IBM SKILLSBUILD PROJECT

AI AGENT FOR DIGITAL FINANCIAL LITERACY

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OUTLINE

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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

IBM CLOUD SERVICES USED

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

WOW FACTORS

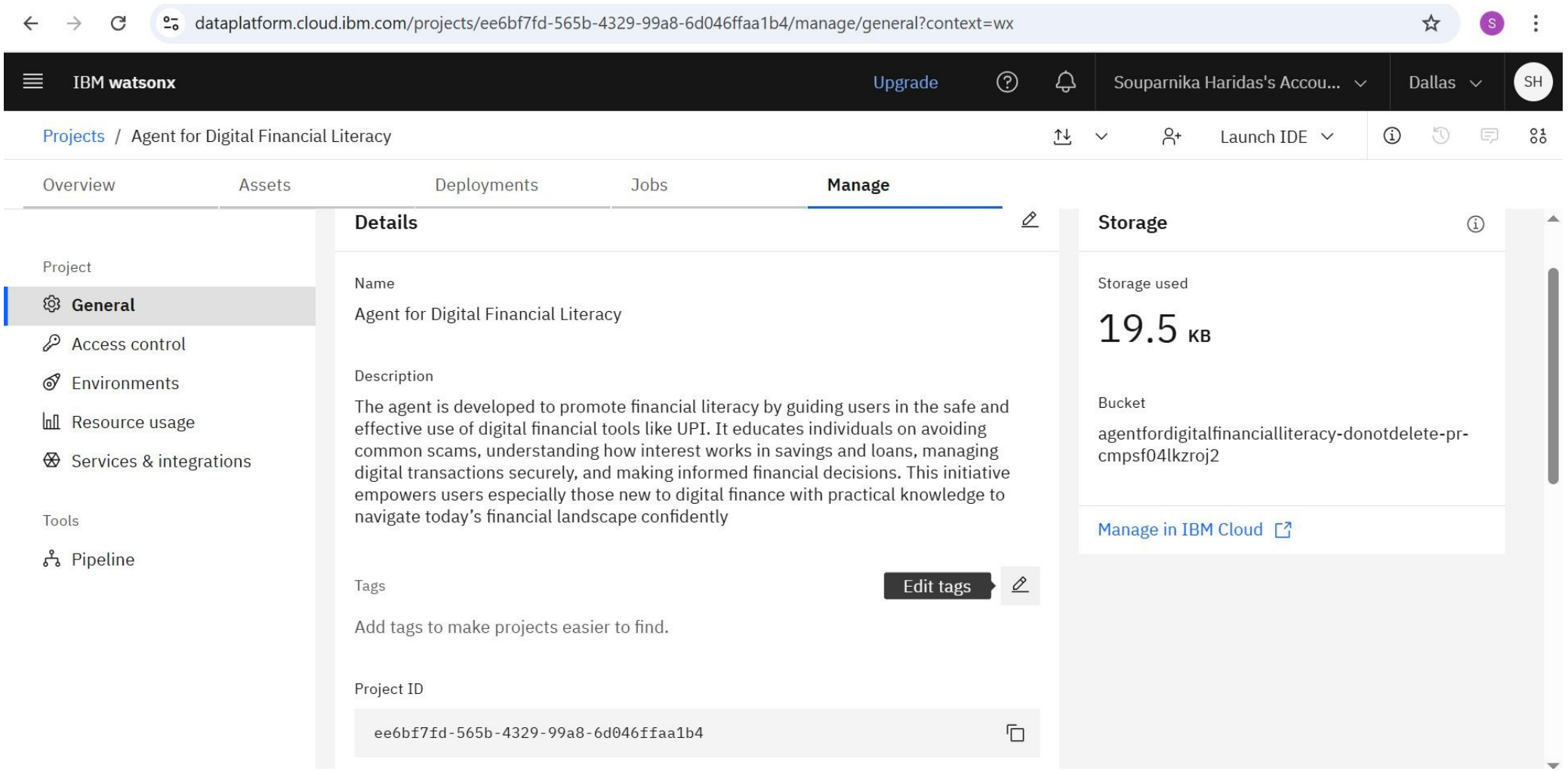
- **This AI agent empowers users by making digital finance more accessible, secure, and user friendly.** It assists with financial and banking related queries, supports multilingual interaction, and enables users to ask questions in their native language. The agent promotes safe digital transactions, 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

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



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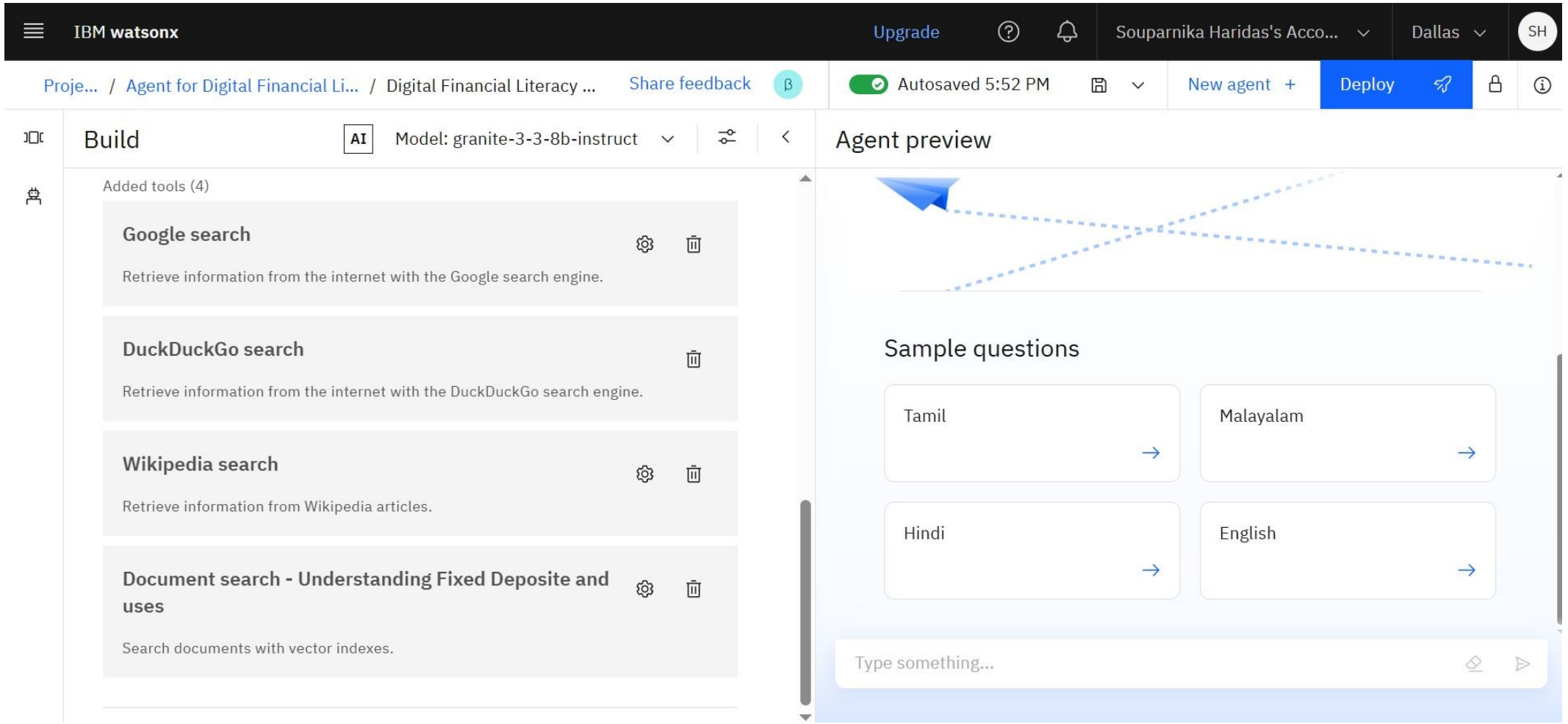
RESULT

WORKED ON DEVELOPING AGENT



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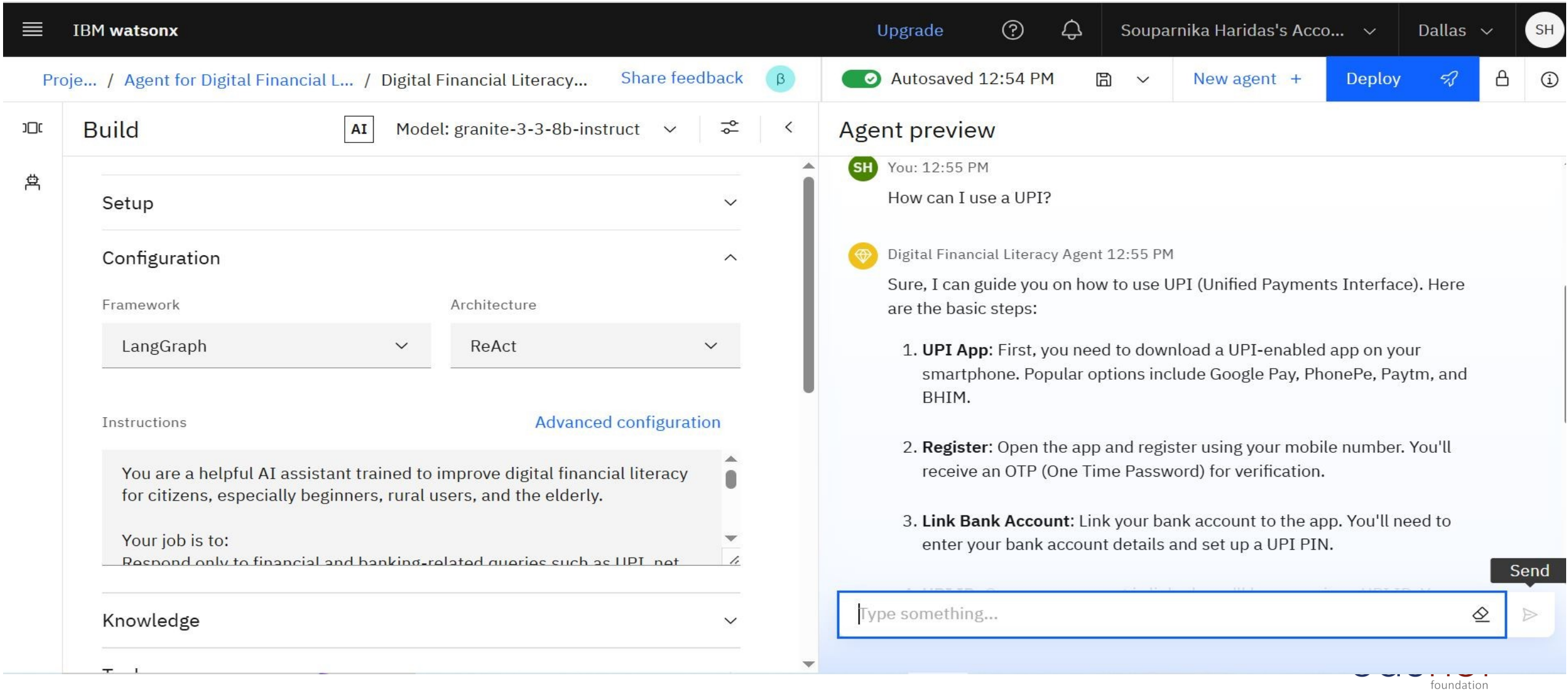
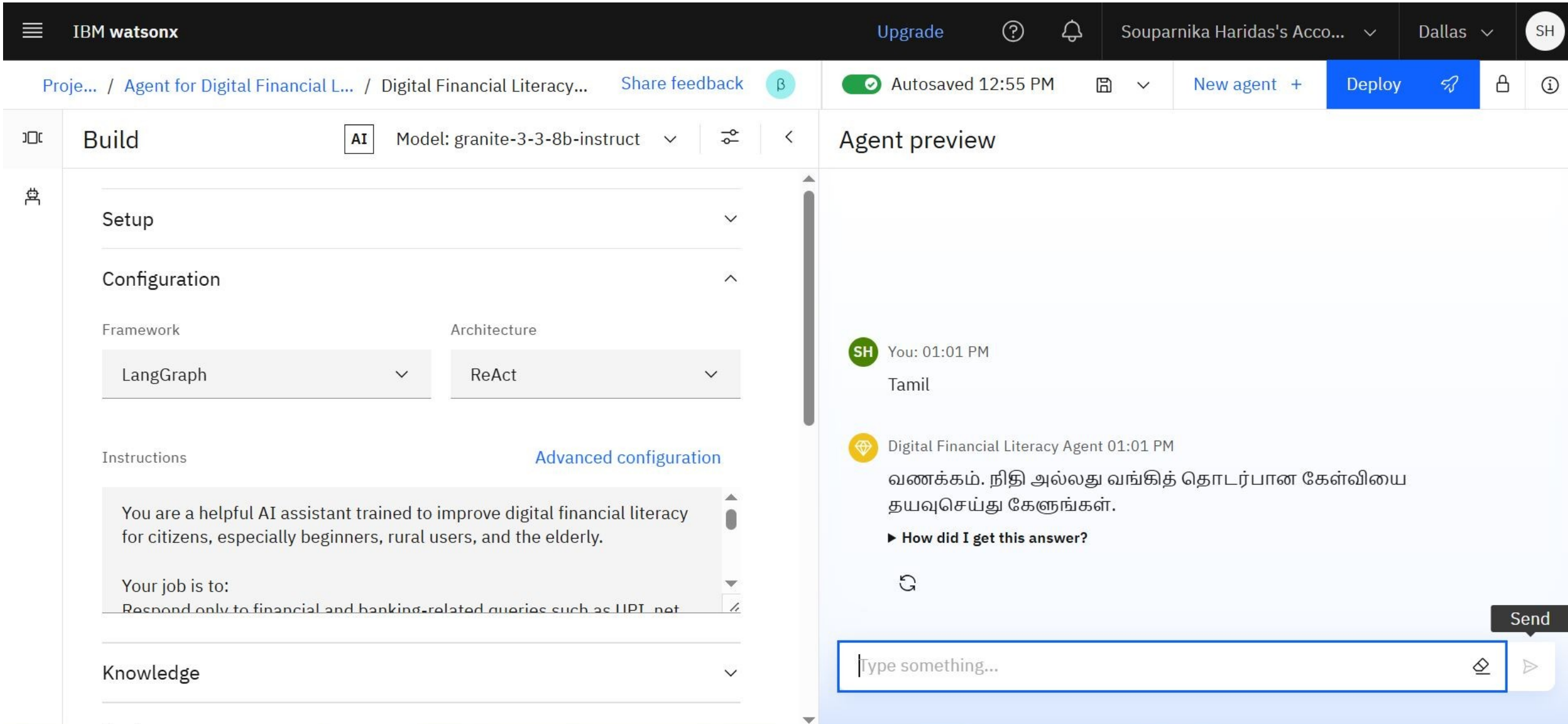
RESULT

ASK AGENT HOW TO USE AN UPI ?



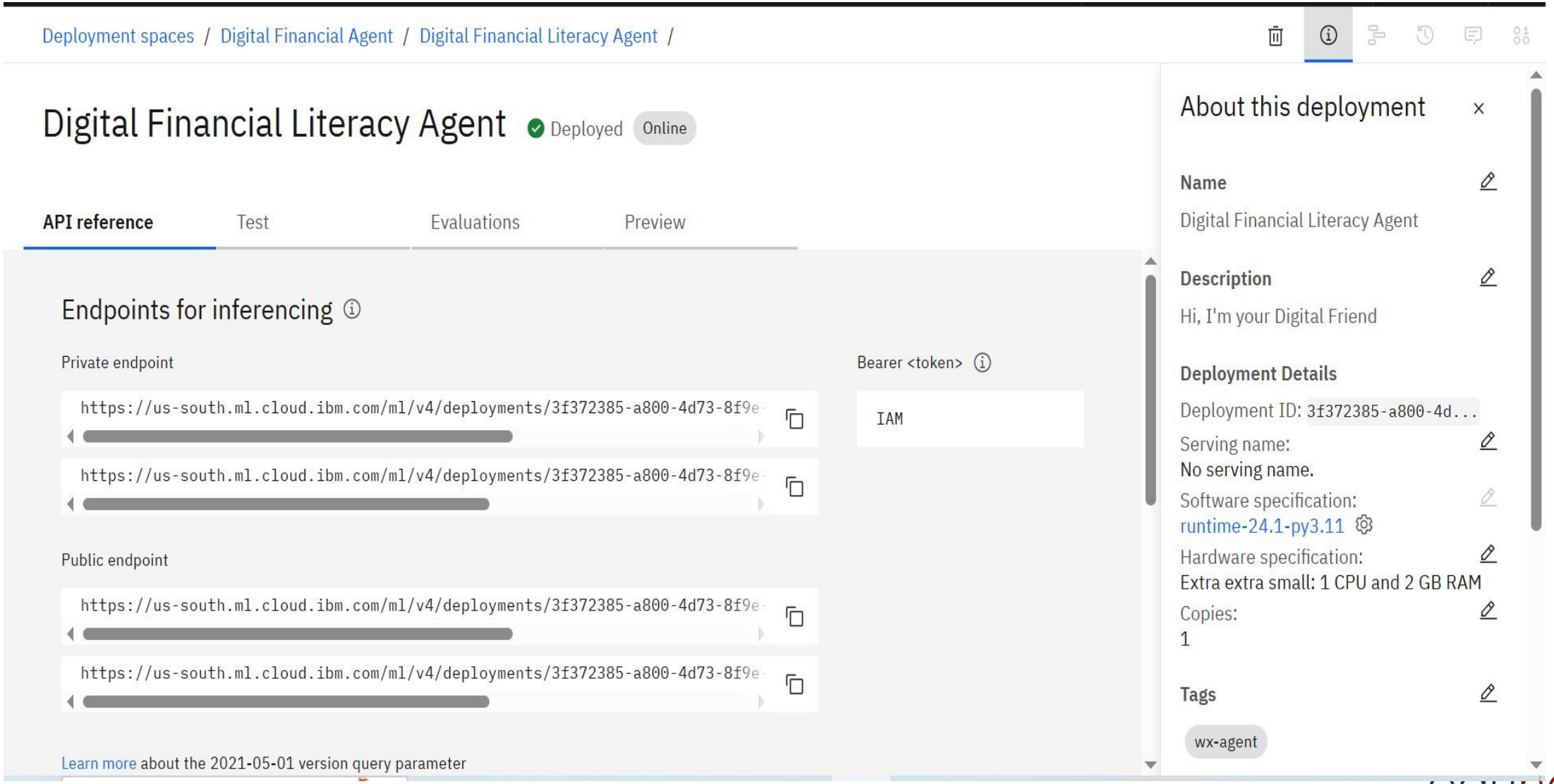
RESULT

MULTI LANGUAGE PREFERENCE



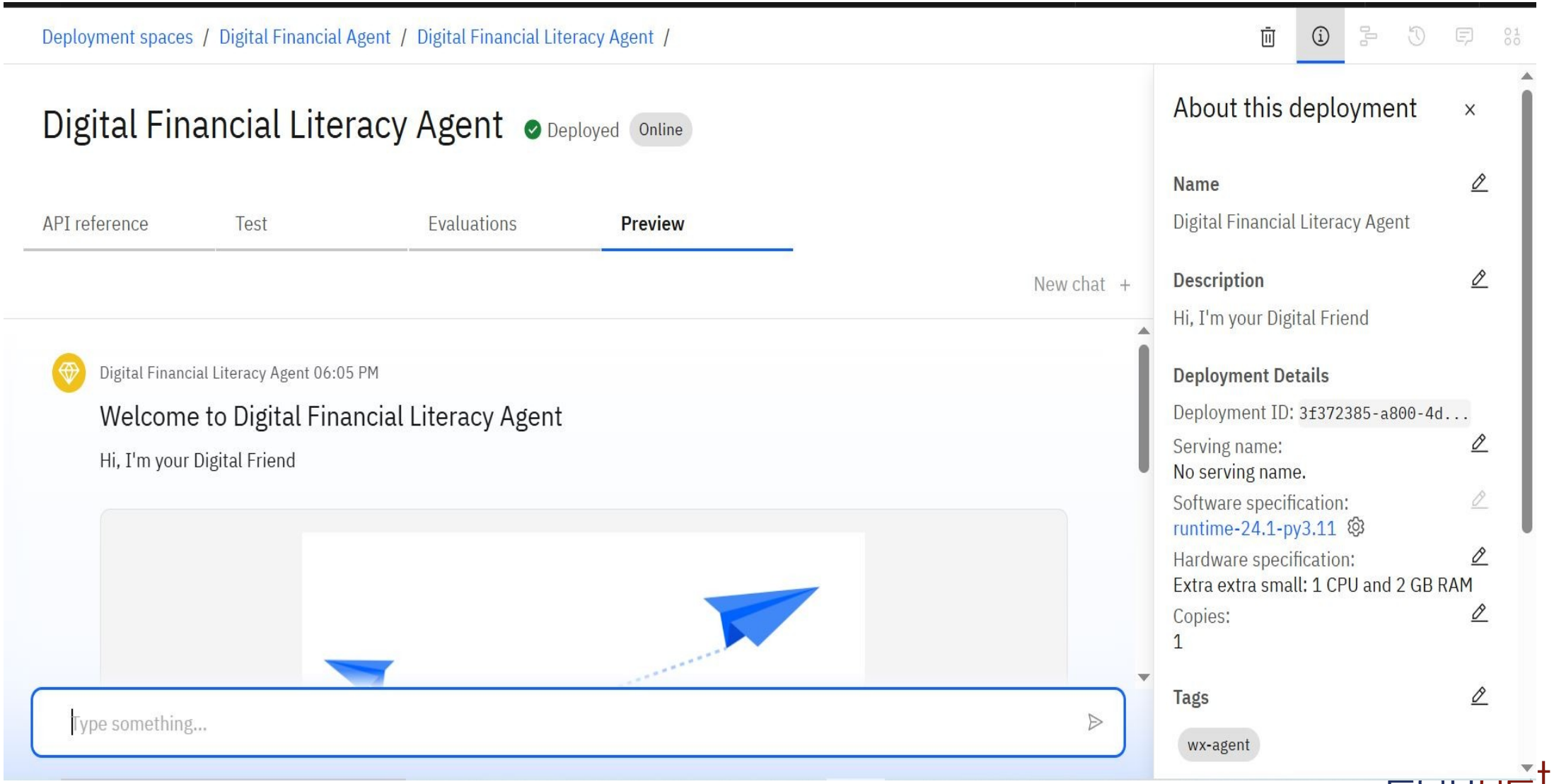
RESULT

DEPLOYED AGENT



RESULT

PREVIEW OF AGENT

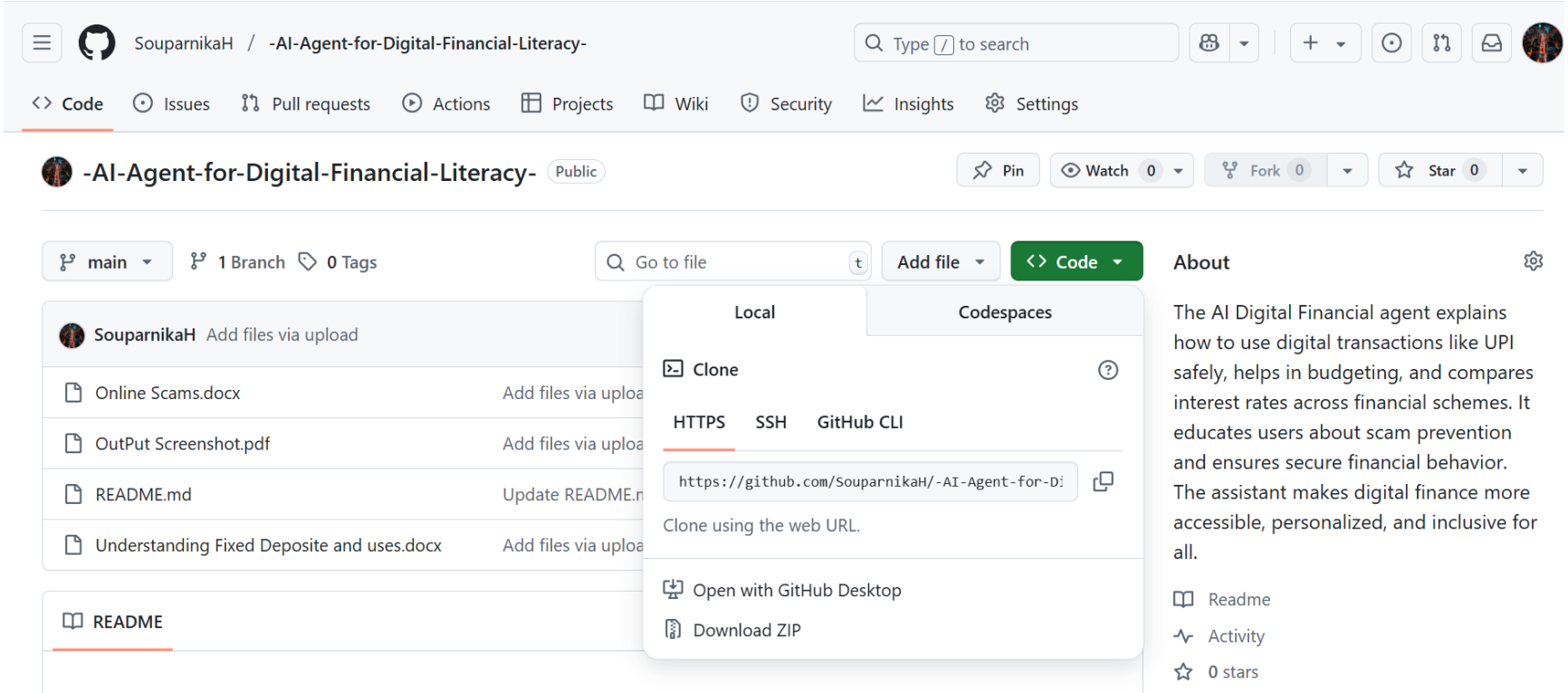


CONCLUSION

- 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



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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.
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- 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.

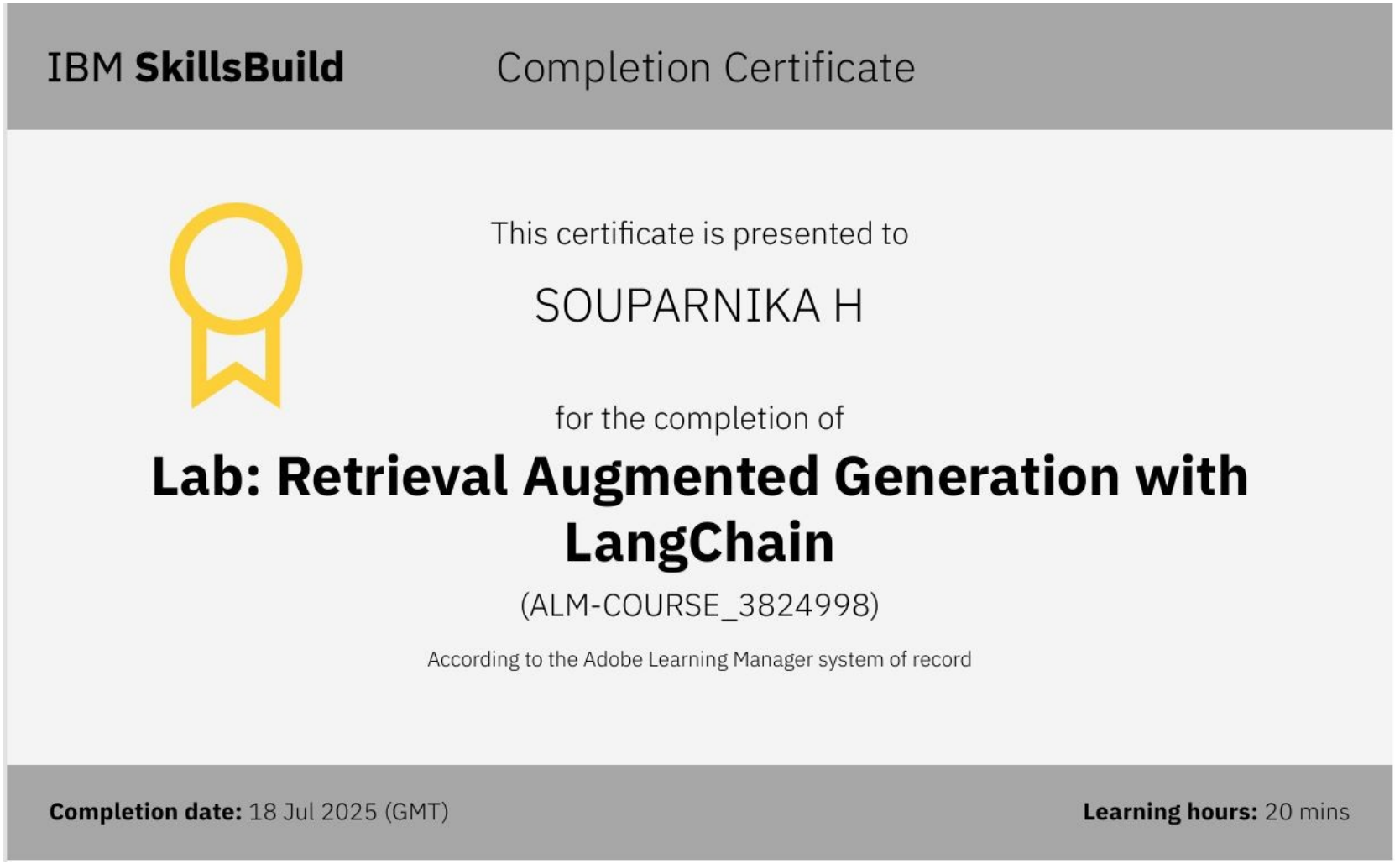
IBM CERTIFICATIONS

Getting Started With Artificial Intelligence

IBM CERTIFICATIONS

Journey to Cloud: Envisioning Your Solution

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

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THANK YOU

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