CAPSTONE PROJECT

DIGITAL FINANCE ADVISOR

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OUTLINE

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



PROBLEM STATEMENT

In today's data-driven world, **researchers, students, and professionals** face increasing difficulty in staying current with the **exponential growth of academic publications, technical papers, research datasets, and evolving domain knowledge**. The traditional approach of manually searching, reading, and synthesizing literature across various fields is **tedious, time-consuming, and inefficient**, often leading to overlooked insights or duplication of effort..

Proposed Solution:

By integrating domain-specific data sources with a language model's generative capability, this Al agent will significantly improve research efficiency, enable better knowledge discovery, and support innovation across disciplines..



TECHNOLOGY USED

IBM cloud lite services

Natural Language Processing (NLP)

Retrieval Augmented Generation (RAG)

IBM Granite model



IBM CLOUD SERVICES USED

- IBM Cloud Watsonx Al Studio
- IBM Cloud Watsonx Al runtime
- IBM Cloud Agent Lab
- IBM Granite foundation model



WOW FACTORS

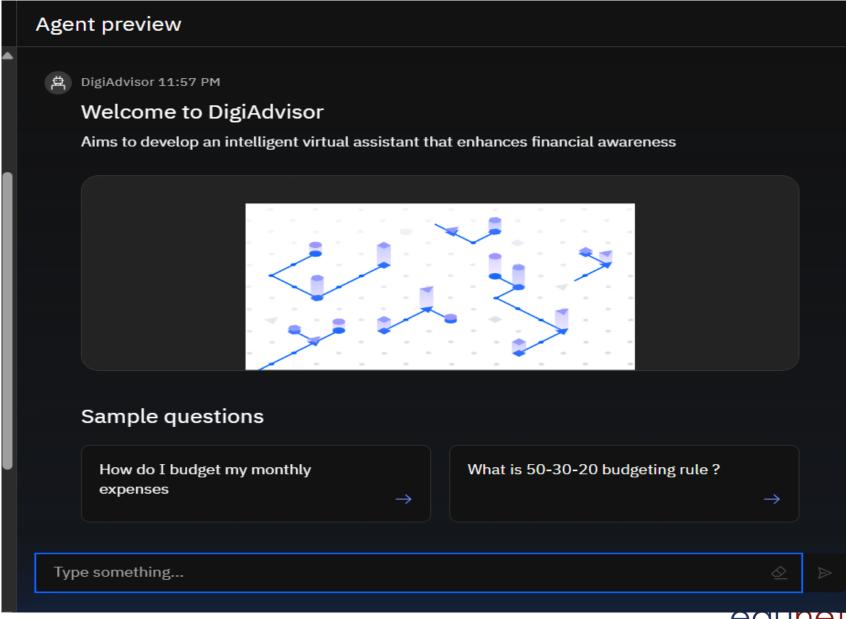
This Al-powered research agent is designed to drastically reduce the time required for comprehensive literature reviews, enhance the depth and quality of research insights, and support early-stage researchers in identifying meaningful directions for their work. By transforming how knowledge is accessed and synthesized, the agent also encourages interdisciplinary collaboration, making academic research more accessible, personalized, and actionable.



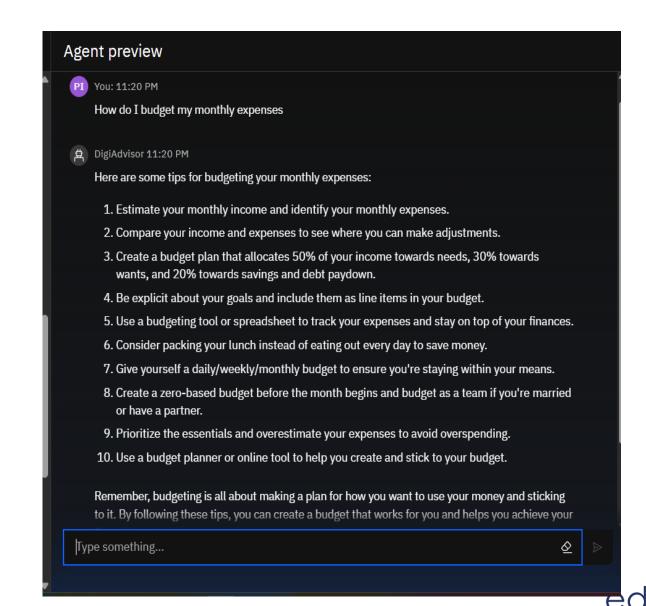
END USERS

- New Users
- Knowledge seekers
- Students
- Retired civilians









Agent preview

or have a partner.

- 9. Prioritize the essentials and overestimate your expenses to avoid overspending.
- 10. Use a budget planner or online tool to help you create and stick to your budget.

Remember, budgeting is all about making a plan for how you want to use your money and sticking to it. By following these tips, you can create a budget that works for you and helps you achieve your financial goals.

- ► How did I get this answer?
- PI You: 11:22 PM

What is 50-30-20 budgeting rule?

🚊 DigiAdvisor 11:22 PM

The 50-30-20 budgeting rule is a popular budgeting framework that divides your net income into three categories: 50% for needs, 30% for wants, and 20% for savings and debt repayment. This rule helps individuals allocate their income effectively and make conscious financial decisions. It's essential to note that this rule is not a one-size-fits-all solution and may need to be adjusted based on individual circumstances.

► How did I get this answer?

S

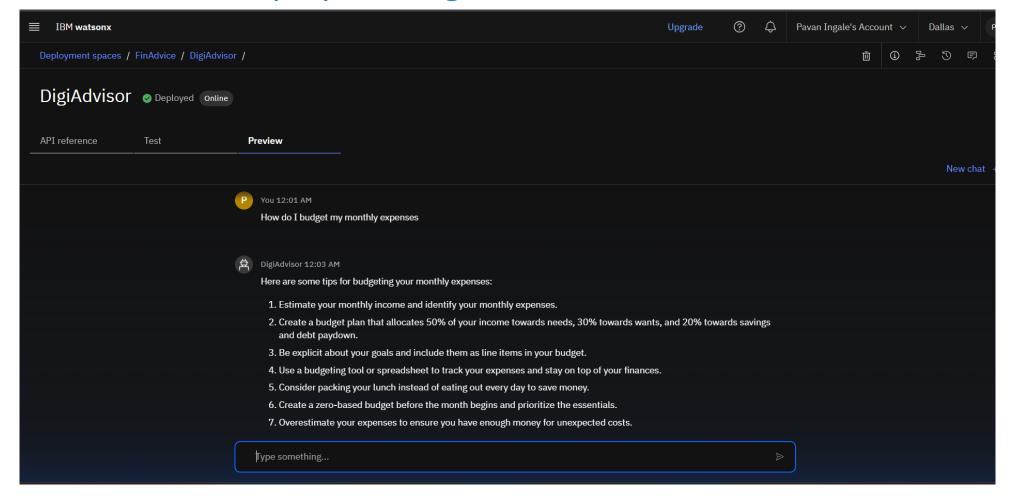
Type something...







Deployed AI Agent





CONCLUSION

- The Al Financial Literacy Agent serves as a trusted digital companion, guiding users through essential aspects of modern finance—such as UPI usage, budgeting, safe online practices, and accessing government schemes.
- It can answer user queries, summarize financial documents, and provide step-by-step guidance for digital transactions—all in multiple languages and adapted to the user's literacy level.
- By automating financial education and offering instant, reliable, and culturally inclusive support, this agent reduces dependency on in-person assistance and minimizes the risk of fraud..



FUTURE SCOPE

- Multilingual Research Support
- Voice-Activated Research Assistant
- Real-Time Collaboration Features
- ntegration with Digital Grievance Redressal
- Integration with Publishing Platforms
- Personalized Financial Planning



IBM CERTIFICATIONS

Screenshot/ credly certificate(getting started with AI)

In recognition of the commitment to achieve professional excellence



Pavan Ingale

Has successfully satisfied the requirements for:

Getting Started with Artificial Intelligence



Issued on: Jul 17, 2025 Issued by: IBM SkillsBuild

Verify: https://www.credly.com/badges/815945b4-0186-4af4-b975-93fe796218e4





Attach your RAG LAB certificate here

IBM SkillsBuild

Completion Certificate



This certificate is presented to

PAWAN INGALE

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



Git hub link: https://github.com/Pavan7089/DIGiFiinance.git



THANK YOU

