IBM PROJECT

FINADVISOR – AI AGENT FOR DIGITAL FINANCIAL LITERACY

Presented By:-

Student name : Ritika Dekate

College Name & Department : K. J. Somaiya College of

Engineering, Mumbai (AI&DS)



OUTLINE

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



PROBLEM STATEMENT

Millions of citizens, especially beginners, rural users, and the elderly, face difficulty understanding and using digital financial tools like UPI, net banking, budgeting, loans, and government schemes. They are also vulnerable to online scams due to lack of awareness. Financial literacy resources are scattered, complex, and often inaccessible in regional languages, making it difficult for users to make informed and safe financial decisions.

Proposed Solution:

An Al-powered Digital Financial Literacy Agent – FinAdvisor – that uses Natural Language Processing (NLP) and Retrieval-Augmented Generation (RAG) to provide users with personalized, safe, and simplified guidance on digital finance. It answers questions related to UPI, scams, loans, budgeting, and government schemes using real-time information from trusted sources (RBI, NPCI, Jan Dhan portals). With multilingual support and culturally sensitive design, it empowers users to confidently participate in the digital economy while staying protected from fraud.



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

FinAdvisor empowers users with instant, trusted financial guidance, especially those who lack access to formal financial education. It promotes financial inclusion by making complex financial concepts easy to understand and accessible in multiple languages.

Unique features:

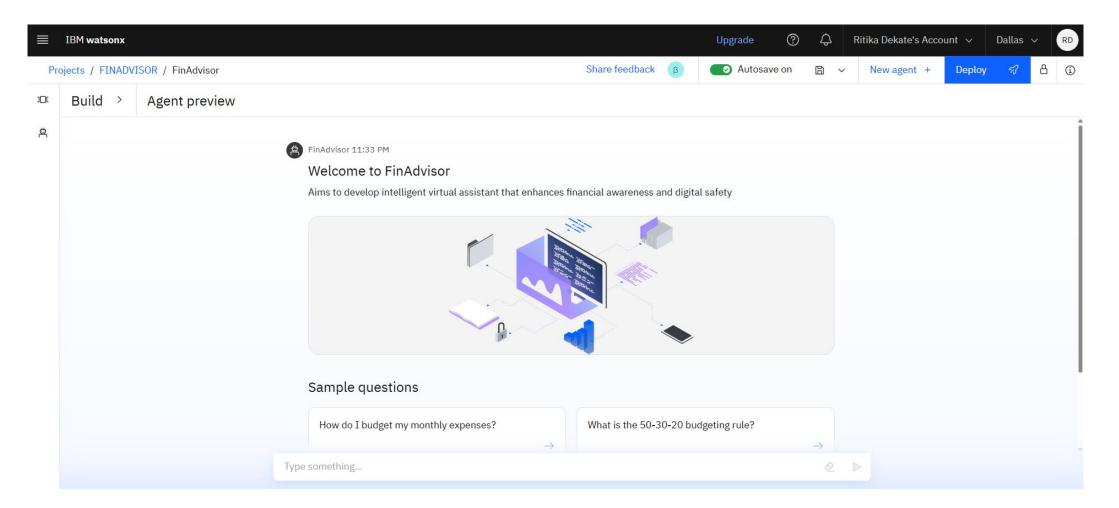
- Semantic search and RAG-based answers from RBI, NPCI, and official portals
- Multilingual support for regional languages like Hindi, Telugu, etc.
- Simplified explanations for UPI, loans, budgeting, interest rates, and government schemes
- Scam and fraud awareness tips, including phishing and OTP misuse
- Interactive financial learning with examples, steps, and FAQs
- Privacy-first approach: never asks for Aadhaar, OTPs, or sensitive data
- Personalized financial tips based on user context (e.g., savings advice, EMI awareness)
- This AI agent builds confidence in digital finance while encouraging safer financial habits among all age groups.



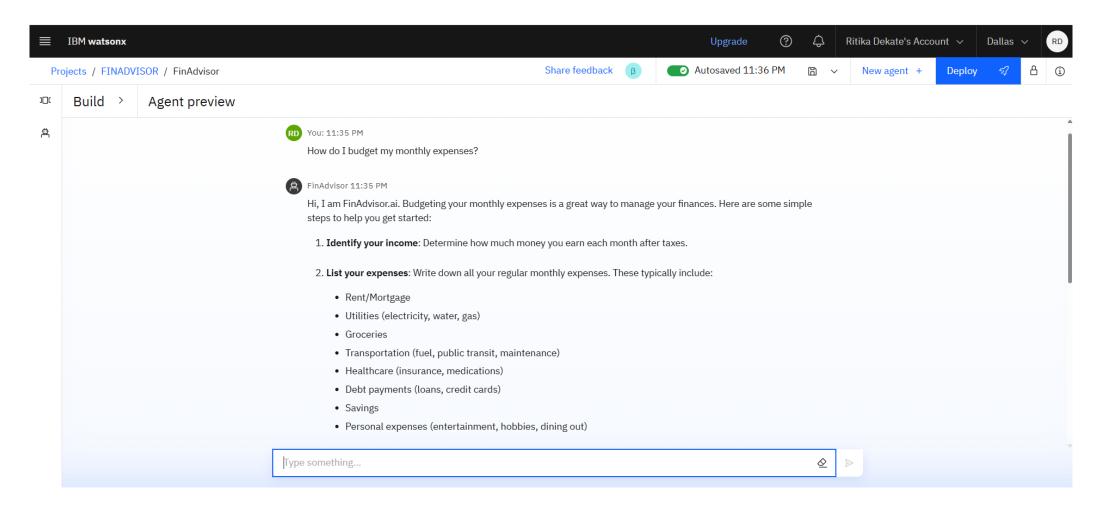
END USERS

- Elderly citizens with low tech confidence
- Rural users and farmers
- Students learning finance basics
- Low-income families needing budgeting support
- Housewives managing household finance

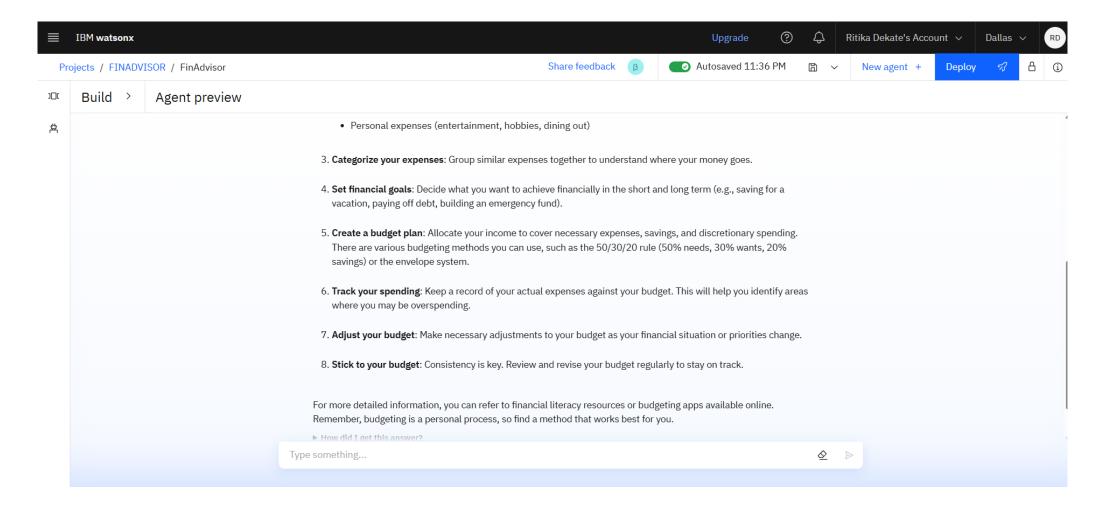




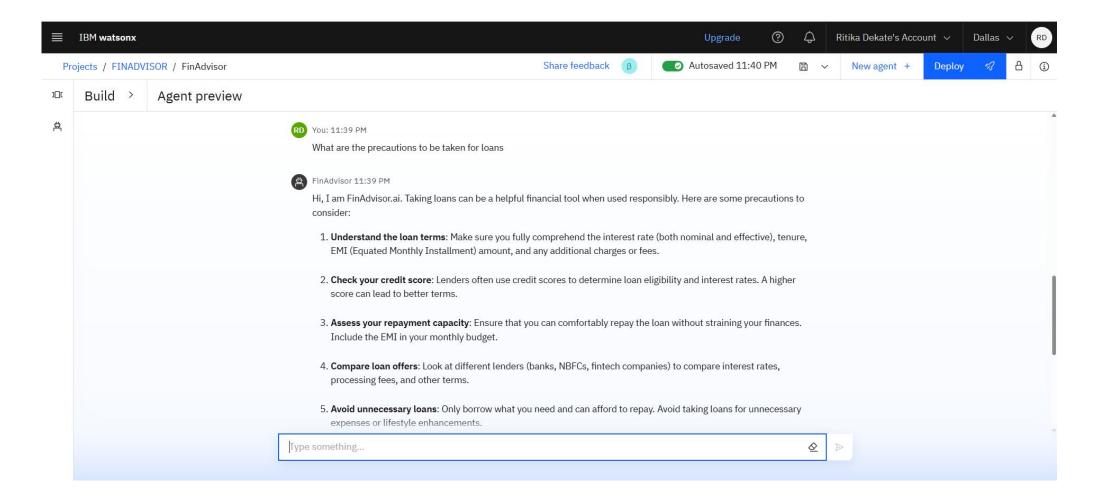






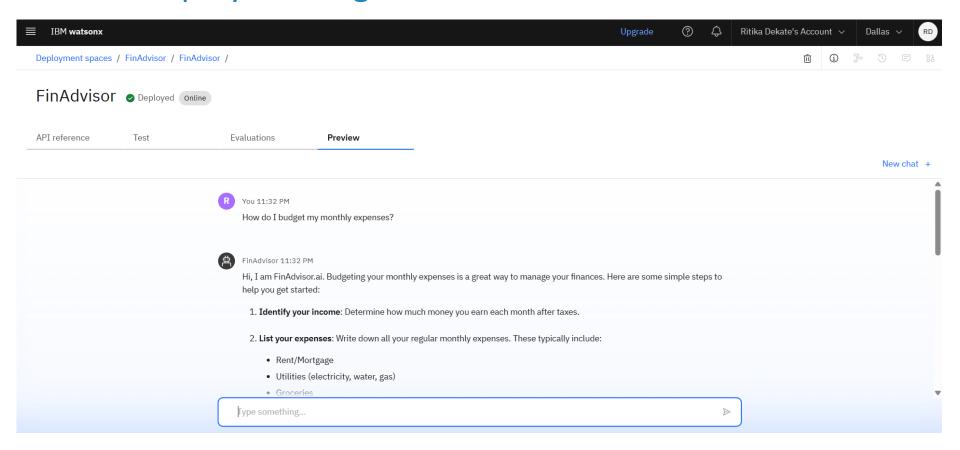








Deployed AI Agent





CONCLUSION

FinAdvisor simplifies digital finance by providing clear, safe, and reliable guidance tailored to user needs.

It helps users make informed financial decisions, avoid scams, and better manage personal finances.

By automating the delivery of financial literacy through trusted sources and multilingual support, FinAdvisor promotes inclusion, trust, and confidence in the digital financial ecosystem.

This Al agent is a step toward building a financially aware and digitally empowered society.



FUTURE SCOPE

- Voice assistant integration (for elderly & low-literate users)
- Offline mobile app for rural & low-connectivity areas
- Gamified learning with rewards and quizzes
- Support for more Indian languages
- User dashboard for personalized financial tips



IBM CERTIFICATIONS





In recognition of the commitment to achieve professional excellence



Ritika Dekate

Has successfully satisfied the requirements for:

Journey to Cloud: Envisioning Your Solution



Issued on: Jul 19, 2025 Issued by: IBM SkillsBuild

Verify: https://www.credly.com/badges/c545723f-249d-492a-8d38-a3f80a48aea5





IBM SkillsBuild

Completion Certificate



This certificate is presented to

Ritika Dekate

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



GITHUB LINK

Git hub link: https://github.com/Ritika-Dekate/FinAdvisor



THANK YOU

