



CODECELL-CMPN, VESIT

SYRHS HACKATHON 2025

Category Code: C2

Problem Statement Title: Wealth and Asset Management

Team Name: The Polymorphs

Institute Name: Vivekanand Education Society's Institute of Technology



Idea / Approach details (& implemented features)

FinWise AI uses AI Agent as the core intelligence to assist users in managing investments. It integrates **multiple sub-agents**, **retrieval-augmented generation (RAG)**, and **UPTIQ API resources** to generate insights for investment strategies. The key objectives include:

Automated Recommendations

Provides personalized investment suggestions based on risk tolerance

Portfolio Rebalancing

Adjusts asset allocation to maintain optimal returns with minimal risk

Goal-Based Planning

Aligns investments with short-term and long-term financial goals

Market Event Analysis

Monitors global events for real-time portfolio adjustments



Innovation (Showstopper)



RAG Based Financial Query Advisor

The RAG Based Financial Query Advisor harnesses a curated knowledge base scraped from 20 top financial sites to deliver precise, data-driven financial insights.

AI-Powered Goal-Based Investment Planning

Users specify their target return amount and investment duration. AI dynamically calculates the optimal monthly investment required.

AI-Driven Risk-Aware Investment Strategies with Advanced Metrics

Users receive tailored investment strategies using AI-driven risk metrics (Sharpe Ratio, Beta, Monte Carlo simulations).

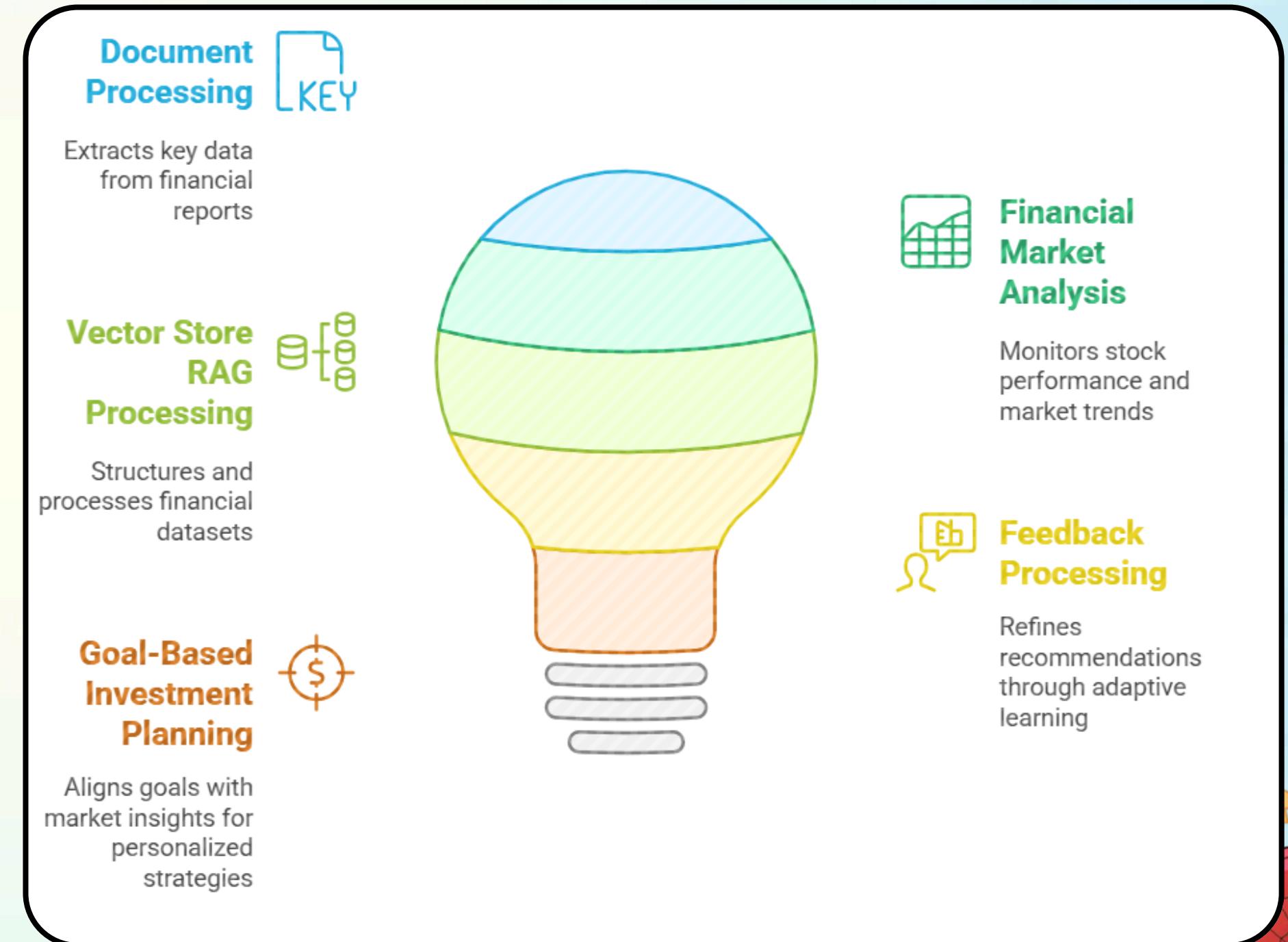
AI-Driven Portfolio Rebalancing with Risk Adaptive Strategies

Instead of static diversification, AI dynamically shifts investments in response to Market crashes, Inflation risks, Interest rate fluctuations, Sector shifts

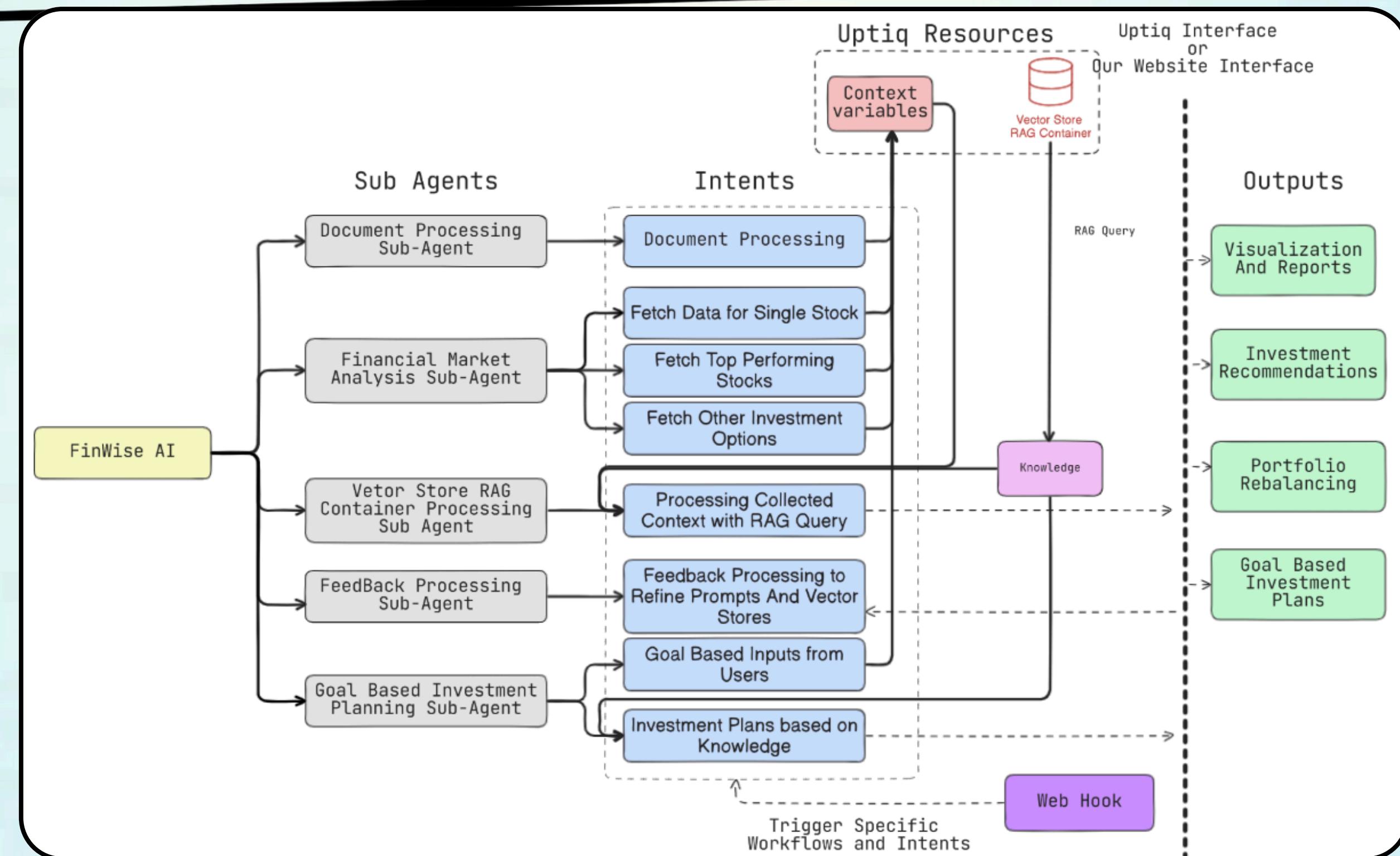


Uptiq Agent- Finwise AI Agent

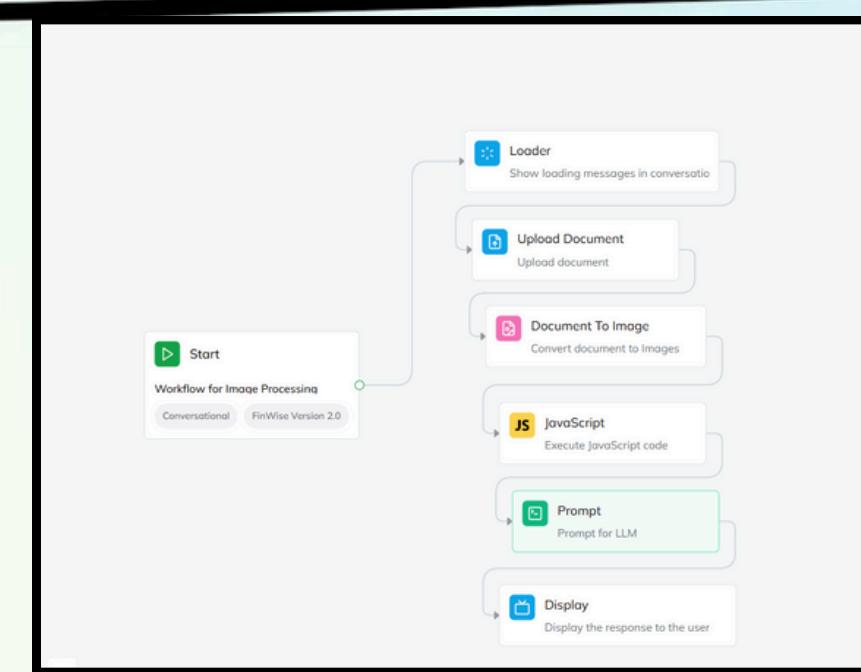
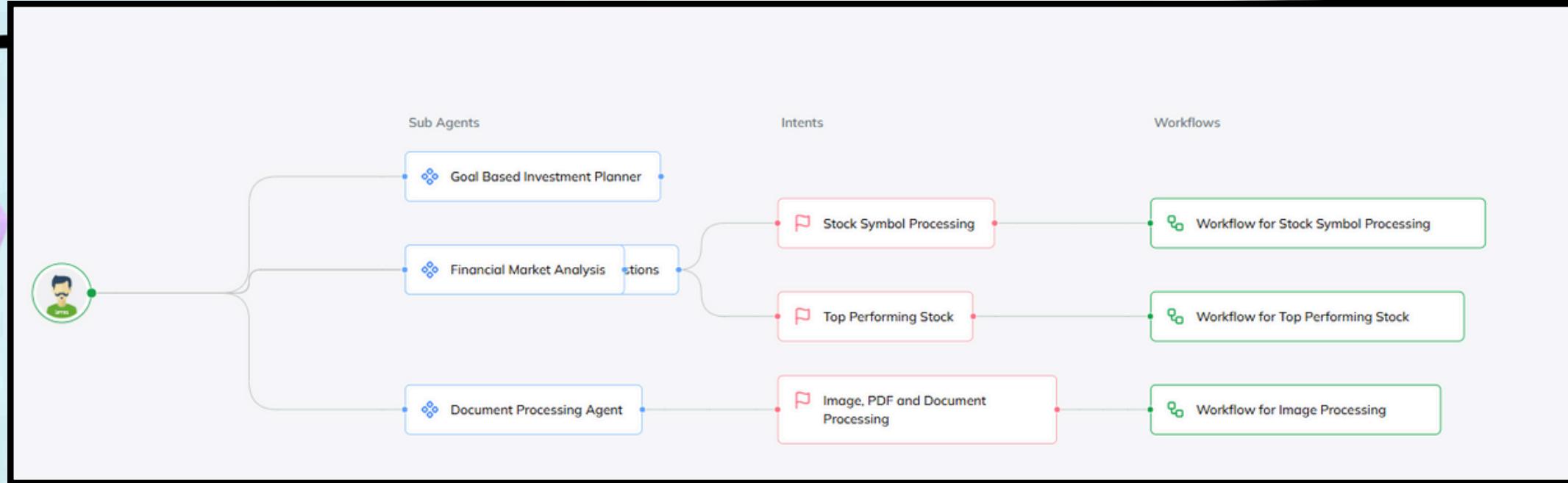
FinWise AI is an advanced financial intelligence platform revolutionizing investment decision-making with AI-driven insights. It operates through five specialized sub-agents:



Block Diagram



Implementation



FinWise

Revolutionize Your Investment Strategy

Smart Investing, Simplified Experience

Discover a modern approach to investing with our cutting-edge platform. Intelligent insights, zero complexity.

[Start Investing](#) [Learn More](#)

2M+ Total Users **₹50,000 Cr** Assets Under Management

A central graphic shows a person interacting with a bar chart and a dollar sign.

Investment Opportunities

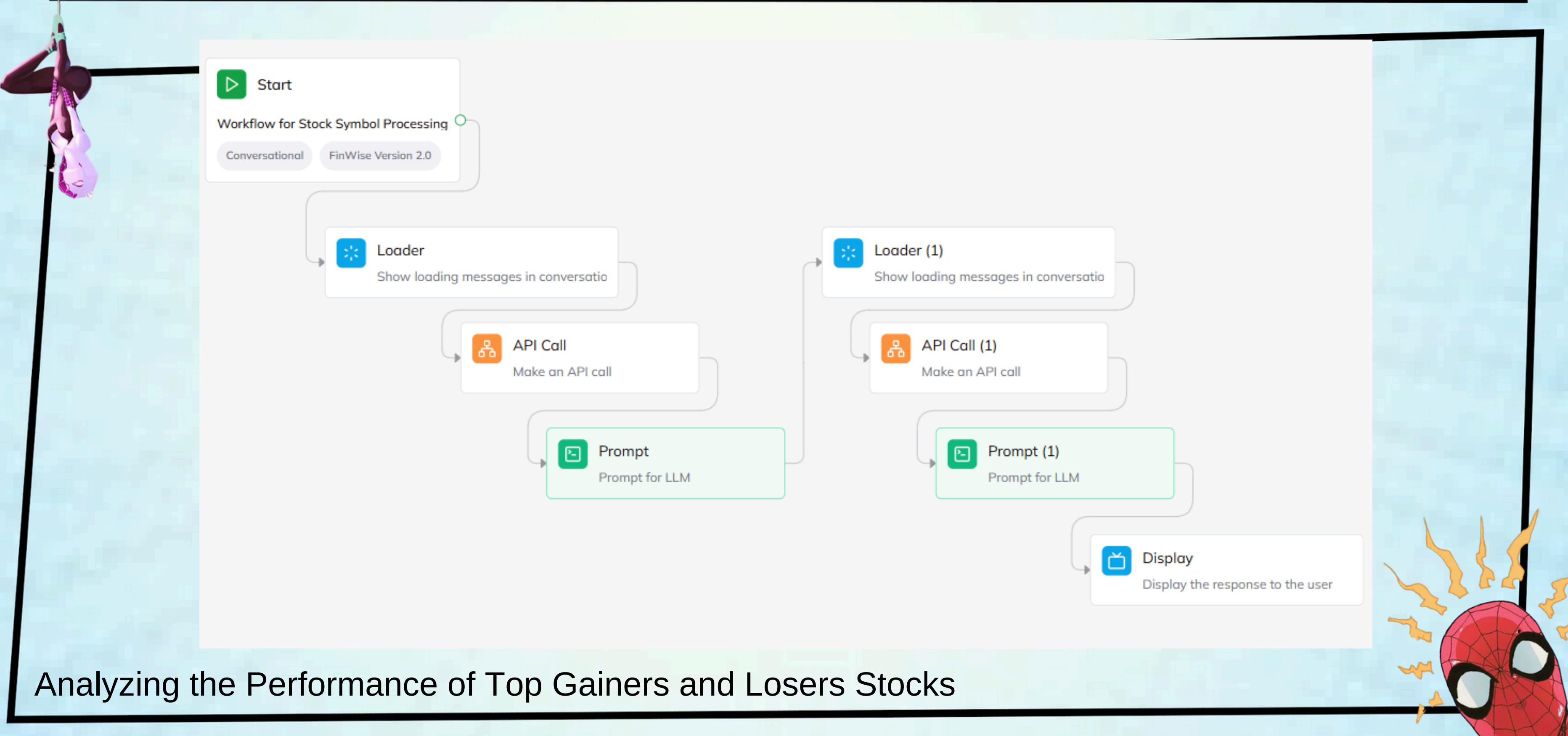
Explore a diverse range of investment avenues tailored to your financial goals

- Direct Stocks**: High-potential equity investments with direct ownership. [Learn more](#)
- Mutual Funds**: Diversified portfolios managed by financial experts. [Learn more](#)
- IPO Investments**: Early access to promising company offerings. [Learn more](#)
- ETF Funds**: Low-cost funds tracking market indices. [Learn more](#)
- Global Markets**: Diversify internationally across markets. [Learn more](#)
- Secure Options**: Capital protection with steady returns. [Learn more](#)

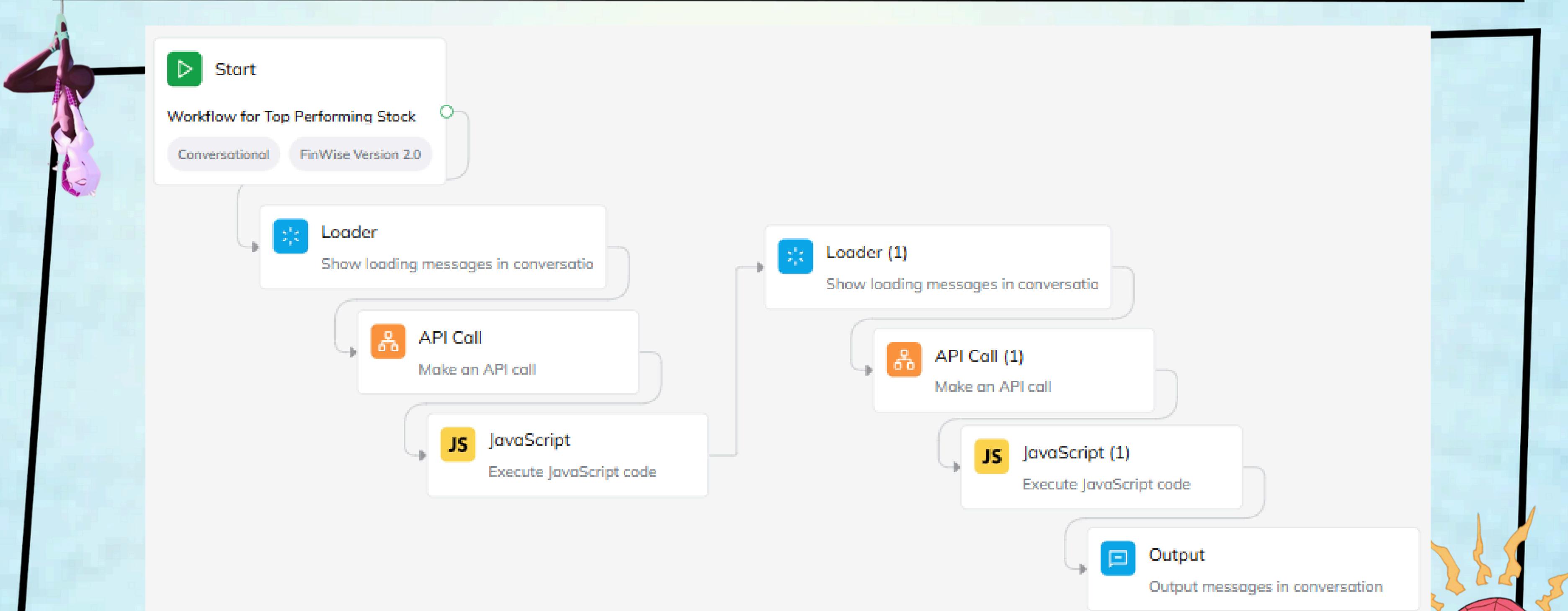
[View all investment options](#)



Implementation - Portfolio Rebalancing - Intent 1



Implementation - Portfolio Rebalancing - Intent 2



Fetching the Top Gainers and Losers Stocks

Implementation - Portfolio Rebalancing

FinWise Version 2.0

R,QLGN,OCEA,UGRO,YOSH,MDAI,VTSI,MSTX,MSTU,BZAI"}

What are the top performing stocks right now? Use the Financial Data Fetching subagent to display the result of the outputs

RK

Successfully Fetched Data from both the List

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Saved Prompts

RK Rishi Kokil rishikokil@gmail.com

Fetched Response from the Stock Market API

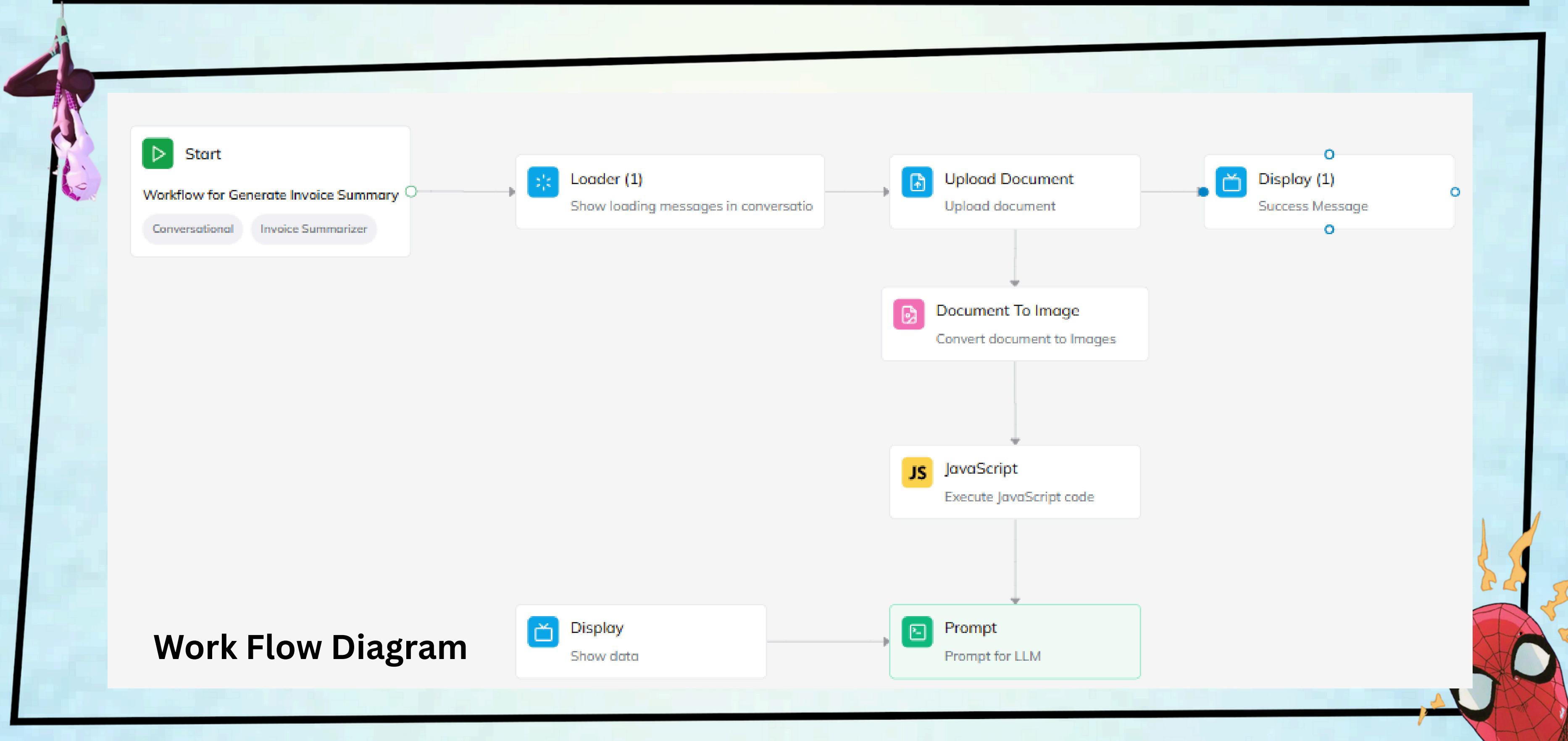
Implementation - Portfolio Rebalancing

Working :

- **Fetching Market Data:** Retrieve real-time stock data via API, focusing on top gainers and losers.
- **Retrieving Additional Insights:** Use RAG to extract financial news, expert opinions, and historical trends.
- **Processing with LLM:** Merge API data with RAG insights to analyze performance metrics and risks.
- **Generating Smart Recommendations:** Determine which stocks to buy, sell, or hold based on trends and portfolio balance.
- **Delivering Final Report:** Present concise, actionable recommendations to support data-driven investment decisions.



Implementation - Portfolio Summarizer



How it works? - Portfolio Summarizer

Working:

- **Start:** Initiates the Portfolio Summarizer Agent.
- **Loader:** Displays loading messages and prepares the system.
- **Upload Document:** Allows users to upload an invoice for processing.
- **Document to Image:**
 - Converts the document to an image as a workaround for OCR limitations.
 - Preserves formatting and enables visual-based text recognition.
- **JavaScript Node:** Runs preprocessing scripts to enhance image quality and structure the response generated.
- **Prompt for LLM:** Sends the javascript output to an AI model for invoice summarization.
- **Display:** Presents the extracted and summarized invoice details.



Implementation - Portfolio Summarizer

the document was saved at the location 2c391ee5-9737-4356-97da-b9c73c0a03be

And the Processing Result was

This document is a sample invoice issued by CPB Software (Germany) GmbH to Musterkunde AG for services related to WMACCESS Internet usage. The invoice details include:

- Invoice Number: 123100401
- Customer: Mr. John Doe
- Invoice Date: March 1, 2024
- Invoice Period: February 1, 2024 – February 29, 2024
- VAT Number: DE199378386

Breakdown of Charges:

- Basic and transaction fees for different services (wmView, wmGuide, wmPos, user accounts)
- Queries and transaction fees categorized as T1 to T6 and G1 to G6, with charges itemized accordingly
- Subtotal without VAT: €381.12
- VAT (19%): €72.41
- Gross Total: €453.53

Payment Details:

- Payment Terms: Immediate, without discounts
- Bank Details: IBAN and BIC provided for SEPA credit transfer
- Additional Notes: Any bank fees are to be borne by the invoice recipient

This invoice appears to be system-generated and unsigned. It provides a structured summary of service usage fees and payment instructions.

Type here...

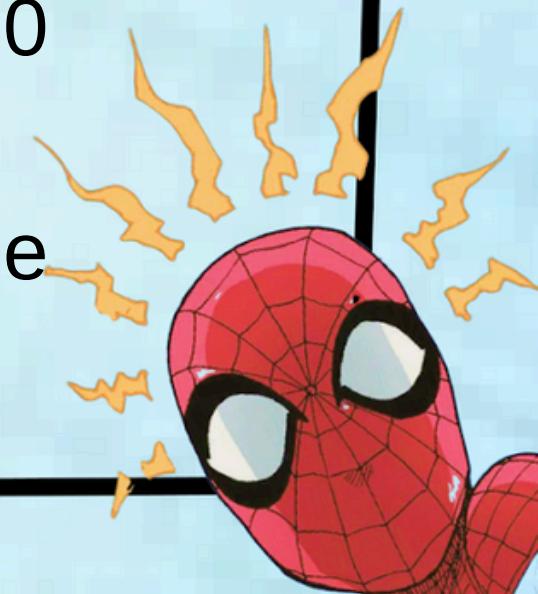
Saved Prompts ↑

Generating summary of the portfolio to get insights about the portfolio

How it works? - RAG based Asset and Wealth Query Agent

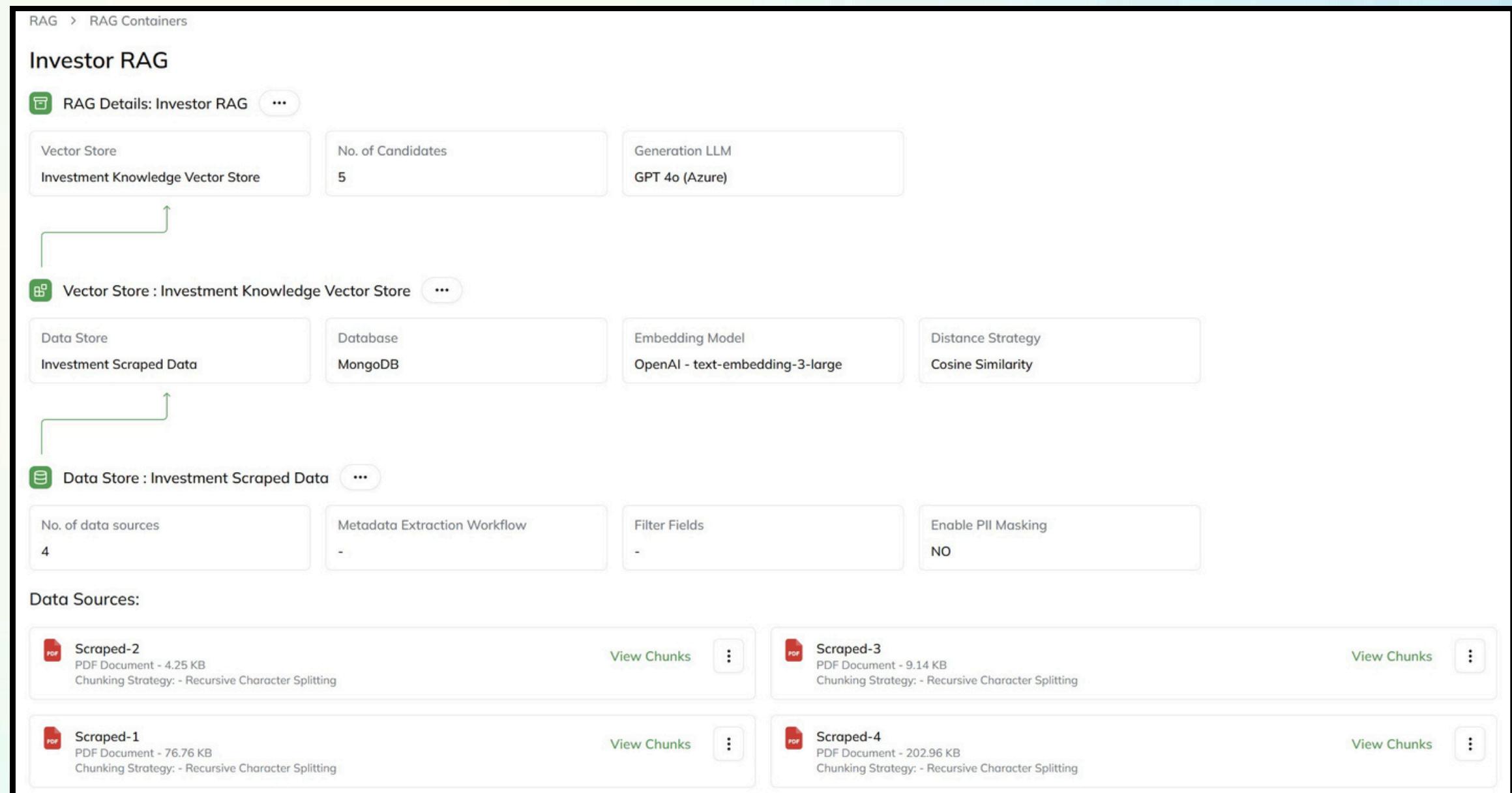
Working:

- **Start:** Initiates the Wealth & Asset Query Advisor.
- **Loader:** Displays loading messages and prepares the system by activating the RAG pipeline.
- **Input Query:** Allows users to enter a wealth or asset-related query for processing.
- **Intent Classification:** Analyzes the user query using the reasoning engine to determine the specific financial context.
- **RAG Query:** Searches through a curated knowledge base scraped from 20 financial sites to fetch highly relevant financial data.
- **Display:** Presents the synthesized, actionable wealth and asset insights to the user in a clear and formatted output.



Implementation - RAG based Asset and Wealth Query Agent

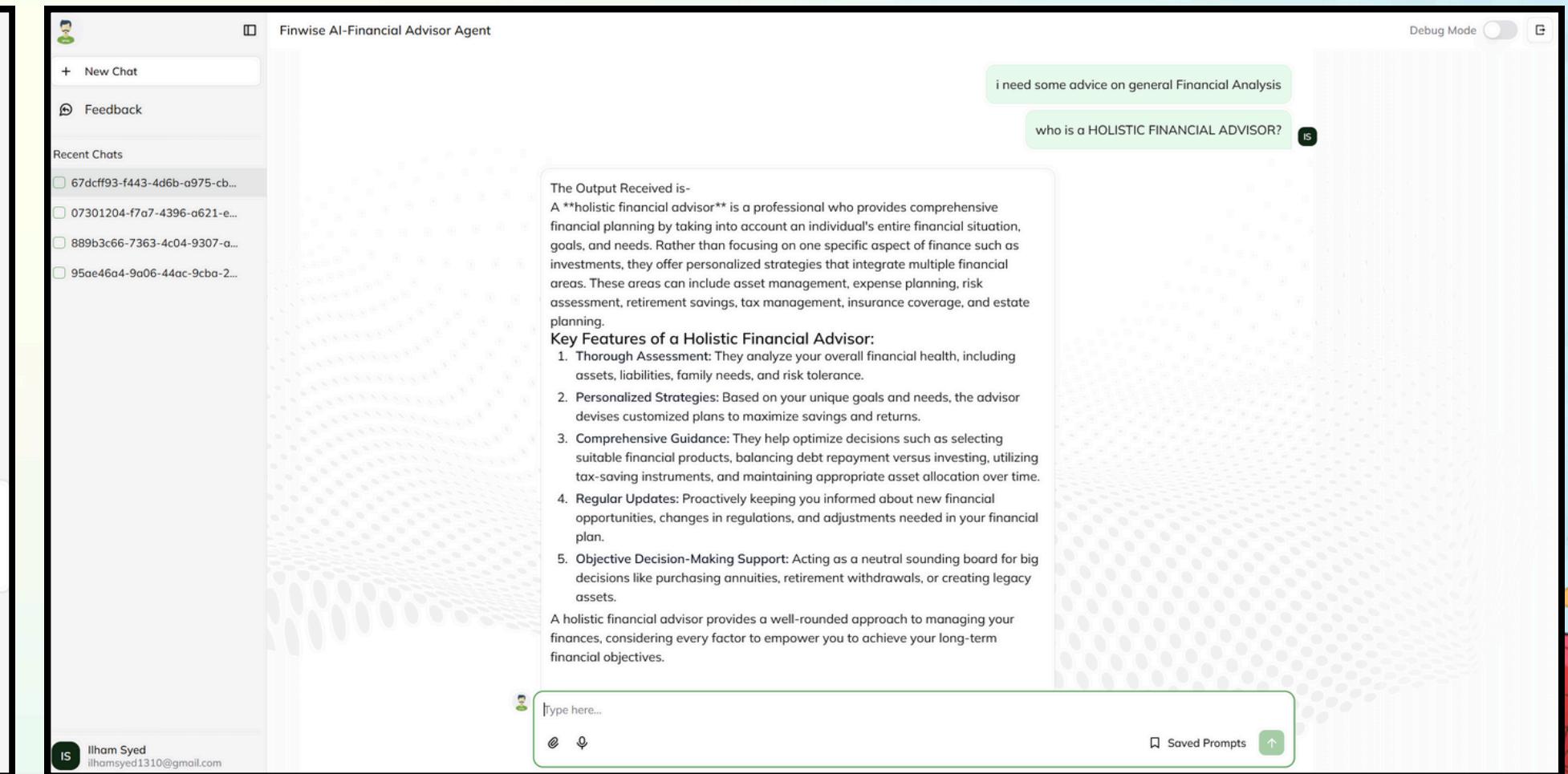
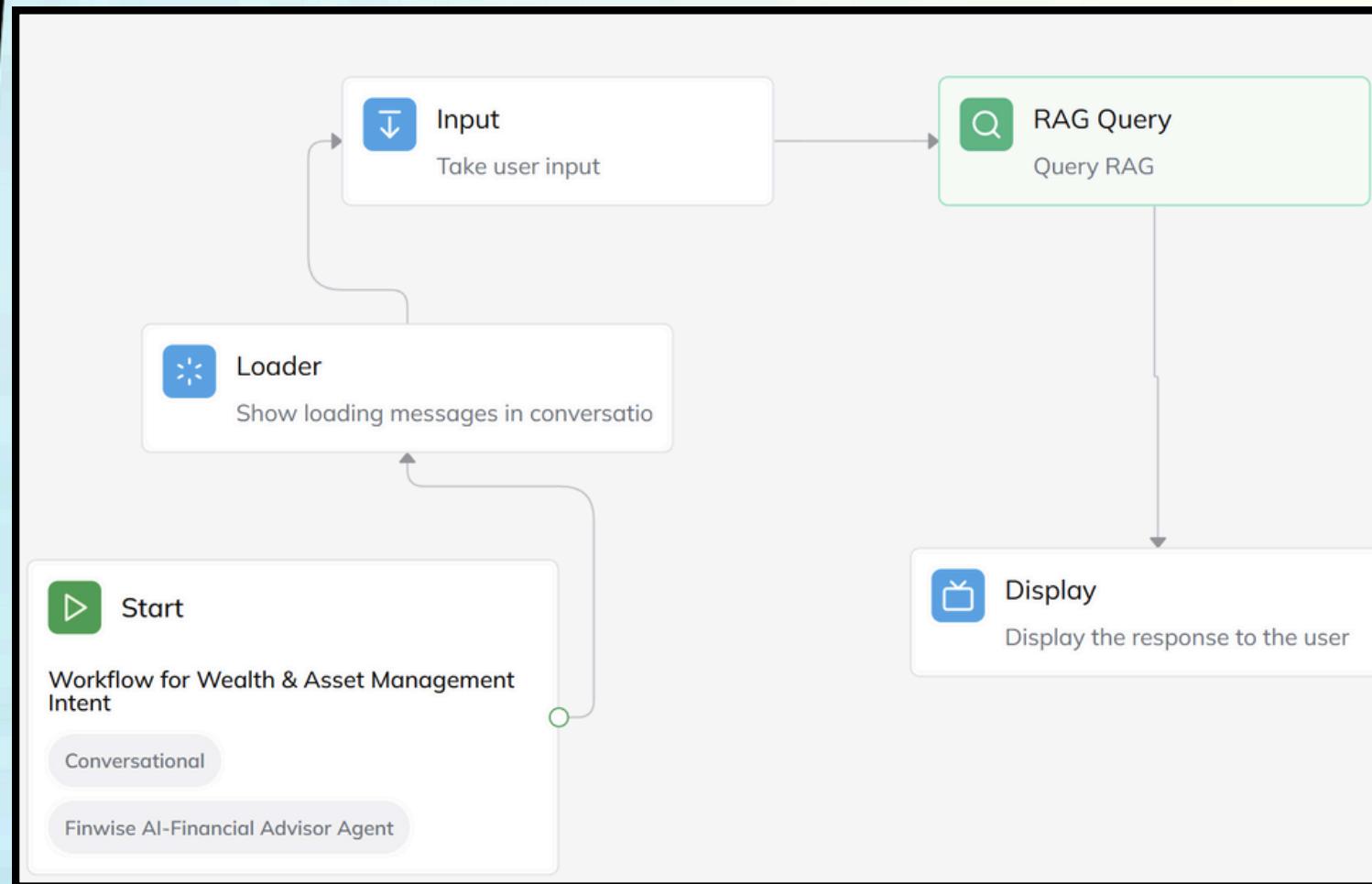
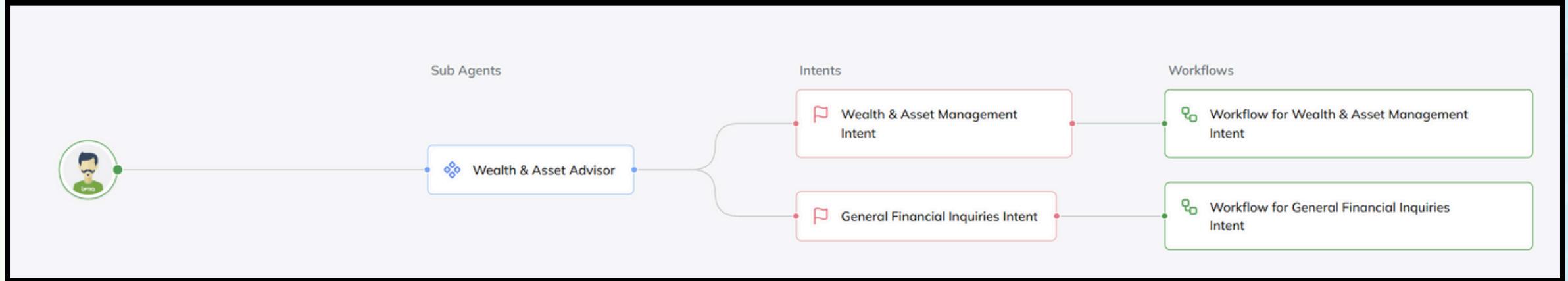
Our RAG agent is powered by comprehensive financial data regarding best investment practices sourced from **20 websites**. This data has been meticulously processed and consolidated into four structured documents, enabling the agent to provide accurate, context-aware responses to user financial queries.



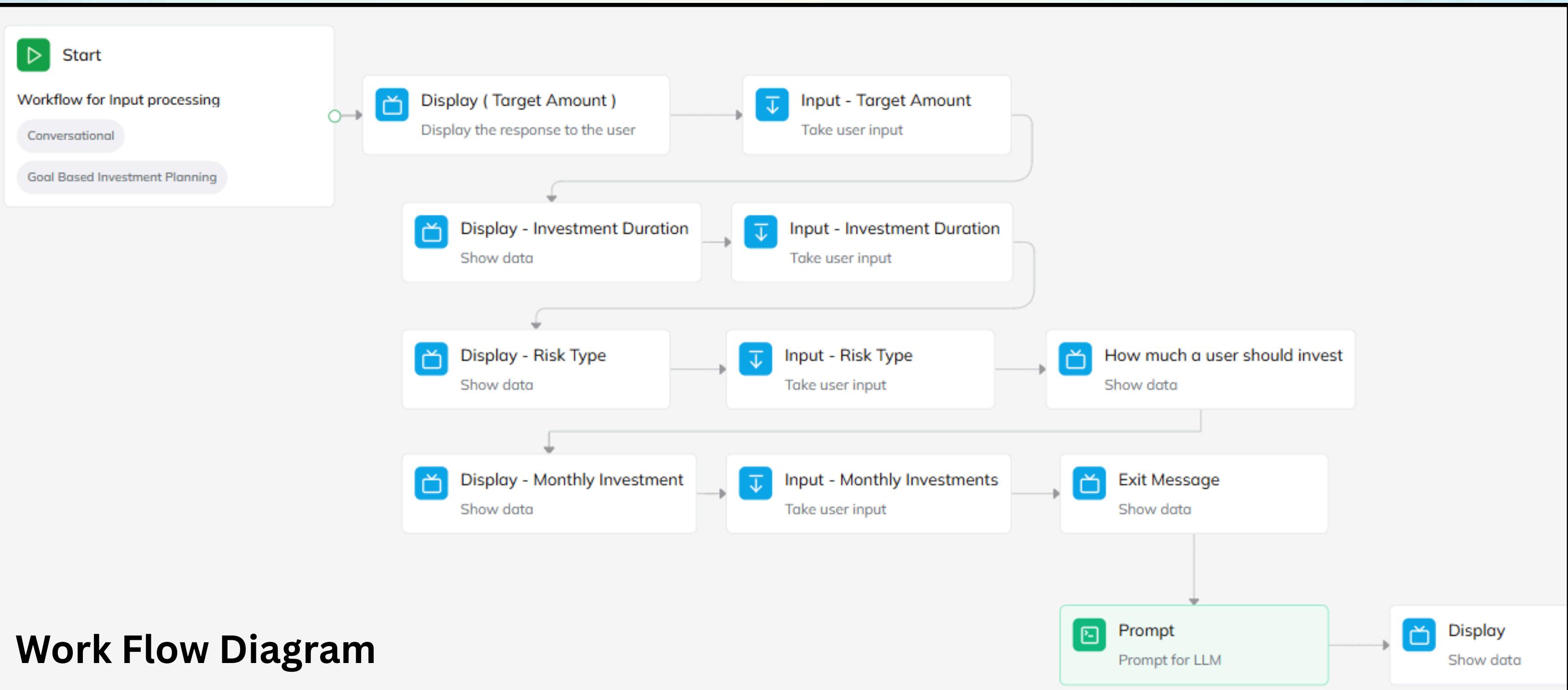
Work Flow Diagram of RAG Agent

Implementation - RAG based Asset and Wealth Query Agent

Output



Implementation - Goal Based Investment Planner Agent



How it works? - Goal Based Investment Planner Agent

Working:

- **Start:** Initiates the investment planning process.
- **Display:** Shows target amount, investment duration, risk type, estimated monthly investment, and a final summary.
- **Takes the Input:** Collects user inputs for target amount, duration, risk type, and monthly investment.
- **Investment Suggestion:** Estimates and recommends the required investment based on user inputs.
- **Exit Message:** Summarizes the investment plan before AI processing.
- **Prompt for LLM:** Structures user data for AI-driven investment insights.
- **Final Display:** Presents refined investment recommendations.



Implementation - Goal Based Investment Planner Agent



I want to Buy a car for my family give me the investment planning for this

To achieve your goals, first you need to enter some details:

1. Target amount - Amount required to achieve your goal.
800000
2. Investment Duration - Enter the number of months till you want to invest.
36
3. Risk Type (Low, Moderate and High) - Select your risk type you want to continue with.
Moderate

4. Monthly Investment Amount - Enter the amount you wish to invest every month.
14000

Thank you! for helping me with the details. Now, I will use the formula to calculate the future value and draft your investment plan accordingly :)

Goal-Based Investment Plan
Goal Type: Buy a Car
Target Amount: ₹8,00,000
Time Horizon: 3 years (36 months)
Risk Tolerance: Moderate

1. Investment Split
For a moderate-risk profile, a balance between stability and growth is recommended:

- 40% Debt Instruments (low risk, stable returns)
- 60% Equity Instruments (moderate risk, higher growth potential)

→ Output →

Debt Instruments (40% Allocation):
Allocate ₹5,600 monthly (40% of ₹14,000) to safer investments:

1. Debt Mutual Funds (Recommended options with ~6-8% returns):
 - ICICI Prudential Short Term Fund
 - Axis Banking & PSU Debt Fund
 - Kotak Low Duration Fund
2. Fixed Deposits (~6-7% returns):
 - Choose bank FDs with attractive interest rates.
3. Corporate Bonds:
 - Consider AAA-rated bonds for safety and stable yields.

Equity Instruments (60% Allocation):
Allocate ₹8,400 monthly (60% of ₹14,000) to equity investments for growth:

1. Index Funds:
 - HDFC Index Fund-Nifty 50 Plan
 - ICICI Prudential Nifty Next 50 Index Fund
2. Hybrid Funds:
 - SBI Equity Hybrid Fund
 - ICICI Prudential Balanced Advantage Fund
3. ETFs:
 - Nippon India ETF Nifty BeES (low-cost exposure to Nifty performance)

4. [Learn More](#) (if interested in direct stock buying)

5. Rationale for Chosen Allocation

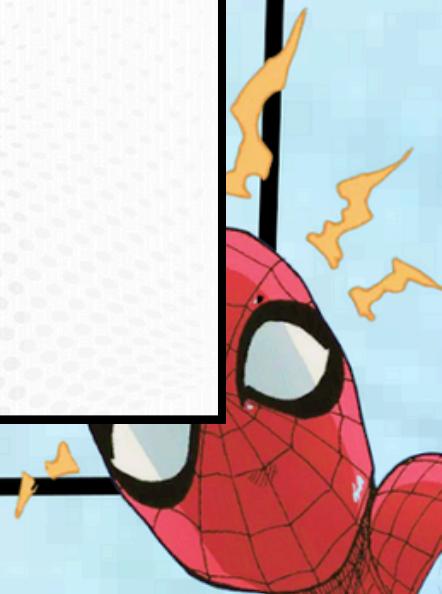
- Moderate Risk Allocation: A blend of debt and equity ensures a balanced approach—growth through equity and stability via debt.
- Debt Instruments: Provide predictability, helping avoid market volatility.
- Equity Allocation: Offers potential for higher returns, helping close the gap to ₹8,00,000.

Market-Based Recommendations:

- Current market trends favor Index Funds due to their historically consistent returns and low cost.
- Hybrid Funds provide flexibility via dynamic asset allocation (adjusting between debt and equity based on market conditions).
- Debt funds continue to offer better post-tax returns than Fixed Deposits for investors in higher tax brackets.

Actionable Steps

1. Open a SIP in the suggested debt and equity mutual funds (split as per allocation).
2. Reassess Progress Annually: Review your portfolio annually to ensure you're on track to meet the goal.
3. Emergency Buffer: Maintain at least 3 months of expenses in liquid funds



Suggested Changes

Diversified Asset Allocation

- **Implementation Done** - Expanded portfolio to include mutual funds, gold, government bonds and property alongside traditional investments.

Automated Investment Suggestion

- **Implementation Done** - Instead of user input, the system calculates & recommends the required monthly investment for goal achievement.
- **Multiple options available** – Users can choose from different investment strategies based on risk appetite and time horizon.



Future Objectives

- **Web Integration** – Integrate UPTIQ with a dedicated website, enabling seamless user access to investment insights, portfolio management, and strategy recommendations.
- **Enhanced Personalization** – Develop advanced AI agents to deliver more tailored investment strategies, considering individual financial goals and market conditions.
- **Automated Risk Management** – Implement real-time risk assessment mechanisms to proactively mitigate financial risks and optimize portfolio performance.
- **Scalability & Expansion** – Extend the platform's capabilities to support a broader range of financial assets, market conditions, and global investment strategies.