

# IBM AICTE PROJECT

## DIGITAL FINANCIAL LITERACY AGENT

Presented By

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# OUTLINE

- Problem Statement
- Technology used
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- End users
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- IBM Certifications

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# PROBLEM STATEMENT

Many users struggle to understand and navigate essential financial tools and practices such as UPI, budgeting, and personal finance management. A lack of reliable, multilingual resources increases their risk of falling victim to scams and misinformation. Financial content is often scattered and hard to access, especially for non-experts. This creates a need for a solution that ensures accessible, personalized, and culturally inclusive digital financial literacy support.

## **PROPOSED SOLUTION**

To address these challenges, an AI agent powered by Retrieval-Augmented Generation (RAG) is proposed. This agent retrieves reliable financial information from government portals, banking sites, and educational platforms. It provides multilingual, user-friendly responses to queries about UPI, online scams, interest rates, budgeting, and personal finance. The system ensures personalized and inclusive support, empowering users with safe, accurate financial knowledge.

# 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

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## WOW FACTORS

- Multilingual, culturally inclusive support ensuring no one is left behind regardless of language or background.
- Real-time, trusted information retrieval from official sources combined with AI-generated explanations.
- Personalized financial guidance tailored to user needs and queries, empowering better financial decisions.
- Interactive and easy-to-use interface that demystifies complex financial concepts for users of all ages.

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# END USERS

- New digital finance users
- Regional language speakers
- Scam-prone individuals
- Budget-conscious learners

# RESULTS

[Deployment spaces](#) / [Digital Financial Literacy AI Agent1](#) / [Digital Financial Literacy AI Agent](#) /



## Digital Financial Literacy AI Agent Deployed

API reference

Test

**Preview**

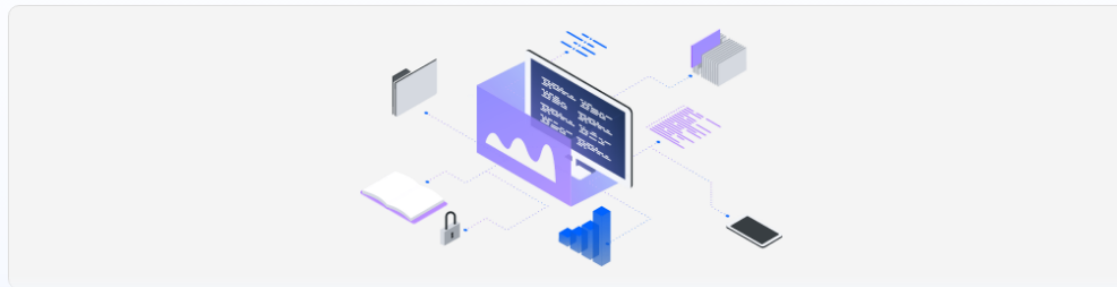
New chat +



Digital Financial Literacy AI Agent 06:09 PM

### Welcome to Digital Financial Literacy AI Agent

Hello, I am your AI assistant designed to help you understand digital financial topics like payments, budgeting, and scam prevention. How may I assist you today?



Type something...





# RESULTS

## Agent preview



You: 10:17 PM

How do I manage my personal finances better?



Digital Financial Literacy AI Agent 10:17 PM

Managing personal finances effectively involves several key steps. Here's a simplified guide:

1. **Budgeting:** Track your income and expenses to understand where your money goes. Allocate funds for necessities, savings, and discretionary spending. There are many budgeting apps available that can help automate this process.
2. **Emergency Fund:** Aim to save at least 3-6 months' worth of living expenses for unexpected costs like medical emergencies or job loss. This fund should be kept in a high-yield savings account for easy access.
3. **Debt Management:** Prioritize paying off high-interest debts first, like credit card balances. Avoid unnecessary borrowing and try to maintain a low credit utilization ratio.
4. **Saving and Investing:** Regularly save a portion of your income. Consider investing in stocks, bonds, mutual funds, or real estate to grow your wealth over time. Diversify your investments to spread risk.
5. **Retirement Planning:** Start saving for retirement as early as possible to take advantage of

Type something...



# RESULTS

## Agent preview



You: 10:16 PM

What is a safe interest rate for a loan?



Digital Financial Literacy AI Agent 10:16 PM

The "safe" interest rate for a loan can vary greatly depending on several factors, including the type of loan, your creditworthiness, the lender, and the prevailing market rates. It's not possible for me to provide a specific safe rate without this context.

However, it's generally advisable to compare interest rates from different lenders to ensure you're getting a fair deal. For personal loans in many countries, annual percentage rates (APRs) typically range from about 6% to 36%, although they can be higher or lower.

For mortgages, rates can vary widely based on factors like the loan type, down payment, and credit score. As of now, global average mortgage rates are around 2-3%, but they can be much higher or lower.

Remember, a lower interest rate means you'll pay less over the life of the loan. But it's also important to consider other factors like fees, repayment terms, and the lender's reputation.


For the most accurate and up-to-date information, I recommend checking with reputable financial institutions or using trusted financial news sources. Always ensure you understand all terms and conditions before agreeing to a loan.


|Type something...



# RESULTS

## Deployed AI Agent

 IBM watsonx


Upgrade ?  Srilek

Deployment spaces / Digital Financial Literacy AI Agent1 / Digital Financial Literacy AI Agent /


Digital Financial Literacy AI Agent ✓ Deployed Online

API reference Test **Preview**

New chat +


 You 11:30 PM

how do i send money through UPI?

 Digital Financial Literacy AI Agent 11:30 PM

To send money through UPI (Unified Payments Interface), you'll need a UPI-enabled app on your smartphone, such as Google Pay, PhonePe, or BHIM. Here's a simplified step-by-step guide:

- 1. Download and Set Up:** Download your preferred UPI app from the Google Play Store or Apple App Store and set up an account using your phone number and necessary details. You'll receive an OTP for verification during setup.
- 2. Add Bank Account:** Link your bank account to the UPI app by entering the required bank account details like IFSC code, account number, and debit card/credit card information when prompted during initial setup or later in settings.
- 3. Scan QR Code or Enter VPA (Virtual Payment Address):** To send money to someone new:

Type something... 

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# CONCLUSION

- The Digital Financial Literacy AI Agent transforms how users access and understand financial information.
- By leveraging Retrieval-Augmented Generation and multilingual NLP, it delivers trustworthy, easy-to-follow guidance tailored to individual needs.
- More than just an assistant, it acts as a digital bridge—empowering underserved communities, reducing the risk of financial fraud, and fostering smarter money management across all demographics.

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# FUTURE SCOPE

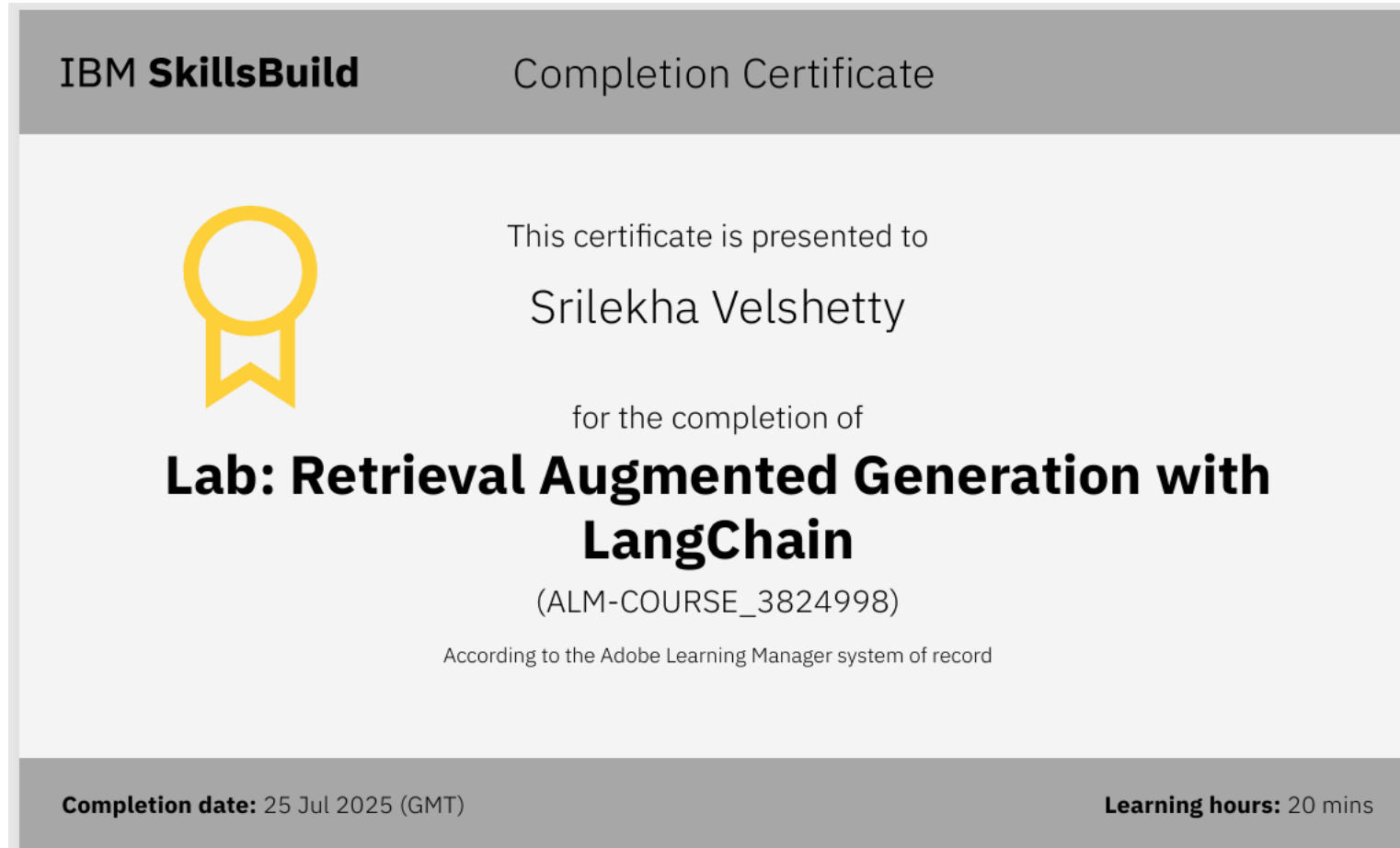
- Integrate with financial apps.
- Improve personalized budgeting advice.
- Add voice and visual features.
- Enhance fraud detection.
- Increase language support.

# IBM CERTIFICATIONS

## Getting Started with Artificial Intelligence Certificate



## Retrieval Augmented Generation with LangChain Certificate



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## GITHUB LINK

<https://github.com/Srilekha-Velshetty/Digital-Financial-Literacy-Agent>





**THANK YOU**