FinAura

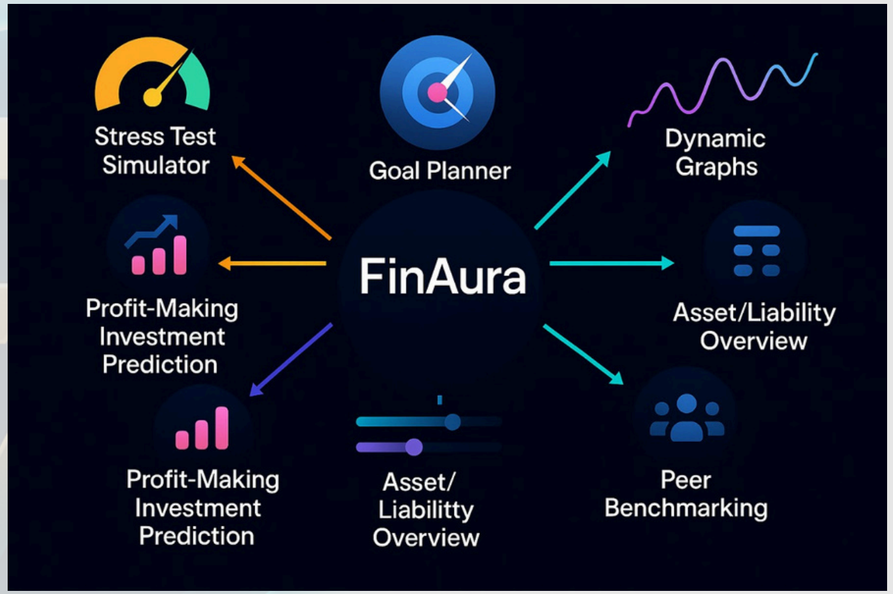
Brief about the Idea:

FinAura is the first consumer-facing AI co-pilot built on a true Model Context Protocol—aggregation of 18+ financial sources with zero-trust, user-managed encryption. Gemini's domain-adapted intelligence delivers sub-second, context-rich insights via chat, voice, image upload, or API.

- **First consumer MCP** layer for real-time data unification
- **Immutable audit trails** to promote user privacy
- **Gemini + Agent Builder** for hyper-personalized reasoning
- **Multimodal access**: voice, chat, web, API hooks
- **Behavioral-science nudges** based on live trends

Unlike generic AI tools, we:

- **Structure fragmented** data into AI-ready JSON, enabling cross-source queries like "How does my EPF withdrawal affect my home loan eligibility?"
- **Dynamically adjust risk profiles** using real-time market data and user behavior, shifting portfolios during volatility spikes.
- FinAura lets users **simulate "what-if" scenarios**—such as job loss, market downturns, or major purchases—providing clear, actionable projections to support confident decision-making.



FinAura delivers a next-generation financial experience by intelligently unifying users' financial data, predictive analytics, and scenario planning into one seamless platform. With intuitive visualizations and powerful AI-driven tools, FinAura empowers users to make informed, confident decisions—turning complex financial management into a clear, actionable journey toward their goals.

Unified Financial DNA

Fi-MCB seamlessly unifies 18+ banking, investment, and credit data streams into **one secure AI-native infrastructure**—no other tool connects every corner of your financial life.

Gemini-Powered Hyper-Personalization

Domain-tuned on your entire financial footprint, our Agent delivers sub-second, context-rich insights—far beyond static dashboards or rule-based bots.

Multimodal "Any-Channel" Access

Chat, voice (Google Assistant), web, API integrations—even image uploads of statements—so users interact how they like, wherever they are.

Real-Time Behavioral Nudges

AI-driven triggers alert you when spending spikes or investments lag, **nudging optimal actions**.

Federated Peer Benchmarking

Opt-in anonymously to compare performance with hyper-granular cohorts (age, city, income), unlocking actionable social insights and healthy competition.

Unique Features

Integrate platform tools like **retirement and risk calculators** for personalized policy customization.

How different is it from any of the other existing ideas?

Aspect	Traditional Apps	FinAura – AI Financial Agent
User Profile Adaptation	Static or manual	Dynamically updated in real-time
Chat Intelligence	shallow NLP	Gemini-powered with context of personal finances
Data Visualization	Basic charts	Interactive, predictive charts with simulators
Stress Test Simulator	Not supported	Stress-test finances for potential emergencies.
Behavioral Nudges	Generalized advice	Based on peer-group data & trends
Risk Analysis	Manual risk declarations	Real-time risk profiling with AI-based insights

How will it be able to solve the problem?

1. Aggregates all financial data into a single, clear dashboard, replacing fragmented views across banks, loans, and investments.
2. Uses AI to give personalized, context-aware advice — not generic tips — including insights from uploaded images and spending trends.
3. Converts raw data into action with tools like goal planners, loan simulators, and SIP projections that visualize financial impact.
4. Dynamically updates user risk profiles and gives safe, tailored suggestions based on behavior, market context, and peer insights.
5. Offers a real-time, interactive, and responsive experience that feels like a financial co-pilot, not just a passive app.

USP of the proposed solution

1. **Context-Aware AI Guidance**: Fi Agent uses your real-time financial data, uploaded visuals to deliver deeply personalized, intelligent advice through natural conversations.

2. **Actionable Simulations, Not Just Insights** Tools like loan prepayment impact, investment scenario sliders, and goal planners turn complex finance into, interactive decisions.

3. **Dynamic Risk-Adaptive Profiles:** Platform adjusts your risk profile based on behavior and portfolio changes, nudging users toward safer, smarter financial choices.

List of features offered by the solution

1. **AI Chat Assistant –** Chatbot powered by Gemini that answers personalized financial queries, including image-based inputs.
2. **360° Financial Dashboard –** Consolidated view of net worth, cashflow, credit score, and top-performing investments.
3. **Net Worth History Chart –** Interactive line chart tracking 12-month net worth progression.
4. **Investment Scenario Simulator –** Real-time projection tool using sliders for SIP amount, duration, and returns.
5. **Goal Planner –** Calculates monthly SIP needed to achieve specific financial targets.
6. **Loan Prepayment Calculator –** Simulates impact of annual prepayments on tenure and interest saved.
7. **Dynamic Risk Profiling –** Auto-updating user profiles (safe, low, medium, high risk) based on financial behavior and trends.
8. **Assets vs. Liabilities Breakdown –** Visual and tabular representation of all holdings and debts.
9. **Suggested Peer Actions –** Recommendations based on activities of users with similar income or portfolio profiles.

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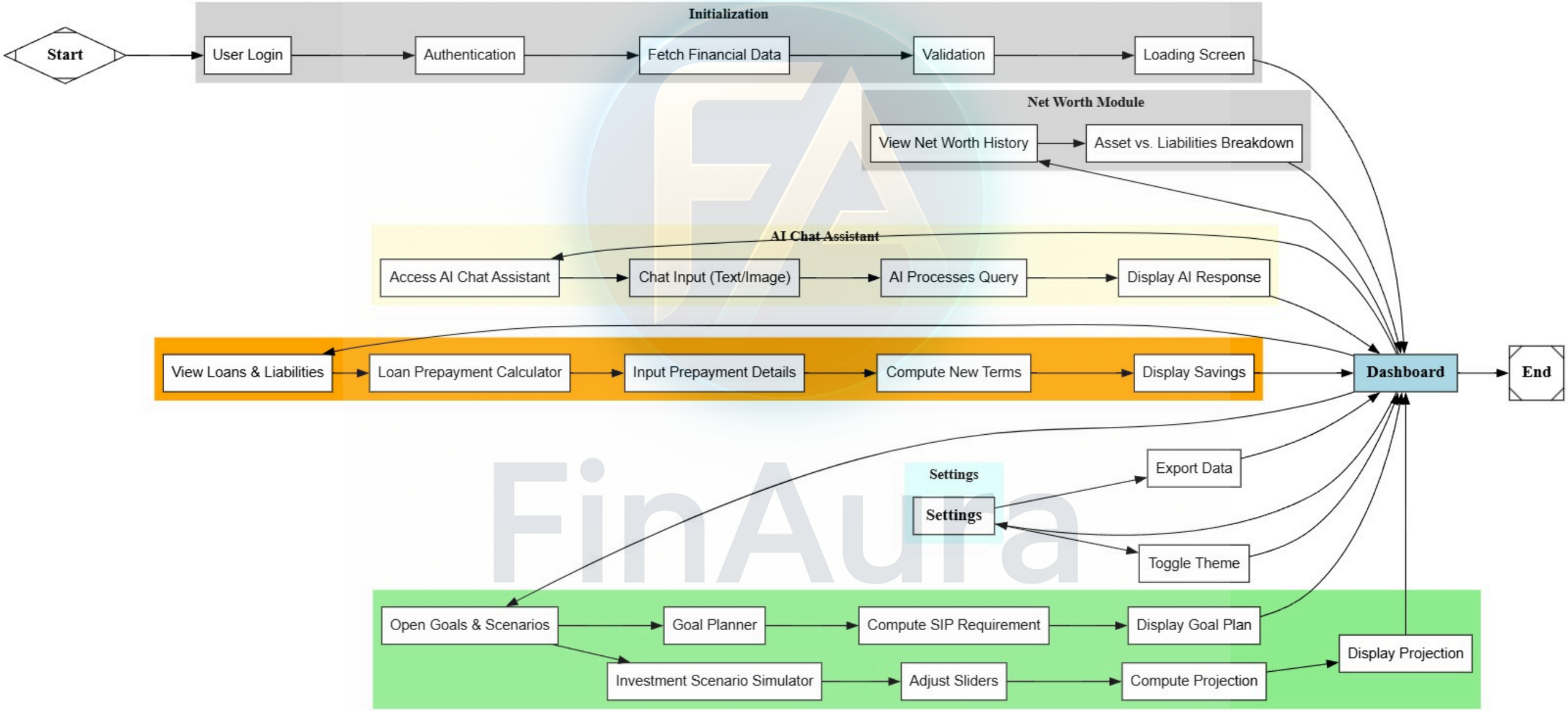
Process flow diagram



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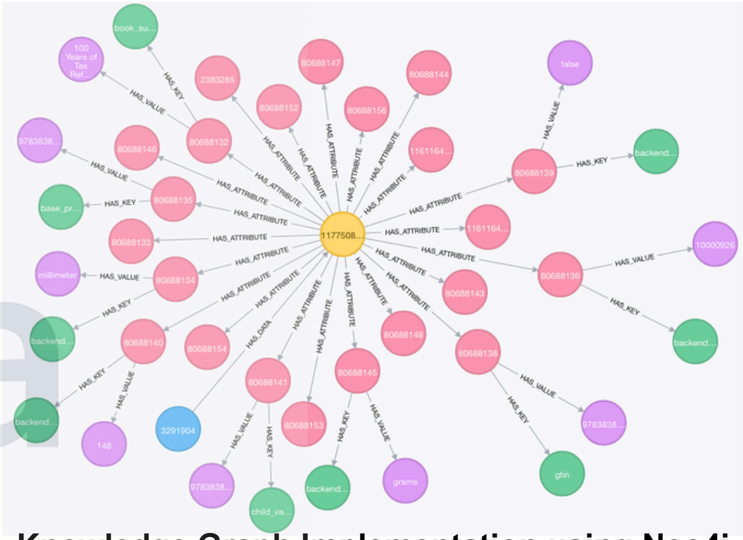
Technologies to be used in the solution

Python as primary programming language.
Tensorflow, Numpy, Pandas as main frameworks for handling data.
Gemini 2.5 Pro API as context-aware conversational AI.
Neo4j for knowledge graph implementation.
MongoDB for database storage.
Typescript, ReactJS, NodeJS for building web-application.
Docker for hosting AI models.
VertexAI for building and deploying AI pipelines.



Knowledge Graph Implementation using Neo4j

Google Cloud

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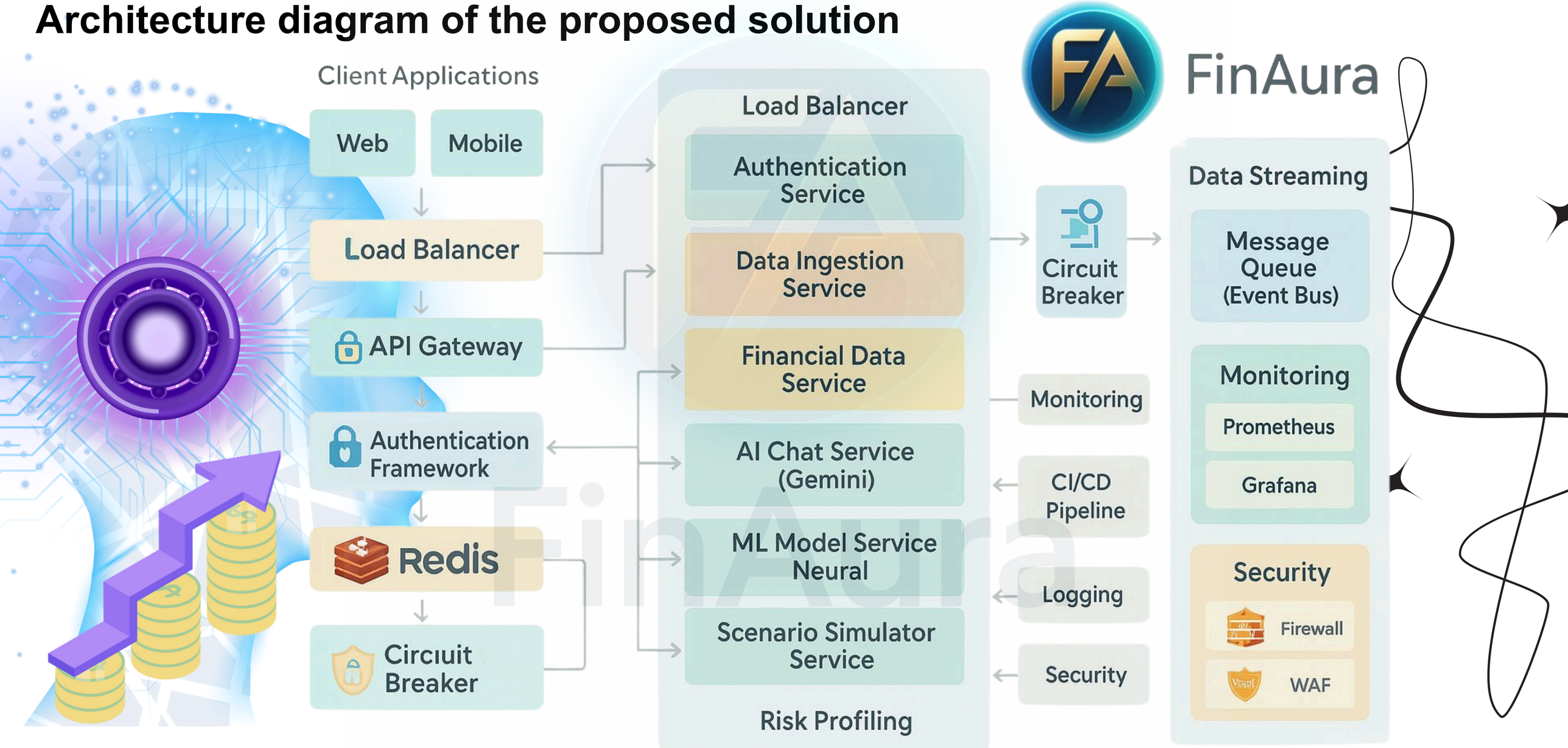
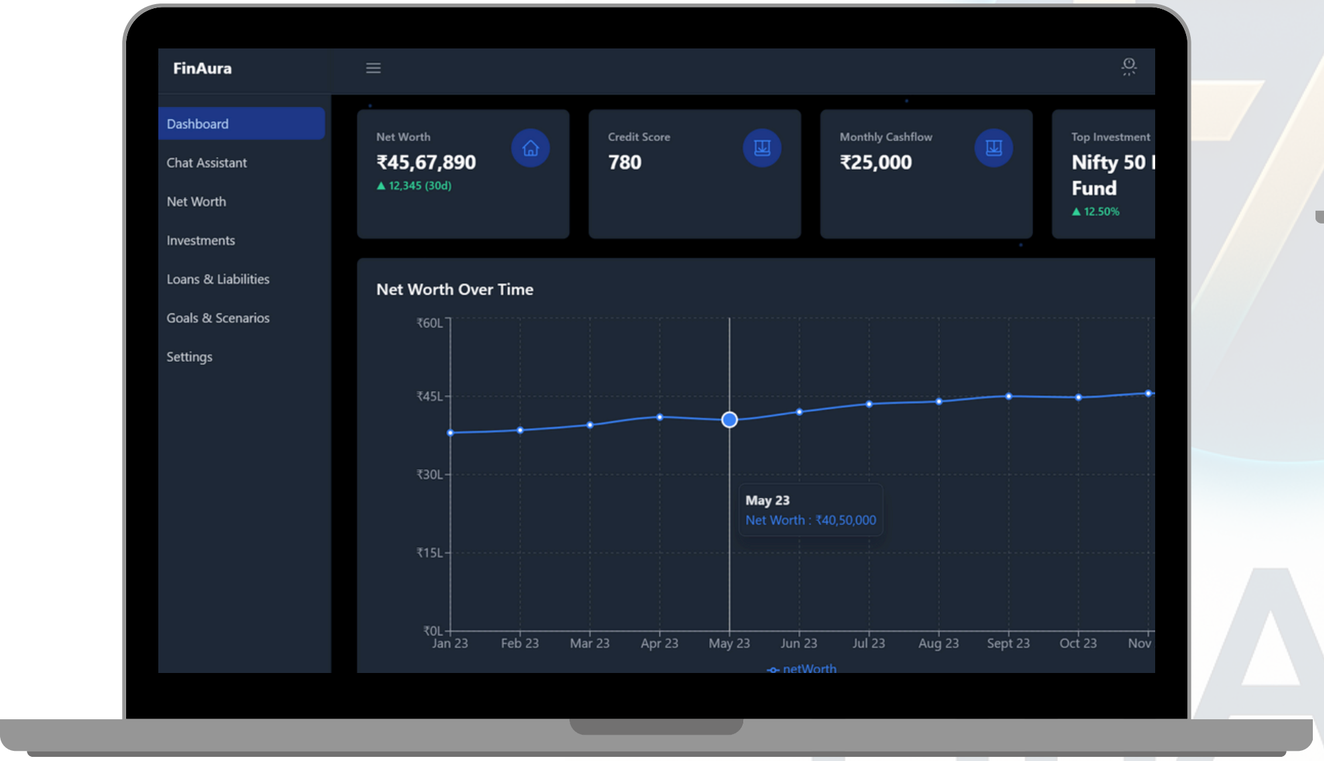
Architecture diagram of the proposed solution

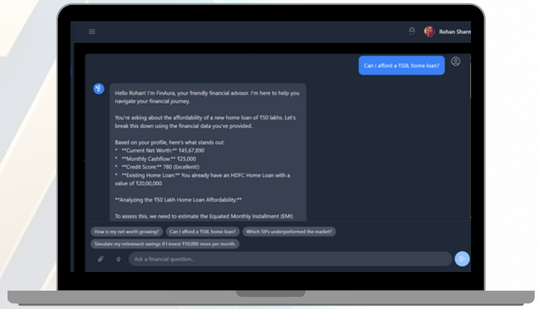


Mock diagrams of the proposed solution

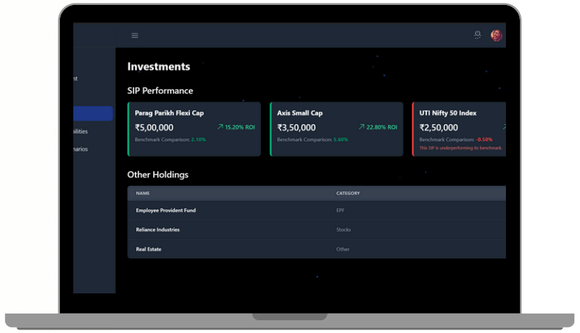
Prototype Video Link : YouTube Link



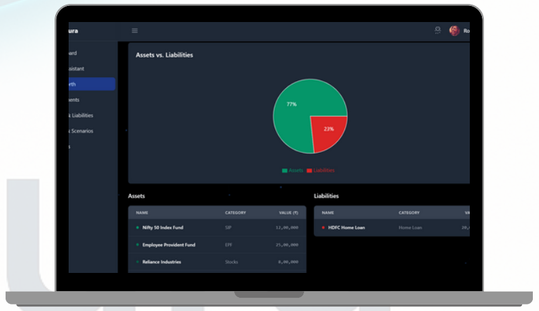
Dashboard



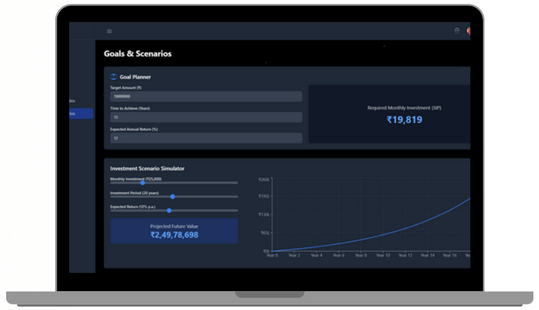
Chat Assitance



Goal & Scenario Simulator



Net Worth Breakdown



Investments

Additional Details

Multimodal Query Handling

Image + text analysis – Users upload stock charts or bills; Gemini cross-references with MCP data to answer: "This ₹50k investment would raise your portfolio's volatility to 12% – suggest reducing SIPs?"

Privacy-Centric Architecture

Zero data retention – All insights are derived client-side via Fi's MCP, with no raw data stored. Users export JSON snapshots for audit trails or cross-platform use.

Real-Time Market Analysis for Policy Optimization

AI analyzes market trends and competitor policies to adjust insurance recommendations in real time.

Future Developments

AI-Driven Behavioral Nudging

Implement predictive nudges using Gemini to identify suboptimal financial habits (e.g., overspending in high-risk categories) and suggest tailored interventions

Community Insights Engine

Create anonymized peer benchmarking using Vertex AI clustering. Example: "Users with similar income/net worth to you saved ₹2.5 lakh/month via prepaying loans – try our calculator."

Hyper-Personalized Risk Management

Develop dynamic risk scoring using real-time market data and user behavior. Eg: Adjust investment recommendations if Gemini detects volatility spikes in sectors where the user holds >20% exposure.

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Google Cloud

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Thank you!