



CODECELL-CMPN,VESIT

# SYRUS HACKATHON 2025

**Category Code: 02**

**Problem Statement Title: WealthSphere**

**Team Name: Flipflops**

**Institute Name: Vivekanand Education Society's Institute of Technology**



# Idea / Approach details (& implemented features)

**WealthSphere** is an AI-powered **Wealth & Asset Management** platform that helps users manage their budget, investments, risks, and future financial goals. It provides personalized insights, financial simulations, and AI-driven recommendations to improve decision-making.

## Approach:

- AI Financial Agents: Specialized AI agents handle budgeting, investment planning, risk assessment, and retirement strategies.
- Smart Budgeting & Expense Tracking: Categorizes transactions, detects unusual spending, and offers budgeting insights.
- AI-Driven Investment & Risk Analysis: Analyzes market trends, portfolio risks, and suggests investment strategies.
- 'What-If' Simulations: Predicts financial outcomes for loans, investments, and major expenses.
- Life Event & Retirement Planning: Adapts financial plans based on life milestones and generates future wealth projections.
- AI-Generated Reports & Financial Literacy: Creates custom financial reports and educational content based on user needs.
- Conversational AI & Smart Alerts: A chatbot provides real-time financial guidance and alerts for overspending, investment opportunities, and goal tracking.



# Innovation (Showstopper)

- **AI-Powered Financial Agents** – Specialized agents automate budgeting, investment planning, risk assessment, and retirement strategies, providing real-time, adaptive financial guidance.
- **'What-If' Simulations & Predictive Analytics** – Users can simulate future financial scenarios (e.g., taking a loan, changing investments) and get AI-driven risk analysis and recommendations.
- **AI-Generated Reports & Personalized Insights** – Generates custom financial reports, summaries, and educational content based on user spending patterns and investment behavior.
- **Conversational AI for Real-Time Assistance** – A smart chatbot provides instant financial advice, tracks expenses, and offers dynamic alerts on savings, investments, and potential risks.
- **Personalized Financial Health Score** – AI assesses financial habits, investment decisions, and risk profile, generating a unique score to help users optimize their wealth-building strategies.
- **Adaptive Planning for Life Events** – WealthSphere evolves with users' financial journeys, adjusting plans for milestones like marriage, home buying, or retirement.
- **AI-Driven Retirement Planning** – Personalized retirement savings strategies, pension fund recommendations, and future wealth projections to help users achieve long-term financial security.

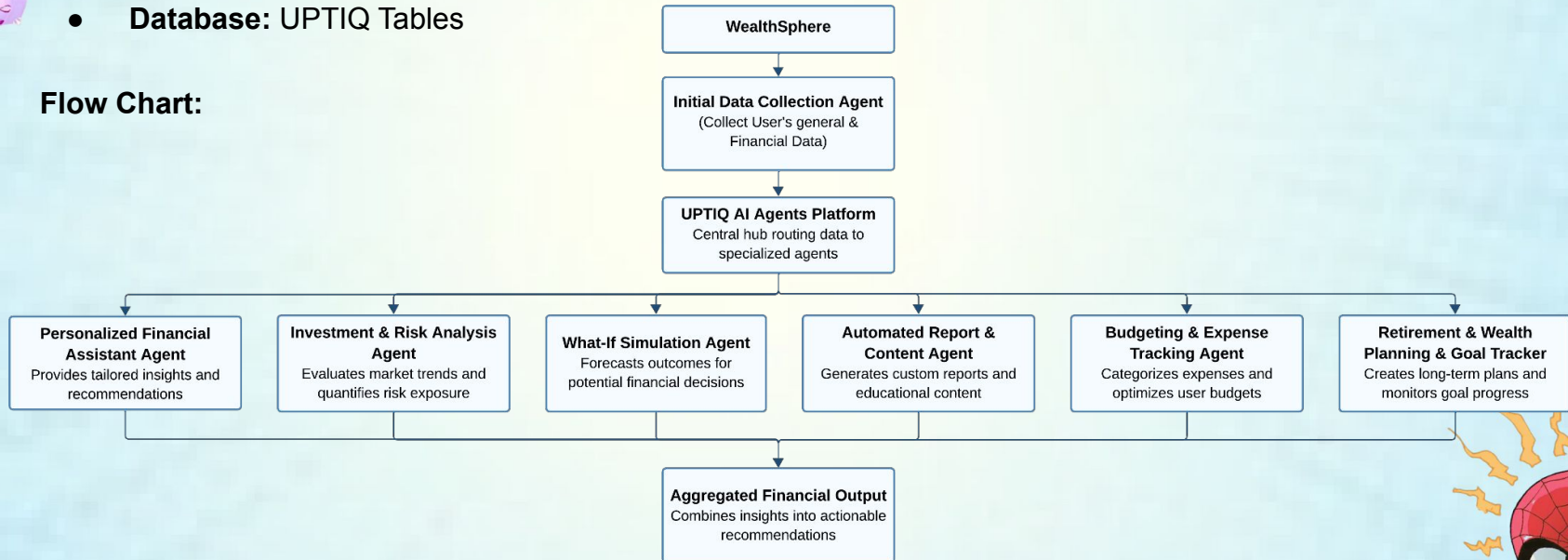


# Tech Stack / Flowchart

## Tech Stack:

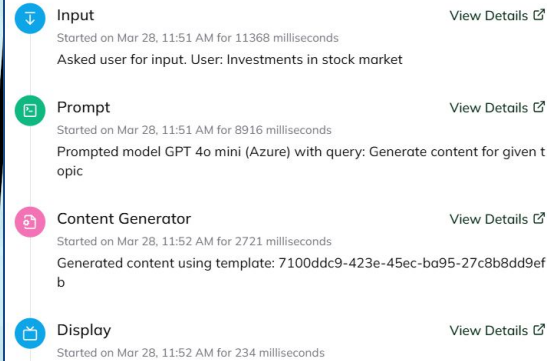
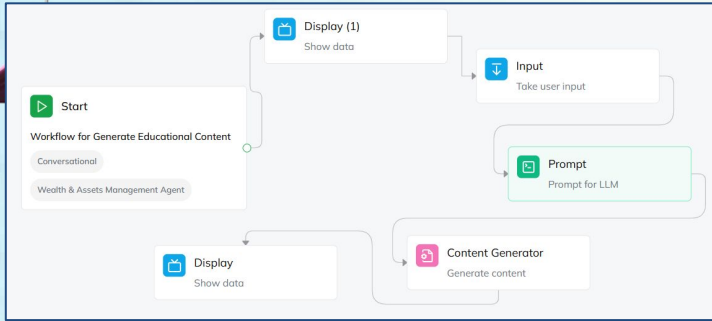
- **Agent Working:** UPTIQ AI Console
- **Database:** UPTIQ Tables

## Flow Chart:

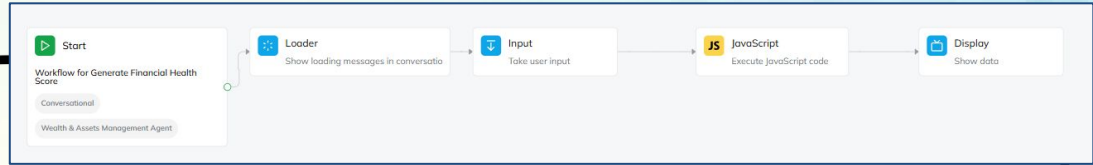




# Implementation

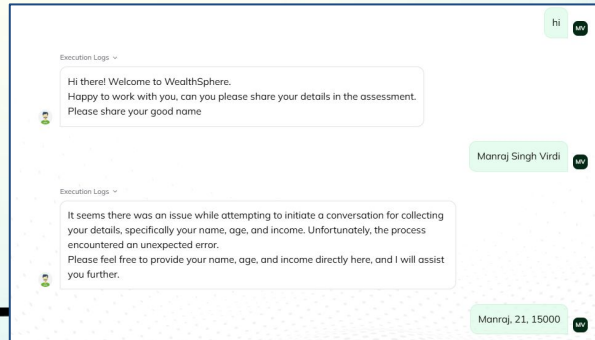
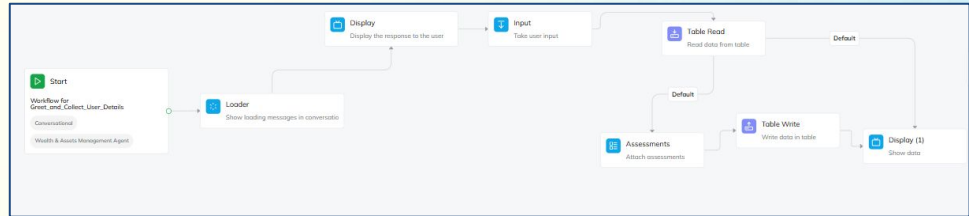


Example of Sub Agent - Financial Literacy



Workflow of Sub Agent - Financial Healthscore (Above)

Workflow for greeting user and collecting user info. (below)



Example of - Greeting user



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

WealthSphere uses multiple **UPTIQ AI Agents** for various financial tasks:

- **Personalized Financial Assistant Agent** – Provides real-time insights, alerts, and personalized recommendations.
- **Investment & Risk Analysis Agent** – Tracks market trends and suggests optimal investment strategies.
- **"What-If" Simulation Agent** – Predicts financial outcomes for major decisions like loans, investments, and big purchases.
- **Automated Report & Content Agent** – Generates personalized financial reports and educational content based on user data.
- **Smart Budgeting & Expense Agent** – Categorizes transactions, detects unusual spending, and optimizes budgeting.
- **Retirement & Wealth Planning Agent** – Creates AI-driven retirement plans and future wealth projections.



# Future Objectives

- **Debt Optimization & Repayment Strategies** – AI-driven recommendations will optimize debt repayment plans, refinancing options, and interest reduction strategies, helping users manage liabilities efficiently.
- **AI-Powered Tax Optimization** – Intelligent tax planning features will provide personalized tax-saving strategies, automated deductions tracking, and real-time tax liability insights, ensuring smarter financial decisions.
- **Advance NLP for Chatbot:** Improve conversational AI for more natural financial guidance.
- **News Analysis & Alerts:** AI analyzes news, earnings reports, social sentiment. Gives smart alerts to the user

