CAPSTONE PROJECT

PROJECT TITLE

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OUTLINE

- Problem Statement
- Technology used
- Wow Factor
- End users
- Result
- Conclusion
- Future Scope
- IBM Certifications



PROBLEM STATEMENT

• Al Agent for Digital Financial Literacy The Challenge – An Al Agent for Digital Financial Literacy, powered by RAG (Retrieval-Augmented Generation), helps users understand and navigate essential financial tools and practices. It retrieves reliable content on using UPI, avoiding online scams, understanding interest rates, budgeting, and personal finance management from government portals, banking websites, and educational platforms. With multilingual support, users from diverse backgrounds can interact in their preferred language and ask questions like "How do I send money via UPI?" or "What is a safe interest rate for a loan?" The agent ensures financial literacy is accessible, personalized, and culturally inclusive. This Al-driven assistant empowers users with knowledge, protects them from fraud, and builds confidence in digital finance.



TECHNOLOGY USED

IBM cloud lite services

Natural Language Processing(NLP)

Retrieval Augmented Generation (RAG)

IBM Granite Model



IBM CLOUD SERVICES USED

IBM Cloud Watsonx.ai Studio

IBM Cloud Watsonx.ai Runtime

IBM Cloud Agent Lab

IBM Granite Foundation Model



WOW FACTORS

- Al-based financial guidance in simple terms
- Built on secure, scalable IBM Cloud
- No personal data collected user-safe design
- Supports multiple languages and local context
- Step-by-step help with real-life examples
- Smart retry logic for better accuracy
- Beginner-friendly and jargon-free
- Educates users on budgeting, saving, loans
- Easy to customize with modular instructions
- High impact for digital financial literacy



END USERS

Financial Beginners

People who are new to budgeting, saving, or investing and need basic guidance.

General Public

Anyone looking for simple, safe financial advice in everyday language.

Students & Young Professionals

Early earners trying to manage expenses, save, or understand loans and credit.

Non-tech-savvy Users

Elderly or rural users who may not be comfortable with financial terms or digital tools.

NGOs & Financial Literacy Programs

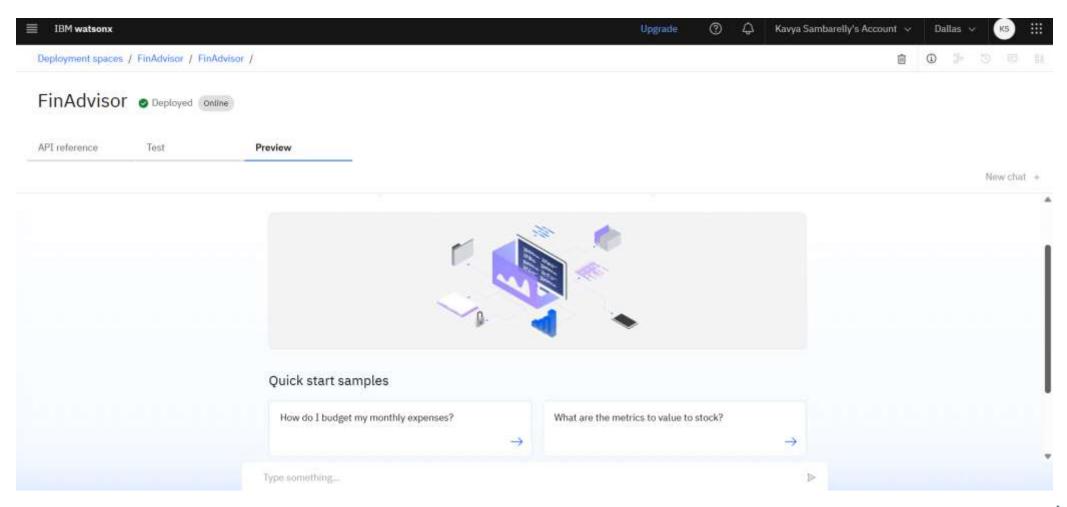
Organizations promoting financial awareness can use the chatbot to educate the masses.

Users of Banking or Finance Apps

Can be integrated into mobile/web apps to assist users with financial queries.

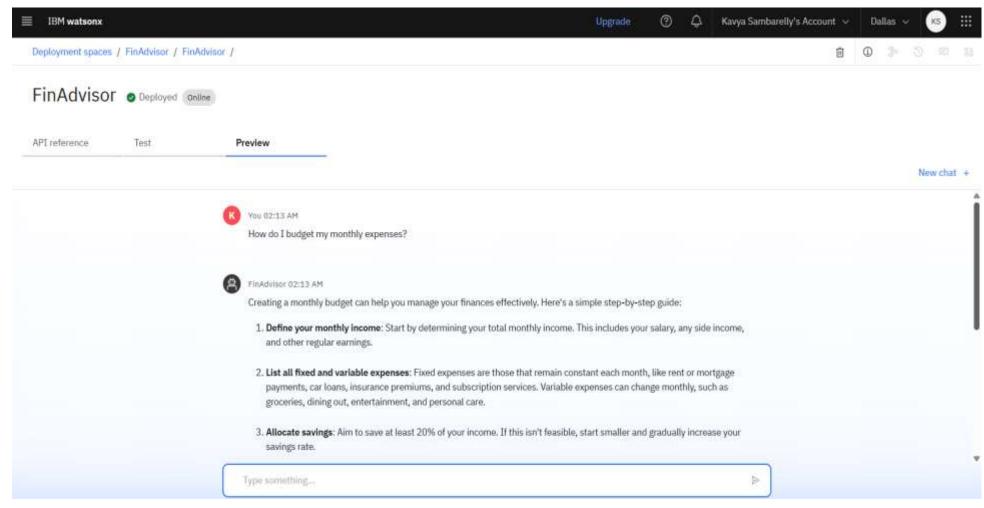


Preview



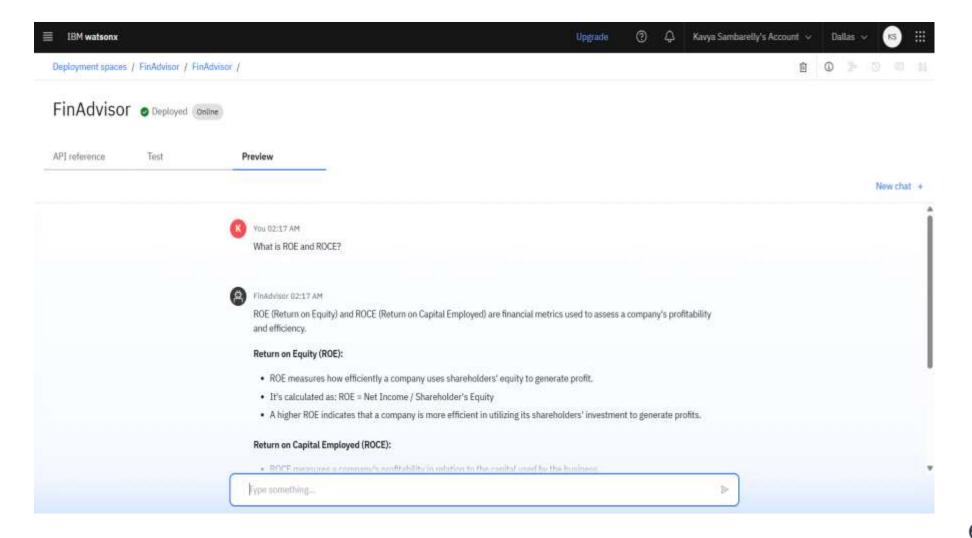


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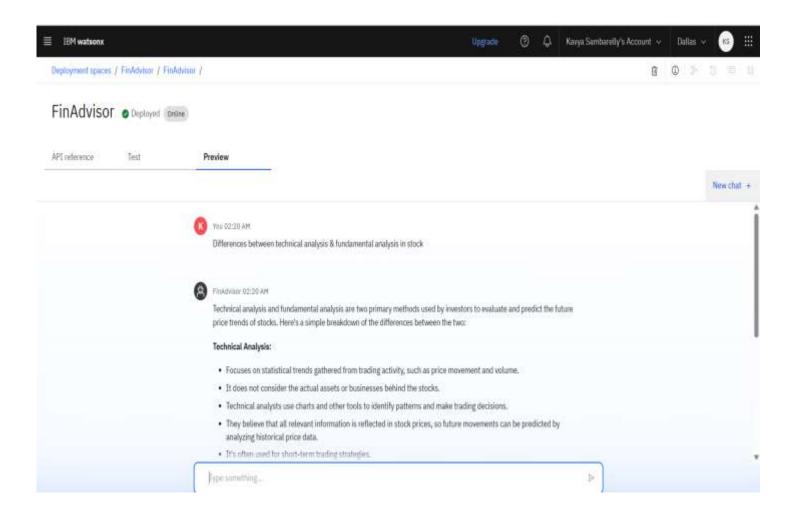


Preview





Deployed





CONCLUSION

This Financial Advisor Chatbot offers a simple, safe, and accessible way for users to understand and manage their finances. Built on IBM Cloud, it delivers smart, beginner-friendly guidance while ensuring user privacy and cultural relevance. With potential to support financial literacy at scale, this chatbot can be a powerful tool in empowering individuals to make informed money decisions.



FUTURE SCOPE

- Mobile App Integration Embed the chatbot into finance or banking apps.
- Advanced Personalization Use user profiles (safely) to give tailored suggestions.
- Voice & Regional Language Support Add voice input/output and more Indian languages.
- Visual Tools Integrate graphs, calculators, and budgeting dashboards.
- Link with Real Financial APIs For real-time interest rates, schemes, etc.
- Partner with Govt/NGOs Support national financial literacy campaigns.



IBM CERTIFICATIONS

Getting started with Artificial Intelligence





IBM CERTIFICATIONS

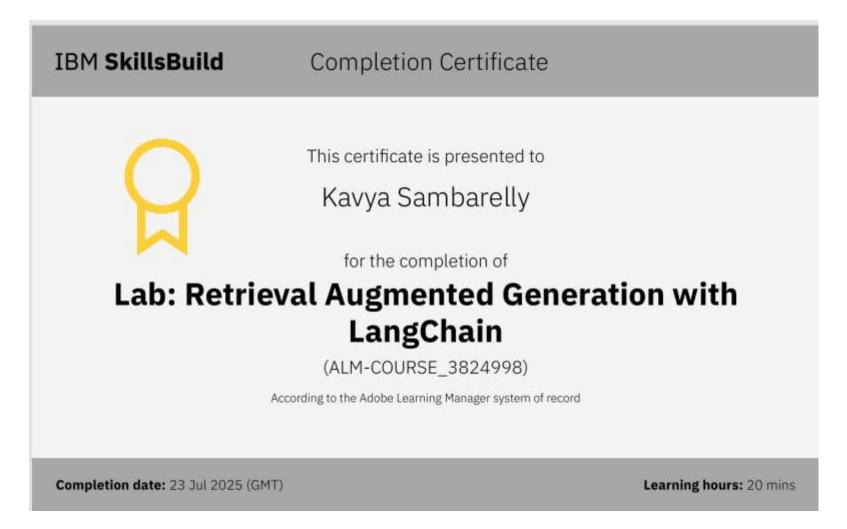
Journey to Cloud





IBM CERTIFICATIONS

Lab: Retrieval Augmented Generation with LangChain





THANK YOU

