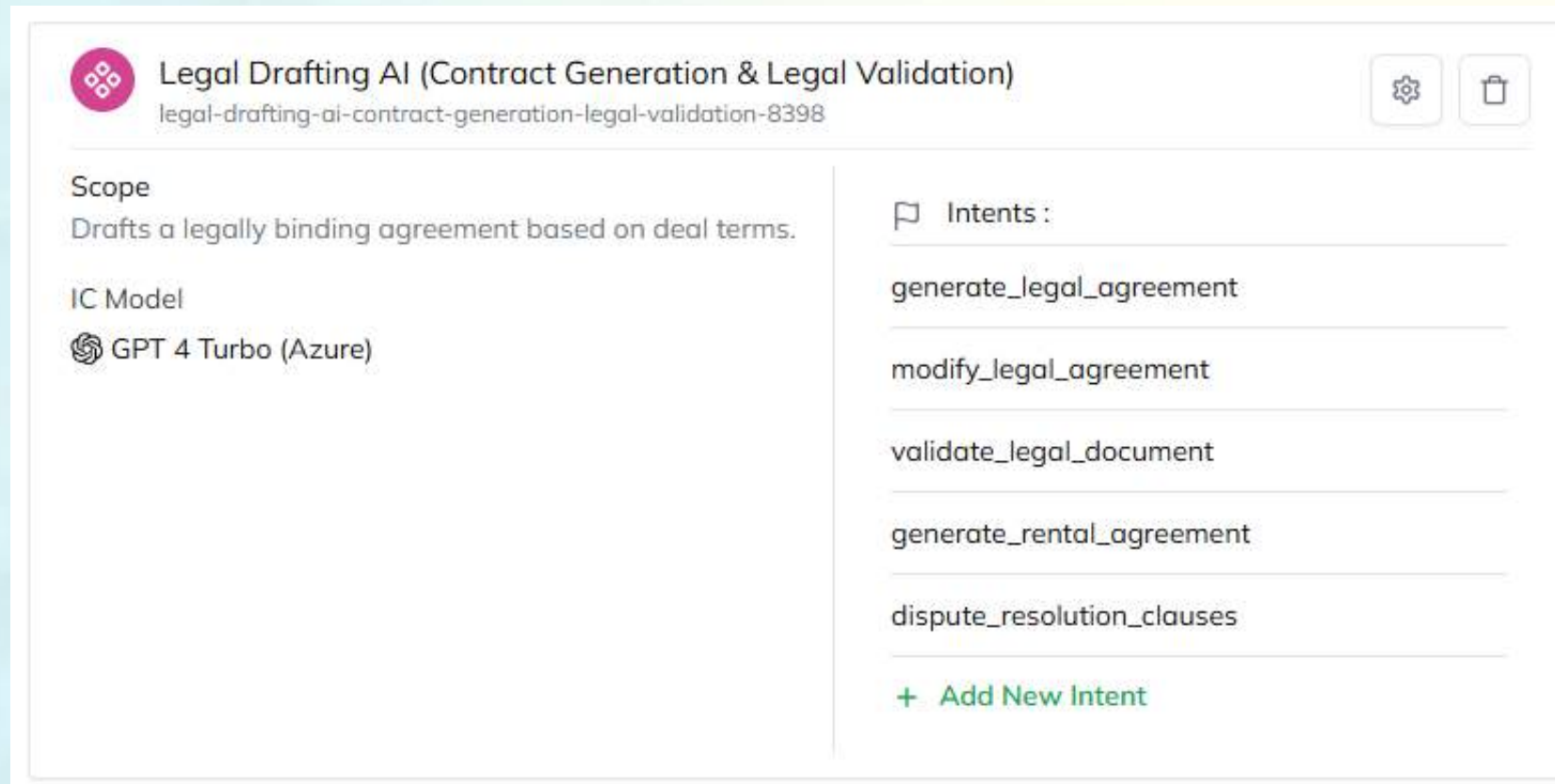


Intent explanations:

- **check_loan_eligibility:** determines a client's eligibility for a loan on set parameters
- **Compare_loan_options:** Compares the available loan options to fetch the best ones for the client
- **loan_emi_calculation:** Calculates EMI for the given loan
- **loan_pre_approval_check:** checks if loan can be pre-approved
- **loan_application_status:** checks application status of the loan



Implementation/Prototype/Use Case Diagram (screenshots)






Intent explanations:

- **generate_legal_agreement:** Generates a legal agreement
- **modify_legal_agreements:** modifies the legal documents for appropriate changes
- **validate_legal_document:** validates the legal document by approval of both parties
- **generate_rental_agreement:** generates fin
- **dispute_resolution_clauses:** dispute clauses that





Implementation/Prototype/Use Case Diagram (screenshots)

 **Negotiation AI (Market Price Optimization & Seller Engagement)**
negotiation-ai-market-price-optimization-seller-engagement-8625


Scope
Interacts with sellers to negotiate the best market price for the buyer.



IC Model
 GPT 4 Turbo (Azure)

 **Intents :**


- negotiate_property_price
- check_market_prices
- request_seller_incentives
- counter_offer_suggestion
- negotiate_rental_price


[+ Add New Intent](#)

 **Crawls real estate platforms to fetch and analyze property listings based on...**
crawls-real-estate-platforms-to-fetch-and-analyze-property-listings-based-on-user-preferences-4146

Scope
Crawls real estate platforms to fetch and analyze property listings based on user preferences.

IC Model
 GPT 4 Turbo (Azure)

 **Intents :**


- fetch_property_listings
- fetch_new_listings
- filter_fraudulent_listings
- track_price_changes

[+ Add New Intent](#)

Activate Windows



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



Objective: Automating property investment through AI-driven scouting, shortlisting, negotiation, legal drafting, and loan verification.

Process:

- Scouting AI – Extracts listings from trusted platforms.
- Shortlisting AI – Filters and ranks properties.
- Negotiation AI – Secures the best price.
- Legal AI – Drafts contracts.
- Loan AI (Optional) – Finds financing options.

Impact: Saves time, secures the best deals, ensures legal compliance, and streamlines real estate investment.



Future Objectives

- Simplify buying and renting property by streamlining the entire process of finding, negotiating and funding the property
- Minimize the need for 3rd party interventions in the process of property transactions
- Work in collaboration with different banks for making the loan process more convenient and efficient
- Remove the requirement for brokerage fees and the chances of broker upcharging.
- Strengthen AI's capability to detect fake listings and fraudulent transactions.



Workflow Of Intents of Subagents: Property Search agent

Intent: Get User Preferences

Purpose:

- Collect user preferences such as location, budget, property type, and negotiability and store them as agent variables for later filtering.

Workflow in Uptiq Workflow Builder

1. User Input Node (Get Data → Input → Collect User Response)

Ask the following questions:

- “Which city are you looking for a property in?”
 - Variable: input.user_location
- “What is your budget range?”
 - Variables: input.user_budget_range.min, input.user_budget_range.max
- “What type of property are you looking for?”
 - Variable: input.user_property_type
- “Are you looking for only negotiable properties?”
 - Variable: input.user_is_negotiable (Boolean)

2. Agent Variables Node (Data Processing → Variables → Store Agent Variables)

- Store the collected user input in the agent memory for use in filtering later.

3. Transition to “Shortlist Properties” Intent.



Workflow Of Intents of Subagents: Property Search agent

Purpose:

Filter properties from the database based on user preferences.

Workflow in Uptiq Workflow Builder

-
- 1.
- 2.
- 3.
- 4.
- 5.

Table Read Node ( Data Processing → Read Table)

Read property data from the property database.

Filter Node ( Data Processing → Apply Filters)

Conditions:

TypePathOperatorValue

String

location

\$like

input.user_location

Number

price

\$between

[input.user_budget_range.min, input.user_budget_range.max]

String

type

\$equals


input.user_property_type

Boolean

negotiable

\$equals

input.user_is_negotiable

Projection Node ( Data Processing → Select Data Fields)

Select only relevant fields:

name, location, price, type, seller_info.contact

Display Node ( Interaction → Display Response)

Show shortlisted properties in a structured format.

User can:

View More Details

Select a Property

Go Back to Menu



Workflow Of Intents of Subagents: Property Search agent

Purpose:

Show the filtered list of properties in a user-friendly way.

Workflow in Uptiq Workflow Builder

Retrieve the shortlist from the previous step.

Display Node (📍 Interaction → Display Response)

Show:

Name

Location

Price

Property Type

Contact Info

User chooses a property for more details.



Workflow Of Intents of Subagents: Property Search agent

Purpose:

Show detailed information about a selected property.

Workflow in Uptiq Workflow Builder

User selects a property from the shortlist.

Table Read Node fetches full details from the database.

Display Node shows:

Area

Amenities

Seller Info (Name, Contact, Negotiability)

Options:

Go Back

Connect with Seller



Workflow Of Intents of Subagents: Property Search agent

Purpose:

Allow the user to contact the seller of a selected property.

Workflow in Uptiq Workflow Builder

User selects "Connect with Seller".

Retrieve seller info from the database.

Display seller contact details (Phone number, negotiability status).

Provide options to call/message the seller.



Workflow Of Intents of Subagents: Property Investment Advisor

Purpose:

Gather investment-related preferences (budget, ROI expectation, location).

Workflow in Uptiq Workflow Builder

User Input Node (📍 Get Data → Input → Collect User Response)

Ask:

“Which city are you looking to invest in?” → input.investor_location

**“What is your investment budget?” → input.investor_budget.min,
input.investor_budget.max**

“What is your expected ROI?” → input.investor_roi_expectation

Store variables in the Agent Variables Node.



Workflow Of Intents of Subagents: Property Investment Advisor

Purpose:

Filter investment properties based on user expectations.

Workflow in Uptiq Workflow Builder

Table Read Node: Fetch investment property data.

Filter Node:

Type Path Operator Value

String location \$like input.investor_location

Number price \$between [input.investor_budget.min, input.investor_budget.max]

Number roi \$gte input.investor_roi_expectation

Display shortlisted investment properties.



Workflow Of Intents of Subagents: Rental Property Agent

This sub-agent helps users find rental properties.

1 Intent: Get Rental Preferences

Workflow:

User Input Node → Get location, budget, property type.

Store variables for filtering.

2 Intent: Shortlist Rental Properties

Workflow:

Filter rental properties using the stored preferences.

Display the results.



Workflow Of Intents of Subagents: Property Selling Agent

This sub-agent helps users list their properties for sale.

1 Intent: Get Seller Information

Workflow:

User Input Node → Get property details from seller.

Store in Agent Variables.

2 Intent: List Property for Sale

Workflow:

Table Write Node → Store property details in the database.

Confirmation Message → "Your property has been listed successfully!"



Workflow Of Intents of Subagents: Property Market Insights

Provides users with property market trends and insights.

1 Intent: Provide Market Insights

Workflow:

Fetch market data from the database.

Filter data based on location.

Display market insights to the user.



Workflow Of Intents of Subagents: ROI Calculator

1 Intent: Calculate ROI

Workflow:

User enters property details (purchase price, expected rent, annual expenses).

ROI calculation formula applied.

Display estimated ROI.



Workflow Of Intents of Subagents: Overview Diagram



Workflow Of Intents of Subagents: Overview Diagram



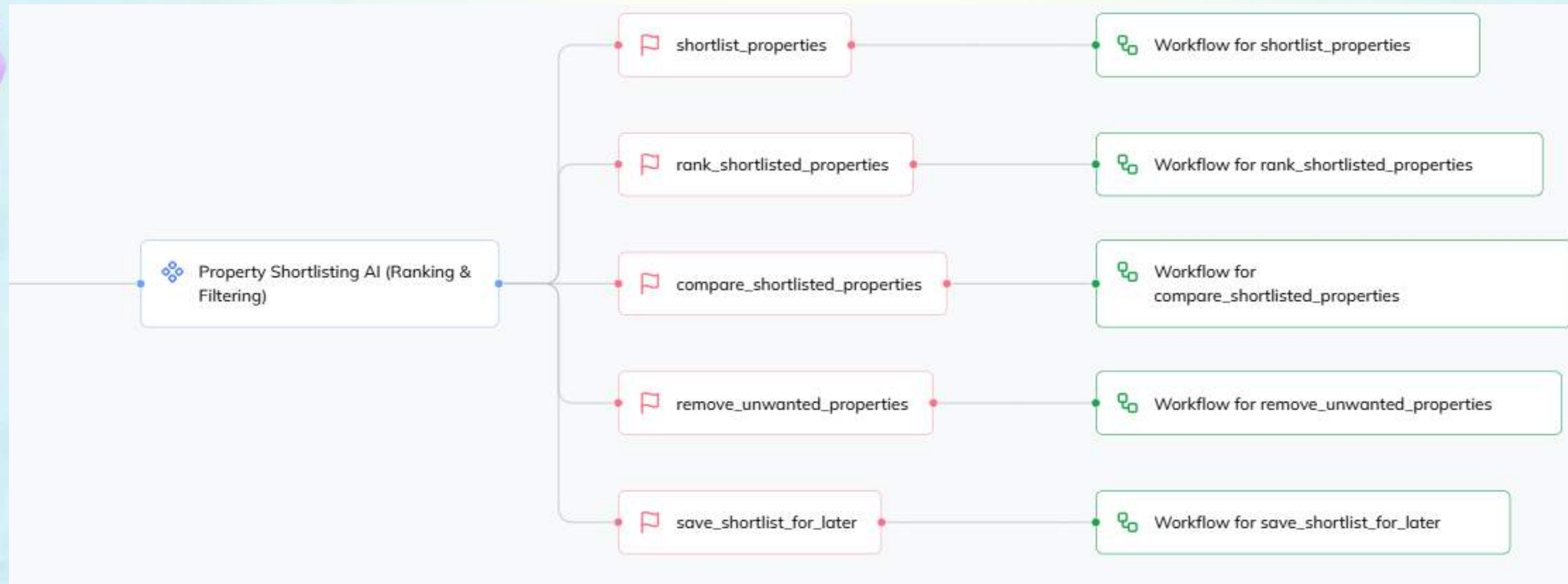
Workflow Of Intents of Subagents: Overview Diagram



Workflow Of Intents of Subagents: Overview Diagram



Workflow Of Intents of Subagents: Overview Diagram



Workflow Of Intents of Subagents: Overview Diagram



Workflow Of Intents of Subagents: Overview Diagram

Variables

Variables declared within an agent are accessible across its sub-agents, enabling dynamic value storage and modification during execution.

Agent Variables ⓘ

user_location budget_range roi_threshold property_type filtered_results

agent.user_location agent.budget_range.min agent.budget_range.max

agent.property_type \$agent.is_negotiable user_budget_range.min

user_budget_range.max user_location user_property_type user_is_negotiable

+1 More

+ Add Agent Variables

Context Variables ⓘ

+ Add Context Variables

Secrets


It allows agents to have distinct configurations per deployment. Use the \$secrets prefix to reference them.

+ Add Secret

No secrets configured on this agent. Get started by adding a secrets above.




Workflow Of Intents of Subagents: Overview Diagram



buyer_id	name	age	location	budget	property_type	loan_required	credit_score	preferred_location	preferred_property	preferred_amenities/2				
B001	Amit Verma	35	Mumbai, India	12000000	Apartment	TRUE	780	Gym	Swimming Pool	Parking				
B002	Priya Menon	42	Bangalore	15000000	Villa	FALSE	820	Garden	Private Pool	Modular Kitchen				
B003	Rahul Singh	29	Delhi, India	10000000	Penthouse	TRUE	750	Terrace Garden	Jacuzzi	Smart Home Features				
B004	Neha Kapoor	50	Pune, India	9000000	Apartment	FALSE	800	Clubhouse	Children's Play Area	CCTV Security				
B005	Suresh Babu	39	Hyderabad	20000000	Villa	TRUE	770	Golf Course	Private Gym	Home Automation				
B006	Ananya Das	31	Kolkata, India	8000000	Apartment	TRUE	730	High-Speed Internet	Solar Panels	Rooftop Cafe				
B007	Vikram Singh	47	Jaipur, India	25000000	Farmhouse	FALSE	840	Organic Garden	Horse Stable	Pond				
B008	Meera Patel	28	Ahmedabad	11000000	Duplex	TRUE	760	Gated Community	Smart Lighting	EV Charging Station				
B009	Daniel Rodriguez	45	Goa, India	30000000	Beach House	FALSE	850	Private Beach	Infinity Pool	Bar Lounge				
B010	Arun Sharma	33	Chennai, India	9500000	Apartment	TRUE	740	Security	Gym	Children's Play Area				




Workflow Of Intents of Subagents: Overview Diagram



loan_id	bank_name	loan_amount	interest_rate	tenure_years	monthly_payment	total_interest	total_payment		
L001	HDFC Bank	2500000	7.5	20	20189	2345360	4845360		
L002	ICICI Bank	5000000	7.2	25	36391	5923300	10923300		
L003	SBI Bank	7500000	6.9	15	66817	4534560	12034560		
L004	Axis Bank	10000000	7.8	30	71677	15783720	25783720		
L005	Kotak Mahindra	3000000	7.1	10	34857	1172840	4172840		
L006	Punjab National	2000000	6.8	20	16151	1872320	3872320		
L007	HDFC Bank	12000000	7.4	25	87238	10442380	22442380		
L008	ICICI Bank	9000000	7	30	64327	12365490	21365490		
L009	SBI Bank	6000000	6.7	15	52643	3892750	9892750		
L010	Axis Bank	8000000	7.6	20	63324	7235340	15235340		



Workflow Of Intents of Subagents: Overview Diagram



template_id	document_type	clauses/0	clauses/1	clauses/2	clauses/3	clauses/4	signature_required
LT001	Purchase Agreement	The Seller agrees to transfer the property to the Buyer.	The Buyer shall pay a deposit of 10% of the purchase price.	The remaining balance shall be paid in installments.	The property is sold in its current state.	Any disputes shall be resolved through arbitration.	TRUE
LT002	Lease Agreement	The Tenant agrees to lease the property from the Landlord.	The Tenant shall pay a security deposit of 1 month's rent.	The Landlord is responsible for maintaining the property.	The Tenant shall not sublet the property without permission.	Failure to pay rent shall result in eviction.	TRUE
LT003	Loan Agreement	The Borrower agrees to receive a loan from the Lender.	The interest rate applicable on the loan shall be 10% per annum.	Failure to pay EMI for 3 consecutive months shall result in foreclosure.	The Lender retains the right to call the loan due.	The Borrower has the right to prepay the loan.	TRUE
LT004	Power of Attorney	The Principal authorizes the Agent to act on their behalf.	This Power of Attorney remains valid for a period of 1 year.	The Agent shall not make any financial transactions without the Principal's consent.	The Agent must act in the best interest of the Principal.	The Power of Attorney shall be null and void if not used.	TRUE
LT005	Title Transfer Agreement	The current Owner agrees to transfer the title to the Buyer.	The Buyer shall pay the agreed-upon price for the property.	The Seller shall provide all necessary documents for the transfer.	This agreement shall be subject to the approval of the relevant authorities.	Any breach of agreement shall result in legal action.	TRUE
LT006	Escrow Agreement	An independent third-party shall hold the funds for the transaction.	The Buyer must deposit the full purchase price into the escrow account.	Funds shall only be released to the Seller upon completion of the transaction.	In case of dispute, the escrow agent shall mediate.	Both parties agree to the terms of the escrow agreement.	TRUE
LT007	Property Inheritance Agreement	The Beneficiary shall inherit the property from the deceased.	Legal heirs must provide valid documents to prove their relationship.	Any disputes regarding inheritance shall be resolved through the court.	The transfer of ownership shall be subject to the payment of inheritance tax.	Inheritance tax, if applicable, shall be paid by the beneficiary.	TRUE
LT008	Mortgage Agreement	The Borrower agrees to use the property as collateral for the loan.	The Lender retains the right to foreclose in case of default.	Monthly payments shall be made on the 15th of each month.	Any prepayment shall be subject to a prepayment penalty.	The mortgage must be registered with the relevant authorities.	TRUE



Workflow Of Intents of Subagents: Overview Diagram

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	bank_id	bank_name	interest_rate	loan_type	min_loan	max_loan	tenure_opt	tenure_opt	tenure_opt	tenure_opt	tenure_opt	processing	eligibility	eligibility	eligibility	eligibility	prepayme	special_of	special_of	tenure_options/5				
2	B001	HDFC Bank	7.5	Home Loan	500000	50000000	5	10	15	20	25	0.5	750	30000	Salaried	Self-Employed	2	Zero Processing Fee	Lower Interest for Women Applicants					
3	B002	ICICI Bank	7.2	Home Loan	700000	60000000	5	10	15	20	25	0.75	720	35000	Salaried	Self-Employed	1.8	Instant Approval	Flexible EMI	30				
4	B003	SBI Bank	6.9	Home Loan	1000000	70000000	10	15	20	25	30	0.25	700	25000	Salaried	Self-Employed	1.5	Lowest Interest	Discounts for Government Employees					
5	B004	Axis Bank	7.8	Home Loan	800000	45000000	5	10	15	20	25	1	730	40000	Salaried	Self-Employed	2.2	5% Cashback	Customized Interest Rates Based on Credit Profile					
6	B005	Kotak Mahindra	7.1	Home Loan	600000	55000000	5	10	15	20	25	0.6	740	32000	Salaried	Self-Employed	1.7	No Prepayment Penalty	Lower Interest Rates for Salaried Applicants					
7	B006	Punjab National Bank	6.8	Home Loan	900000	60000000	10	15	20	25	30	0.3	710	28000	Salaried	Self-Employed	1.3	Zero Processing Fee	Special Discounts for Senior Citizens					
8																								
9																								
10																								
11																								



Workflow Of Intents of Subagents: Overview Diagram

[illegible]

Workflow Of Intents of Subagents: Overview Diagram

[illegible]

Workflow Of Intents of Subagents: Overview Diagram

Agent Variables

\$agent.user_location



input.user_location



\$agent.budget_range.min



input.user_budget_range.mi



\$agent.budget_range.max



input.user_budget_range.mc



\$agent.property_type



input.user_property_type



\$agent.is_negotiable



input.user_is_negotiable



Workflow Of Intents of Subagents: Overview Diagram

Table Read

Read data from table

Config

Table *

property_data

Filters

```
{
  "location": { "$regex": "*" + input.user_location.replace(" ", ".*") +
    ".*", "options": "i" },
  "price": { "$gte": parseInt(input.user_budget_range.min), "$lte":
    parseInt(input.user_budget_range.max) }
}
```

Projection

```
{
  "_id": 0,
  "property_id": 1,
  "name": 1,
}
```

Agent Variables

Transitions



Workflow Of Intents of Subagents: Overview Diagram

Filter data from array

Conditions	
Condition #0	
Type	Path
string	location
Operator	Value
Like	\$agent.user_location
Condition #1	
Type	Path
number	price
Operator	Value
Greater than	\$agent.budget_range.min
Condition #2	
Type	Path
number	price
Operator	Value
Less than	\$agent.budget_range.max
Condition #3	
Type	Path
string	type
Operator	Value
Equals	\$agent.property_type



Workflow Of Intents of Subagents: Overview Diagram

 **Display** 
Show data

Config 

Type*
Text 

Text* 

H1 H2 H3  B I S

*Property Name: {{name}}"
*Location: {{location}}"
*Price: ₹{{price}}"
*Type: {{type}}"
*Area: {{area}}"
*Amenities: {{amenities}}"
*Seller: {{seller_info.name}}"
*Contact: {{seller_info.contact}}"
*Negotiable: {{seller_info.negotiable}}"

Format Variables

+ Add mapping

Agent Variables 

Transitions 

