

# IBM AICTE PROJECT

## DIGITAL FINANCIAL LITERACY AI AGENT

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# OUTLINE

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

# PROBLEM STATEMENT

Many individuals, especially in rural or non-English-speaking regions, struggle to understand and use digital financial tools safely.

Manual awareness programs are limited in reach and cannot personalize education for diverse user needs.

## **Proposed Solution:**

An AI Agent for Digital Financial Literacy using RAG (Retrieval-Augmented Generation) to provide accurate, multilingual, and personalized financial guidance on:

- UPI usage
- Online scam prevention
- Interest rates
- Budgeting & saving
- Loan safety and more.

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# TECHNOLOGY USED

- IBM Cloud Lite Services
- IBM Watsonx AI Studio
- IBM Watsonx Agent Lab
- IBM Granite Foundation Model
- Retrieval-Augmented Generation (RAG)
- Natural Language Processing (NLP)
- Multilingual Translation APIs

## IBM CLOUD SERVICES USED

- IBM Cloud Watsonx AI Studio
- IBM Cloud Watsonx AI Runtime
- IBM Agent Lab (Beta)
- IBM Granite (for foundation model-based understanding)

# WOW FACTORS

This agent will drastically reduce financial confusion, protect users from scams, and empower every Indian — urban or rural — with digital money skills by making financial knowledge smart, simple, and secure. Unique features:

- **Smart retrieval** from RBI, NPCI, govt portals
- **Simplifies financial terms** for beginners
- **Multilingual support** for regional inclusivity
- **Scam alerts** for fake UPI links & fraud apps
- **Personalized answers** (e.g., safe loan for ₹10k/month earner)
- **Budgeting tips** for low-income users
- **No app needed** – works on low-end devices
- **Auto-updated** with latest digital finance rules

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## END USERS

- Students and Young Adults
- Farmers and Rural Population
- Senior Citizens
- First-time Bank Users
- Government Schemes Beneficiaries
- Microbusiness Owners

# RESULTS

## Agent preview

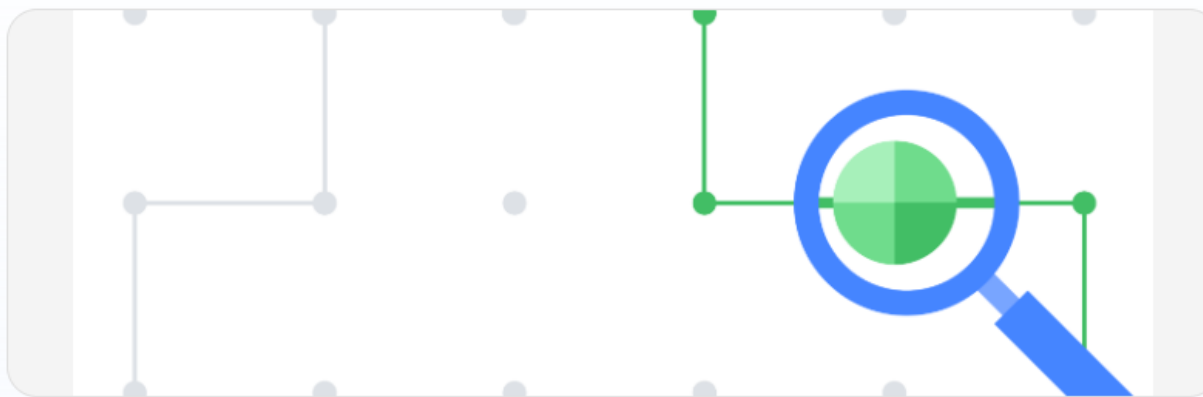


Digital Finance Agent 04:35 PM

Welcome to Digital Finance Agent



Your smart guide to UPI, budgeting, loans & scam safety in digital finance 🌐 📱



## Sample questions

How do I use UPI to send money?



What is a good interest rate for a home loan?



Type something...





# RESULTS

## Agent preview



You: 04:37 PM

How do I use UPI to send money?



Digital Finance Agent 04:37 PM

Here are some steps to send money using 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 receiver's details:** You can enter the receiver's UPI ID, phone number, or scan their QR code.
4. **Enter the amount:** Type in the amount you want to send.
5. **Confirm the transaction:** Review the details and confirm the payment. You may need to enter your UPI PIN to complete the transaction.

For more detailed instructions, you can refer to the following links:

- [Google Pay Help](#)
- [Paytm Blog](#)
- [NPCI Product Overview](#)

# RESULTS

## Agent preview



You: 04:41 PM

How can a college student start saving money every month?



Digital Finance Agent 04:41 PM

Here are some tips for a college student to start saving money every month:

1. **Create a Budget:** Calculate the amount of money you have coming in and keep track of how much money you're spending each month.
2. **Set Financial Goals:** Set your short and long-term financial goals. This could be saving for a new laptop, a trip, or even starting an emergency fund.
3. **Automate Savings:** Set up automatic transfers from your checking account to a savings account each month. This way, you won't even see the money and will be less tempted to spend it.
4. **Limit Transportation Costs:** Use public transportation, carpool, or walk instead of driving to save on gas and parking.
5. **Curb Tech Spending:** Limit spending on new gadgets and consider buying used or refurbished items.
6. **Start Saving Today:** Even small amounts can add up over time. Start with what you can afford and increase your savings as your income grows.
7. **Apply for Scholarships and Grants:** Look for scholarships and grants that you may be eligible for. This can help reduce your tuition costs and free up more money for savings.

Type something...



# RESULTS

## Agent preview



You: 04:38 PM

Can you help me create a monthly budget on a ₹20,000 salary?



Digital Finance Agent 04:38 PM

Sure, I can help you create a basic monthly budget. Here's a simple breakdown:

1. **Income:** ₹20,000

2. **Expenses:**

- **Rent/Housing:** ₹5,000 (25% of income)
- **Food:** ₹4,000 (20% of income)
- **Transportation:** ₹2,000 (10% of income)
- **Utilities (electricity, water, internet):** ₹2,000 (10% of income)
- **Savings/Investments:** ₹3,000 (15% of income)
- **Personal/Discretionary (entertainment, dining out, etc.):** ₹2,000 (10% of income)
- **Miscellaneous (unexpected expenses, medical, etc.):** ₹2,000 (10% of income)

**Total Expenses:** ₹20,000

This is a basic example and your actual budget may vary based on your personal circumstances

Type something...



# RESULTS

## Agent preview



You: 04:44 PM

मुझे डिजिटल पेमेंट सुरक्षित तरीके से कैसे करना चाहिए?



Digital Finance Agent 04:44 PM

डिजिटल पेमेंट सुरक्षित तरीके से करने के लिए, आपको कुछ महत्वपूर्ण सुरक्षा उपायों का पालन करना चाहिए:

1. **सुरक्षित पासवर्ड और पिन का उपयोग करें:** अपने डिजिटल पेमेंट एप्लिकेशन के लिए एक मजबूत और अनूठा पासवर्ड या पिन सेट करें।
2. **दो-फैक्टर प्रमाणीकरण (2FA) का उपयोग करें:** जब भी संभव हो, 2FA का उपयोग करें ताकि आपके अकाउंट की सुरक्षा बढ़े।
3. **सुरक्षित नेटवर्क का उपयोग करें:** डिजिटल पेमेंट करते समय सार्वजनिक वाई-फाई नेटवर्क का उपयोग न करें। हमेशा एक सुरक्षित और विश्वसनीय नेटवर्क का उपयोग करें।
4. **\*\*अपडेट किए गए एप्लिकेशन का उपयोग करें**

Type something...



# RESULTS – DEMO VIDEO

Deployment spaces / Agentic AI deployment / Digital Finance Agent /

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## Digital Finance Agent ✓ Deployed Online

API reference Test **Preview**

New chat +

### Quick start samples

How do I use UPI to send money?



What is a good interest rate for a home loan?



How can I protect myself from online scams?



What are some ways to create a personal budget?



Type something...



# RESULTS

## Deployed AI Agent

[Deployment spaces](#) / [Agentic AI deployment](#) / [Digital Finance Agent](#) /



Digital Finance Agent ✓ Deployed Online

API reference

Test

Preview

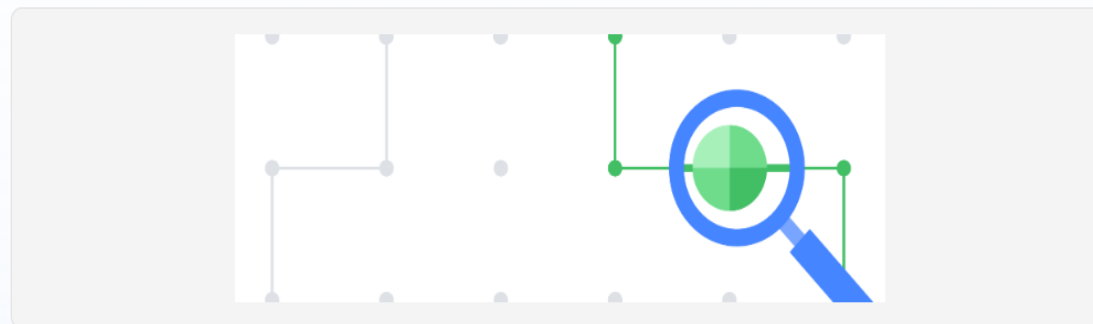
New chat +



Digital Finance Agent 05:00 PM

Welcome to Digital Finance Agent

👤 Your trusted companion for mastering UPI, budgeting, loans, and staying safe from scams in the wo



Quick start samples

Type something...



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## CONCLUSION

- This AI Agent for Digital Financial Literacy is not just a tool — it's a **mission to empower every citizen** with the knowledge to make **safe, smart, and confident financial decisions**.
- By combining **trusted data, AI intelligence, and multilingual support**, this agent bridges the gap between **technology and trust**, bringing **financial freedom within everyone's reach**. A scalable, inclusive solution toward building a financially aware digital India.
- It is a scalable, secure, and inclusive innovation that contributes to building a financially aware and digitally empowered India.

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## GITHUB LINK

- <https://github.com/Mansi-Upadhyay-12/Digital-Financial-Literacy-AI-Agent>



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# FUTURE SCOPE

- **Chat-ready:** Seamless integration with WhatsApp and chat platforms
- **See it, Ask it:** Upload images/screenshots to get instant financial advice
- **Smarter Safety:** AI that detects new fraud trends before they spread
- **Rural Reach:** Lightweight mobile app built for offline and low-end users
- **Locally Trained:** Region-aware AI that understands real user needs

# IBM CERTIFICATIONS

In recognition of the commitment to achieve  
professional excellence



## Mansi Upadhyay

Has successfully satisfied the requirements for:

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### Getting Started with Artificial Intelligence

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Issued on: Jul 16, 2025  
Issued by: IBM SkillsBuild

Verify: <https://www.credly.com/badges/faf04bdd-af0c-41c5-a6ee-0c2289a7c959>



IBM **SkillsBuild**

Completion Certificate



This certificate is presented to

Mansi Upadhyay

for the completion of

**Lab: Retrieval Augmented Generation with  
LangChain**

(ALM-COURSE\_3824998)

According to the Adobe Learning Manager system of record

**Completion date:** 24 Jul 2025 (GMT)

**Learning hours:** 20 mins



**THANK YOU**