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# **IBM SKILLSBUILD PROJECT**

## **AI AGENT FOR DIGITAL FINANCIAL LITERACY**

**Presented By:**

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**College Name & Department : Bharathiar University &  
Department of Computer Application**

# OUTLINE

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

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# PROBLEM STATEMENT

## **Problem Statement:**

Users across diverse backgrounds often struggle to understand digital financial tools and fall victim to scams due to limited guidance and language barriers. There's a need for a system that simplifies UPI usage, prevents fraud, and answers financial queries in native languages.

## **Solution:**

An AI Agent powered by Natural Language Processing and Retrieval Augmented Generation retrieves reliable financial content and supports multilingual interaction. It educates users on UPI usage, fraud prevention, budgeting, and more making digital finance accessible and secure using IBM Cloud Lite and IBM Granite models.

# TECHNOLOGY USED

- IBM cloud lite services
- Natural Language Processing (NLP)
- Retrieval Augmented Generation (RAG)
- IBM Granite model

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## IBM CLOUD SERVICES USED

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

# WOW FACTORS

- **This AI agent empowers users by making digital finance more accessible, secure, and user friendly.** It assists with financial and banking related queries, supports multilingual interaction, and enables users to ask questions in their native language. The agent promotes safe digital transactions, improves budgeting awareness, and guides users in choosing suitable financial schemes with confidence.
- Unique features:
- Natural language support in multiple regional languages
- Step-by-step guidance on using UPI and online banking tools
- Scam prevention tips and alerts for suspicious activity
- Budget tracking and expense-splitting suggestions
- Interest rate comparison across different banks and schemes
- Personalized financial education based on user queries

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## END USERS

- General Public of Urban & Rural Areas
- Senior Citizens & First Time Internet Users
- Cybersecurity Awareness Programs
- People willing to learn about New schemes
- Individuals Who Want to Budget Effectively

# RESULT

# CREATED AN AI AGENT

The screenshot displays the IBM watsonx web interface. The browser address bar shows the URL: `dataplatfom.cloud.ibm.com/projects/ee6bf7fd-565b-4329-99a8-6d046ffaa1b4/manage/general?context=wx`. The interface includes a top navigation bar with the IBM watsonx logo, an 'Upgrade' button, and user information for 'Souparnika Haridas's Accou...'. Below this, a breadcrumb trail indicates the current location: 'Projects / Agent for Digital Financial Literacy'. The main content area is divided into several sections. On the left, a sidebar lists navigation options: 'Project', 'General' (selected), 'Access control', 'Environments', 'Resource usage', 'Services & integrations', 'Tools', and 'Pipeline'. The 'Details' section for the 'Agent for Digital Financial Literacy' project is shown, containing a description: 'The agent is developed to promote financial literacy by guiding users in the safe and effective use of digital financial tools like UPI. It educates individuals on avoiding common scams, understanding how interest works in savings and loans, managing digital transactions securely, and making informed financial decisions. This initiative empowers users especially those new to digital finance with practical knowledge to navigate today's financial landscape confidently'. It also shows 'Tags' with an 'Add tags to make projects easier to find.' prompt and an 'Edit tags' button. The 'Project ID' is displayed as 'ee6bf7fd-565b-4329-99a8-6d046ffaa1b4'. On the right, the 'Storage' section shows 'Storage used' as '19.5 KB' and the 'Bucket' as 'agentfordigitalfinancialliteracy-donotdelete-pr-cmpsf04lkzroj2'. A 'Manage in IBM Cloud' link is also present.

← → ↻ 🔍 dataplatfom.cloud.ibm.com/projects/ee6bf7fd-565b-4329-99a8-6d046ffaa1b4/manage/general?context=wx ☆ S ⋮

IBM watsonx Upgrade ⓘ 🔔 Souparnika Haridas's Accou... ▾ Dallas ▾ SH

Projects / Agent for Digital Financial Literacy ⬆ ▾ 👤 Launch IDE ▾ ⓘ ⌚ 💬 ⚙

Overview Assets Deployments Jobs **Manage**

**Details** ✎

Project

**General**

🔑 Access control

🔗 Environments

📊 Resource usage

⚙ Services & integrations

Tools

🔗 Pipeline

**Name**

Agent for Digital Financial Literacy

**Description**

The agent is developed to promote financial literacy by guiding users in the safe and effective use of digital financial tools like UPI. It educates individuals on avoiding common scams, understanding how interest works in savings and loans, managing digital transactions securely, and making informed financial decisions. This initiative empowers users especially those new to digital finance with practical knowledge to navigate today's financial landscape confidently

**Tags** Edit tags ✎

Add tags to make projects easier to find.

**Project ID**

ee6bf7fd-565b-4329-99a8-6d046ffaa1b4 📋

**Storage** ⓘ

Storage used

**19.5** KB

**Bucket**

agentfordigitalfinancialliteracy-donotdelete-pr-cmpsf04lkzroj2

[Manage in IBM Cloud](#) 🔗



# RESULT

# WORKED ON DEVELOPING AGENT

IBM watsonx

Upgrade ⓘ 🔔

Souparnika Haridas's Acco... ▾

Dallas ▾

SH

Proje... / Agent for Digital Financial Li... / Digital Financial Literacy ...

Share feedback β

Autosaved 5:52 PM 📄 ▾

New agent +

Deploy 🚀 🔒 ⓘ

Build

AI Model: granite-3-3-8b-instruct ⌵ ⚙️ <

Added tools (4)

Google search ⚙️ 🗑️

Retrieve information from the internet with the Google search engine.

DuckDuckGo search 🗑️

Retrieve information from the internet with the DuckDuckGo search engine.

Wikipedia search ⚙️ 🗑️

Retrieve information from Wikipedia articles.

Document search - Understanding Fixed Deposite and uses ⚙️ 🗑️

Search documents with vector indexes.

Agent preview



Sample questions

Tamil →

Malayalam →

Hindi →

English →

Type something... 🔍 ➤

# RESULT

# DEPLOYED AGENT

Deployment spaces / Digital Financial Agent / Digital Financial Literacy Agent /

Digital Financial Literacy Agent ✓ Deployed Online

API reference

Test

Evaluations

Preview

Endpoints for inferencing ⓘ

Private endpoint

https://us-south.ml.cloud.ibm.com/ml/v4/deployments/3f372385-a800-4d73-8f9e-  
██

https://us-south.ml.cloud.ibm.com/ml/v4/deployments/3f372385-a800-4d73-8f9e-  
██

Public endpoint

https://us-south.ml.cloud.ibm.com/ml/v4/deployments/3f372385-a800-4d73-8f9e-  
██

https://us-south.ml.cloud.ibm.com/ml/v4/deployments/3f372385-a800-4d73-8f9e-  
██

Bearer <token> ⓘ

IAM

Learn more

 about the 2021-05-01 version query parameter

About this deployment ×

Name ⓘ

Digital Financial Literacy Agent

Description ⓘ

Hi, I'm your Digital Friend

Deployment Details

Deployment ID: 3f372385-a800-4d...

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

edunet  
foundation

# RESULT

# PREVIEW OF AGENT

[Deployment spaces](#) / [Digital Financial Agent](#) / [Digital Financial Literacy Agent](#) /

Digital Financial Literacy Agent ✓ Deployed Online


API reference

Test

Evaluations


Preview

New chat +

 Digital Financial Literacy Agent 06:05 PM

Welcome to Digital Financial Literacy Agent

Hi, I'm your Digital Friend



About this deployment ×

Name

Digital Financial Literacy Agent

Description

Hi, I'm your Digital Friend

Deployment Details

Deployment ID: 3f372385-a800-4d...

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

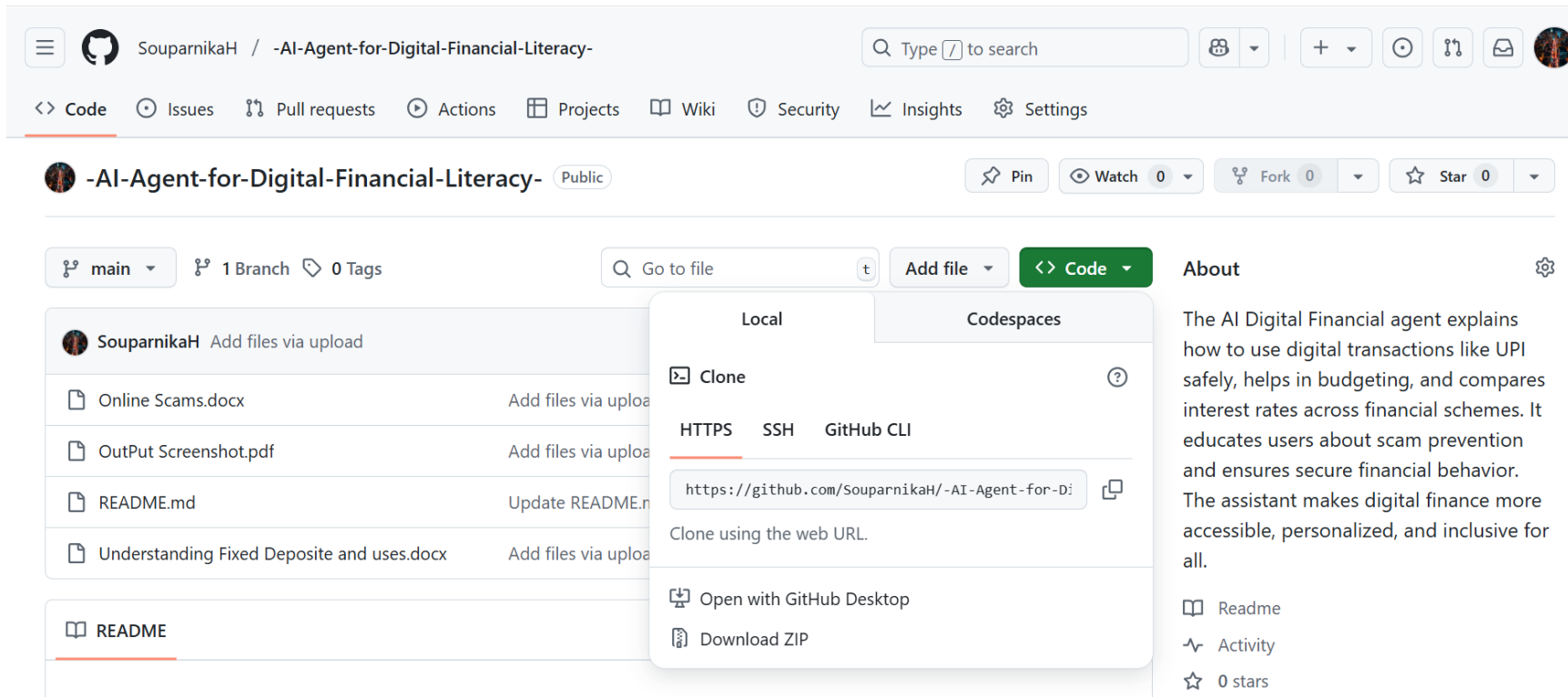


## CONCLUSION

- The Digital Financial Literacy AI Agent serves as a powerful and inclusive tool to bridge the financial knowledge gap across diverse user groups.
- By offering multilingual support and simplified guidance on banking, budgeting, and safe digital transactions, it empowers individuals to make informed financial decisions.
- With its ability to identify scams, suggest schemes, and encourage responsible money management, this agent fosters financial confidence and digital trust, contributing to a more financially literate society.

# GITHUB LINK

- <https://github.com/SouparnikaH/-AI-Agent-for-Digital-Financial-Literacy-.git>



## FUTURE SCOPE

- **Scam & Phishing Verification Support** : Users can forward suspicious messages, emails, or links to the agent, which will analyze them using up-to-date fraud databases and AI models to assess whether the source is trustworthy or a potential scam.
- **Scam & Phishing Verification Support** : Users can forward suspicious messages, emails, or links to the agent, which will analyze them using up-to-date fraud databases and AI models to assess whether the source is trustworthy or a potential scam.
- **Integration with UPI Apps & Banking API's** : Allow users to practice or simulate safe digital transactions via guided walkthrough or connect securely with UPI apps for real usage.

# IBM CERTIFICATIONS

Getting Started With Artificial  
Intelligence



# IBM CERTIFICATIONS

Journey to Cloud: Envisioning  
Your Solution

In recognition of the commitment to achieve  
professional excellence



## SOUPARNIKA H

Has successfully satisfied the requirements for:

### Journey to Cloud: Envisioning Your Solution



Issued on: Jul 18, 2025

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Verify: <https://www.credly.com/badges/580a15ce-9f36-40a8-8f26-244afccf0b6d>





RAG : Retrival  
Augmented  
Generation with  
LangChain

IBM **SkillsBuild**

Completion Certificate



This certificate is presented to

SOUPARNIKA H

for the completion of

## **Lab: Retrieval Augmented Generation with LangChain**

(ALM-COURSE\_3824998)

According to the Adobe Learning Manager system of record

**Completion date:** 18 Jul 2025 (GMT)

**Learning hours:** 20 mins



**THANK YOU**