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# CAPSTONE PROJECT

## FINGUIDE AGENT

**Presented By:** Kshitij Zure  
**Student name :** Kshitij Zure  
**College Name & Department :** NITK / CDS

# OUTLINE

- Problem Statement
- Technology used
- Wow factor
- End users
- Result
- Conclusion
- Git-hub Link
- Future scope
- IBM Certifications

# PROBLEM STATEMENT

## AI Agent for Digital Financial Literacy

The Challenge – An AI 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 AI-driven assistant empowers users with knowledge, protects them from fraud, and builds confidence in digital finance. Technology – Use of IBM Cloud Lite services / IBM Granite is mandatory

## Proposed Solution:

FinGuide Agent is a multilingual AI assistant hosted on IBM Cloud Lite, powered by Watsonx.ai's Granite model and RAG. It retrieves relevant information from government documents (like RBI FAQs and UPI guidelines), vectorizes the content, and generates context-aware answers. IBM Language Translator supports multilingual input/output, making the tool inclusive, accessible, and fraud-aware.

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# 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

-  Natural Language Q&A using RBI and NPCI official documents
-  Granite LLM for intelligent, personalized response generation
-  RAG-based Architecture for grounded, document-backed answers
-  Multilingual Support through IBM Language Translator
-  IBM Cloud Lite Hosting without any external dependencies

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## END USERS

- General Public
- First-time Smartphone/UPI User
- Students and Young Adults
- Low-Income or Unbanked Individuals

# RESULTS

IBM watsonx

Upgrade ?

Kshitij Zure's Account

London

KZ

Deployment spaces / Deployment / watsonx Agent /

watsonx Agent

Deployed Online


API reference Test Preview

New chat +

watsonx Agent 10:24 PM

Welcome to watsonx Agent

Change this description to reflect your particular agent



Type something...

About this deployment

Name

watsonx Agent

Description

Change this description to reflect your particular agent

Deployment Details

Deployment ID: 18d866c6-a68a-43...

Serving name:

No serving name.

Software specification:

runtime-24.1-py3.11

Hardware specification:

Extra extra small: 1 CPU and 2 GB RAM

Copies:

1

Tags

wx-agent

Associated asset



# RESULTS

IBM watsonx

Upgrade ?

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KZ

Deployment spaces / Deployment / watsonx Agent /

watsonx Agent ✓ Deployed Online

API reference Test **Preview**

New chat +

K You 10:14 PM

What is a safe interest rate for a loan?

watsonx Agent 10:14 PM

Here are some resources that might help:

- [Interest Rates | Clean Water Fund Program and Safe Drinking Water ...](#)
- [SAFE Federal Credit Union | South Carolina Credit Union](#)
- [Environmental Loans | Clean Water Fund Program and Safe ...](#)
- [Interest Rates | SAFE Federal Credit Union](#)
- [Rates and Disclosures - SAFE Credit Union](#)

Type something...

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[runtime-24.1-py3.11](#)

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1

Tags

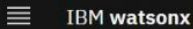
wx-agent

Associated asset

watsonx Agent



# RESULTS

Upgrade?🔔Kshitij Zure's AccountLondonKZ⋮

[Deployment spaces](#) / [Deployment](#) / [watsonx Agent](#) /

## watsonx Agent

✔ Deployed Online

[API reference](#) [Test](#) [Preview](#)

[New chat](#) +

Can I open a Basic Savings Bank Deposit Account without submitting full KYC documents?

watsonx Agent 10:19 PM

Hi, I am watsonx.ai agent. How can I help you?

Yes, you can open a Basic Savings Bank Deposit Account (BSBDA) without submitting full KYC documents. This account is designed for individuals who do not have the necessary KYC documents. However, there are some limitations and conditions associated with this type of account.

Here are some key points to consider:

- Eligibility:** Any individual above 18 years old who does not have Officially Valid KYC documents can open a BSBDA.
- Limitations:** BSBDA holders are not eligible to open any other savings bank account in that bank. Additionally, certain transactions may be restricted until full KYC is completed.

Type something...

### About this deployment

**Name** [✎](#)  
watsonx Agent

**Description** [✎](#)  
Change this description to reflect your particular agent

**Deployment Details**

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[runtime-24.1-py3.11](#) ⚙️

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Extra extra small: 1 CPU and 2 GB RAM

Copies: [✎](#)  
1

**Tags** [✎](#)  
wx-agent

**Associated asset** [✎](#)

# RESULTS

IBM watsonx

Upgrade ?

Kshitij Zure's Account

London

KZ

Deployment spaces / Deployment / watsonx Agent /

watsonx Agent Deployed Online

API reference Test **Preview**

New chat +

K You 10:16 PM

What should I do if I accidentally send money to the wrong UPI ID?

watsonx Agent 10:16 PM

Hi, I am watsonx.ai agent. How can I help you?

If you accidentally send money to the wrong UPI ID, here are some steps you can take:

1. **Contact the recipient:** If you know the person who received the money, reach out to them and explain the situation. They might be willing to refund the amount.

2. **Contact your bank:** Inform your bank about the mistake. They might be able to help you, especially if the transaction was made recently.

3. **Contact the UPI app support:** Reach out to the customer support of the UPI app you used. They might have a process in

Type something... >

About this deployment

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watsonx Agent

Description

Change this description to reflect your particular agent

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Serving name: No serving name.

Software specification: runtime-24.1-py3.11

Hardware specification: Extra extra small: 1 CPU and 2 GB RAM

Copies: 1

Tags

wx-agent

Associated asset

edunet  
foundation

# RESULTS

The screenshot displays the IBM watsonx Agent deployment interface. The top navigation bar includes the IBM watsonx logo, an 'Upgrade' button, a help icon, a notification bell, the user's account 'Kshitij Zure's Account', the location 'London', and a user profile 'KZ'. The breadcrumb trail indicates the path: 'Deployment spaces / Deployment / watsonx Agent /'. The main content area is titled 'watsonx Agent' with status indicators 'Deployed' and 'Online'. Below this, there are tabs for 'API reference', 'Test', and 'Preview', with 'Preview' being the active tab. A 'New chat +' button is located to the right of the tabs. The chat interface shows a conversation where the user asks 'How do I send money via UPI?' and the watsonx Agent responds with a greeting and a list of steps to send money via UPI. The right sidebar, titled 'About this deployment', provides details about the deployment, including the name 'watsonx Agent', a description, deployment details (ID, serving name, software specification, hardware specification, and copies), tags ('wx-agent'), and an associated asset.

IBM watsonx Upgrade ? 🔔 Kshitij Zure's Account London KZ

Deployment spaces / Deployment / watsonx Agent /

## watsonx Agent

✓ Deployed Online

API reference Test **Preview**

New chat +

**You** 10:07 PM  
How do I send money via UPI?

**watsonx Agent** 10:07 PM  
Hi, I am watsonx.ai agent. How can I help you?

Here are some steps to send money via UPI:

1. **Open your UPI app:** This could be Google Pay, PhonePe, Paytm, or any other UPI-enabled app.
2. **Select the 'Send Money' option:** This is usually found on the home screen of the app.
3. **Enter the recipient's UPI ID or phone number:** You can also scan a QR code if the recipient has one.
4. **Enter the amount:** Type in the amount you want to send.

Type something...

### About this deployment

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watsonx Agent

**Description**  
Change this description to reflect your particular agent

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**Tags**  
wx-agent





**Associated asset**

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## CONCLUSION

- 🤝 FinGuide Agent simplifies financial literacy for every user segment.
- 🌐 Makes multilingual digital banking education accessible and secure.
- 🧠 Leverages IBM Granite and RAG for trustworthy, contextual answers.
- ☁️ Fully deployable using IBM Cloud Lite for free and scalable deployment.

# FUTURE SCOPE

-  Expand language support for broader inclusivity across India
-  Integrate with mobile banking apps or chatbot platforms
-  Include more financial topics like insurance, tax, and mutual funds
-  Add voice assistant support for non-literate or visually impaired users

# IBM CERTIFICATIONS



IBM **SkillsBuild**

Completion Certificate



This certificate is presented to

Kshitij Zure

for the completion of

**Lab: Retrieval Augmented Generation with  
LangChain**

(ALM-COURSE\_3824998)

According to the Adobe Learning Manager system of record

**Completion date:** 26 Jul 2025 (GMT)

**Learning hours:** 20 mins



IBM **SkillsBuild**

Completion Certificate



This certificate is presented to

Kshitij Zure

for the completion of

**Journey to Cloud: Envisioning Your Solution**

(PLAN-32CB1E21D8B4)

According to the Your Learning Builder - Plans system of record

**Completion date:** 21 Jul 2025 (GMT)

## GITHUB LINK

- Github link :- <https://github.com/Kshitij-45/FinGuide-Agent>



**THANK YOU**