Google Cloud

PRESENTS

Agentic AI Day

Build the next generation of intelligent agents

Powered by H2S

Team Details

    a. **Team name: FinVector**
    b. **Team leader name: Tanvi Gupta**
    c. **Problem statement No. 6- Let AI Talk To Your Money.**

<u>Brief about the idea-</u>

<u>ClariFi: Let AI Clarify Your Finances</u>

- We believe managing money shouldn't feel like decoding a spreadsheet. That's why we built **ClariFi** — an intelligent financial agent that not only reads your numbers but *reads you*.
- Powered by **FI's MCP Server** and **Gemini AI**, ClariFi connects your entire financial footprint — from loans and savings to EPF and credit scores — and turns it into **deeply personalized guidance**.
- But ClariFi goes <u>beyond automation and dashboards</u>. It adapts to your **tone, behavior, lifestyle, and values**. Whether you're stressed about EMI, dreaming of your first home, or want to invest in a greener future — ClariFi doesn't just answer, it *advises like a human would*.

- Your money, your story — finally understood by AI.

Opportunity

1. Rise of **Fi MCP Server** + **Gemini AI** enables a new generation of **intelligent financial agents**

2. Existing apps are **data-heavy** but **insight-poor** — users still feel confused

3. There's a gap for tools that offer **clarity**, **empathy**, and **adaptive financial guidance**

What's Missing in Existing Solutions-

- **Generic insights**, same for all users
- **No emotion-awareness** or behavior adaptation
- **Limited inclusivity** — not designed for diverse users
- **Static dashboards**, lacking interactive or goal-driven tools

- **How ClariFi Is Different-**

- Uses **Emotion-Aware Guidance** to tailor advice based on user tone, stress, and knowledge.
- Acts as a **Personal CA Agent** — automating legal tax planning, investment strategies
- Functions as a **Lifestyle Spending Coach** — detecting patterns and suggesting behavior change
- Enables **Inflation-Proof Planning** through global investment adjustments
- Detects risk via **AI-powered Scam & Anomaly Detection**
- Offers a **Goal Planning Assistant** — breaking long-term goals into clear, trackable steps
- Integrates with **Health Wearables** to suggest wellness-based financial plans
- Promotes **Green Investments** using ESG and carbon footprint analysis
- Supports **Child Mode** and **Accessibility Features** (sign language, captions, voice)
- Provides a **Unified Dashboard**, **AR Legacy Tree**, and **Gamified Visual Forest** of finances
- Allows **natural conversations** with a secure **voice/text assistant.**

In a nutshell-
Universal Design → Accessible for all ages, literacy levels, and abilities
AI-Native Intelligence → Personalized insights using Fi MCP + Gemini
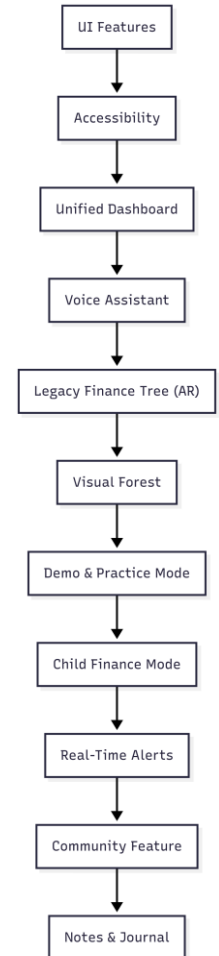**Learn. Do. Earn.** → Integrated education, simulation, and execution
360° Wealth Support → Covers tax, retirement, crypto, legacy, and literacy in one agent

Category	Key Highlights
Unique Proposition	• Personalized AI agent for tax, investment & legacy guidance • Inclusive for all ages & abilities (voice, sign, child UI) • Emotion-aware, memory-enabled multi-agent system
Impact	• Empowers financial independence regardless of literacy or income • Builds early financial habits through education • Protects users via anomaly detection & smart alerts
Scalability	• Built on scalable Google Cloud tools (Vertex AI, Fi MCP, Agent Builder) • Modular agents (CA, Coach, Child) can scale independently • Global-ready: multi-language & currency
Feasibility (technical, business)	• Uses proven tech: Gemini 1.5, BigQuery, Firebase, ARCore • Fast integration with existing APIs & fintech infra • Monetizable via B2B (banks, EdTech, insurers) & freemium models

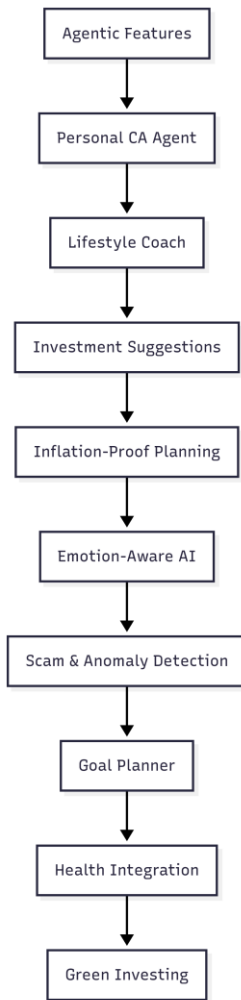| Area	Existing Solutions	How ClariFi solves the problem-
Personalization	One-size-fits-all advice	Emotion-aware guidance tailored to tone, knowledge level, and lifestyle
Investment Intelligence	Static SIP recommendations	Real-time, goal-aligned suggestions (SIPs, REITs, bonds) with inflation & risk filtering
Spending Analysis	Expense trackers with no context	Lifestyle Spending Coach with behavior analysis & smart suggestions
Financial Planning	Basic goal setting	Goal Planning Assistant with milestone tracking and projections
Fraud Detection	Generic alerts	AI-powered Scam & Anomaly Detection using contextual pattern recognition
Sustainability	Rarely includes ESG	Green Investment suggestions based on carbon footprint & ESG filters
Health Integration	Not included	Insurance and planning linked to wearable health data
User Experience	Dashboard-focused, static	Conversational agent, gamified modes, Future Predictor, AR-based Legacy Tree
Accessibility & Inclusion	Often neglected	Child Mode, Sign Language, Captions, Voice Commands, Screen Readers
Tech & Scalability	Fragmented APIs, limited context	Unified through Fi MCP + Gemini, modular, voice/API ready, exportable, and B2B-compatible

List of features offered by the solution- UI Integrations

No.	Feature	Key Highlights
1	Personal CA Agent	Smart tax advice, legal investment help, return filing
2	Lifestyle Coach	Analyzes expenses, suggests savings, custom invest actions
3	Investment Suggestions	Personalized SIPs, bonds, REITs, real estate guidance
4	Inflation-Proof Planning	Projects future wealth; suggests global, stable investment options
5	Emotion-Aware AI	Adapts advice to user tone, mindset, financial stress
6	Scam & Anomaly Detection	Detects fraud patterns, alerts on unusual activity
7	Goal Planner	Breaks big financial goals into trackable steps
8	Health Integration	Syncs with Google Fit; suggests insurance or health-linked investments
9	Green Investing	Offers eco-investment options to offset carbon footprint

UI Features → Accessibility → Unified Dashboard → Voice Assistant → Legacy Finance Tree (AR) → Visual Forest → Demo & Practice Mode → Child Finance Mode → Real-Time Alerts → Community Feature → Notes & Journal

List of features offered by the solution- Agentic Capabilities

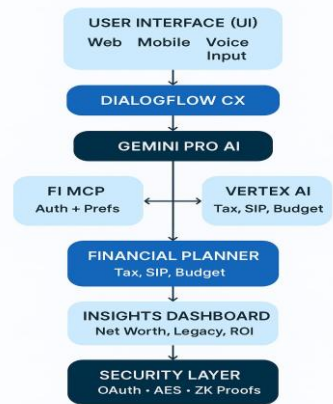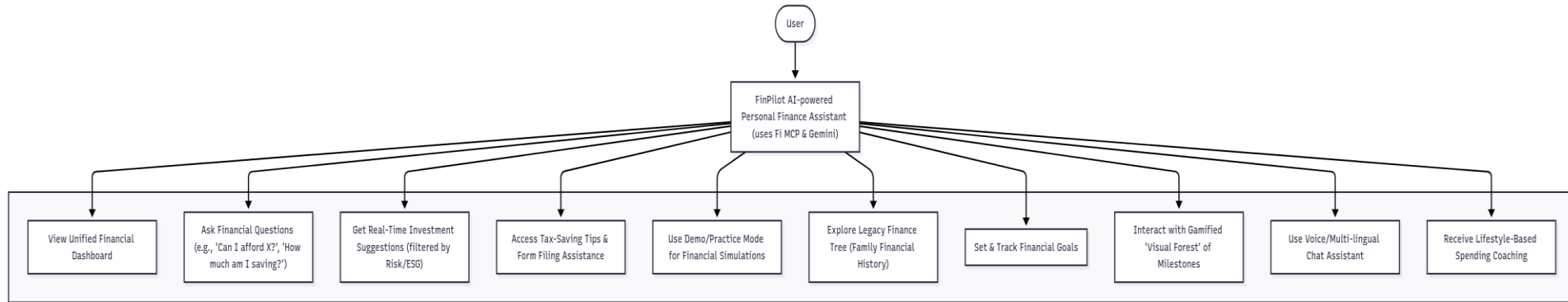| No.	Feature	Key Highlights
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Agentic Features
↓
Personal CA Agent
↓
Lifestyle Coach
↓
Investment Suggestions
↓
Inflation-Proof Planning
↓
Emotion-Aware AI
↓
Scam & Anomaly Detection
↓
Goal Planner
↓
Health Integration
↓
Green Investing

Process flow diagram or use-case diagram

User

FinPilot AI-powered Personal Finance Assistant (uses Fi MCP & Gemini)

- View Unified Financial Dashboard
- Ask Financial Questions (e.g., 'Can I afford X?', 'How much am I saving?')
- Get Real-Time Investment Suggestions (filtered by Risk/ESG)
- Access Tax-Saving Tips & Form Filing Assistance
- Use Demo/Practice Mode for Financial Simulations
- Explore Legacy Finance Tree (Family Financial History)
- Set & Track Financial Goals
- Interact with Gamified 'Visual Forest' of Milestones
- Use Voice/Multi-lingual Chat Assistant
- Receive Lifestyle-Based Spending Coaching

USER INTERFACE (UI)
Web   Mobile   Voice Input

DIALOGFLOW CX

GEMINI PRO AI

FI MCP
Auth + Prefs

VERTEX AI
Tax, SIP, Budget

FINANCIAL PLANNER
Tax, SIP, Budget

INSIGHTS DASHBOARD
Net Worth, Legacy, ROI

SECURITY LAYER
OAuth · AES · ZK Proofs

Step	Description
1. Role-Based Agents	Multiple agents (CA, Coach, Child Guide) assigned specific tasks using Fi MCP + user context
2. Natural Interaction	Users talk or type; system routes queries to the relevant agent using voice/text interface
3. Real-Time Reasoning	Gemini + Vertex AI analyze structured data and simulate personalized financial insights
4. Action & Guidance	Agents suggest smart actions (e.g. invest, save, alert) with visual support (charts, AR, etc.)
5. Adaptive Feedback	Agents learn from behavior, update advice monthly, adjust tone, and grow with the user's goals

Process flow diagram or use-case diagram

User Onboarding

Fi MCP Data Integration
Structured financial footprint

Gemini AI Strategy
Vertex AI + Gemini Pro

Auto Allocation & Investments
SIPs, FDs, REITs, Crypto, Liquid Gold, G

Mandate Execution Layer
(UPI / Bank API)

AI Rebalancing
(Monthly Update)

Education & Feedback
Tips, simulations, kids

Security & Privacy Layer
OAuth 2.0, AES, ZKP

AI Investment Workflowf

User
- Set goals
- Inputs income
- Define risk profile

Onboarding Module
(Goal–based questaim)

Onboarding Module
(Goal–based quensti.)

Fi MCP Integration
'Fetch' structured data

Investment Execution Layer
SIPs
FDs
Crypto
REITs
Government Schemes

Dashboard & Rebalancing
Net worth tracker
Goal progress
Monthly review (AI)

Education & Legacy Engine
Learn from family moves
Child-friendly

Dashboard & Rebalancing
Net worth tracker

Security Layer
OAuth 2.0.
AES. ZKP
User owns all data

Technologies to be used in the solution-

1. AI & NLP (Core Intelligence)

Purpose	Tool / API	Version / Type
Natural language understanding	**Gemini Pro** (via Vertex AI Studio)	Latest via Generative AI Studio
Conversational agent	**Dialogflow CX**	CX version (multi-turn conversation support)
Long-form personalization	**Vertex AI Model Garden**	Gemini Pro + Custom LLM tuning
Scenario simulation & generation	**Generative AI Studio**	With memory & persona configuration

2. **Voice & Multimodal Interaction-**

Purpose	Tool / API	Version / Type
Speech-to-text	**Google Cloud Speech-to-Text API**	v2 (enhanced for mobile & streaming)
Text-to-speech	**Google Cloud Text-to-Speech API**	v1 (supporting 220+ voices, 40+ languages)

3. **Data Storage & Sync-**

Purpose	Tool / API	Version / Type
Realtime user data	**Firebase Firestore**	Serverless NoSQL DB
Secure user login	**Firebase Authentication**	With phone, Google, email providers
Data export	**Google Sheets & Docs API**	Workspace API

4. **Analytics & Prediction**

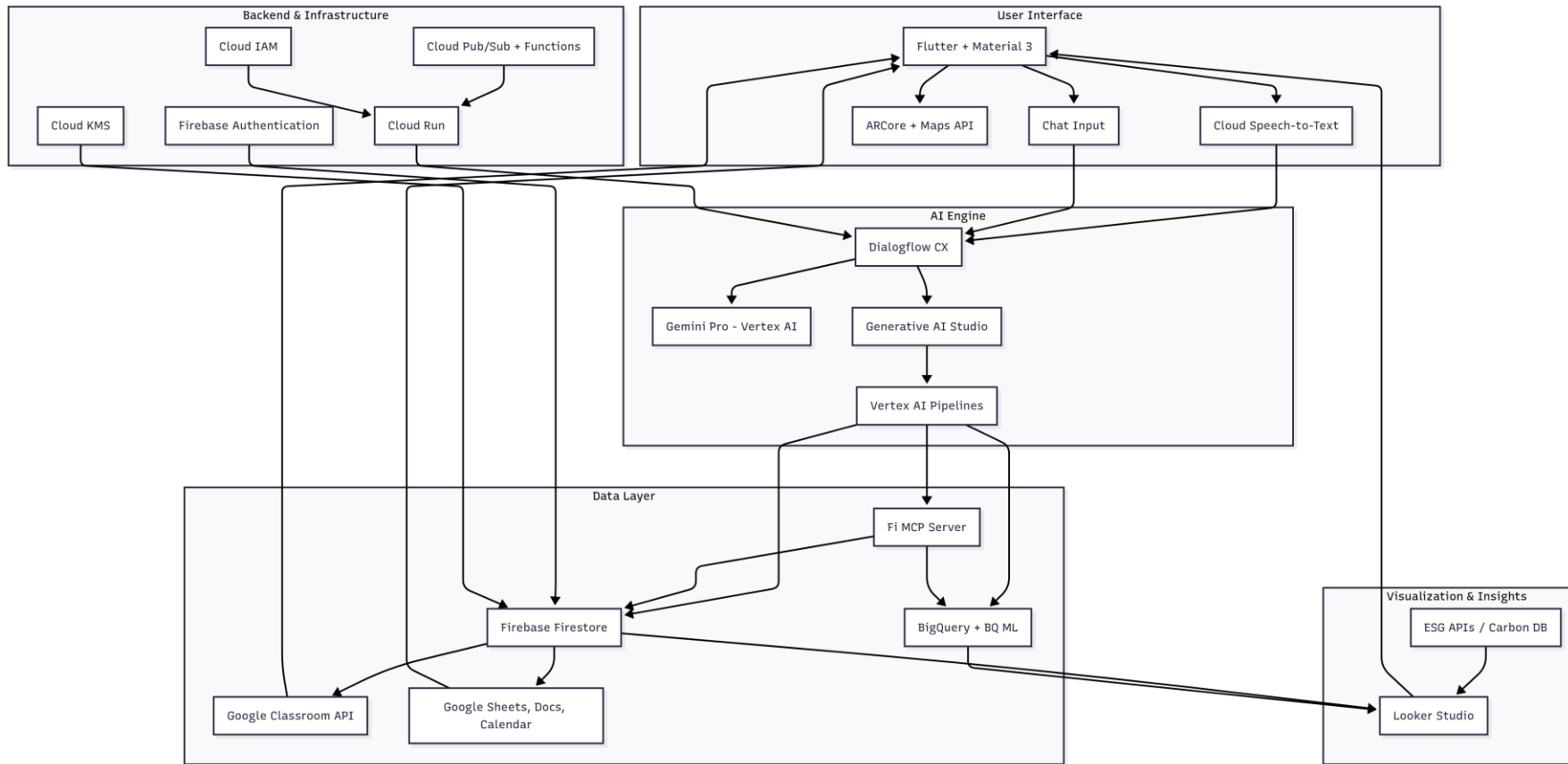| Purpose	Tool / API	Version / Type
Financial analytics	**BigQuery**	Standard + ML
Anomaly detection	**BigQuery ML**	Unsupervised anomaly detection
ESG insights, visual dashboards	**Looker Studio**	Connected to BigQuery

5. **Agent Deployment & Scaling**

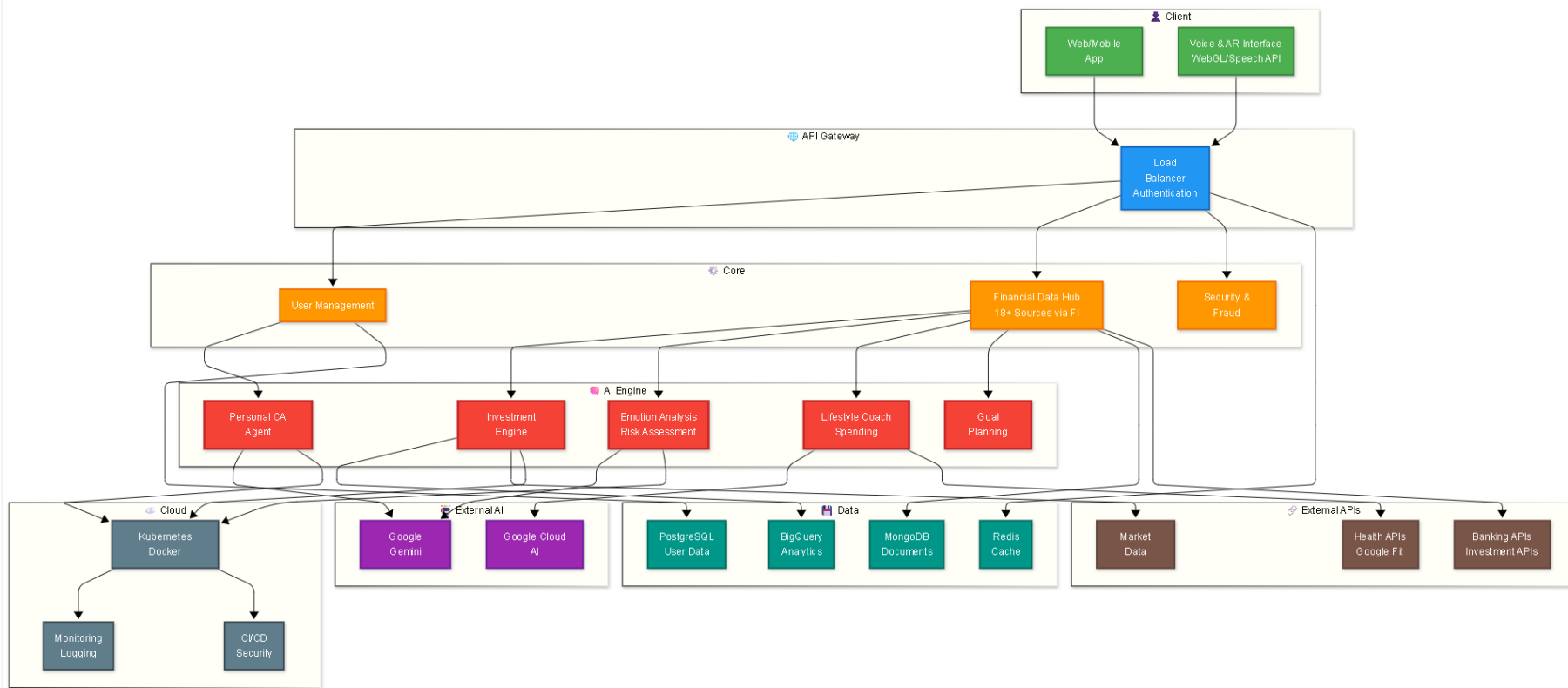| Purpose	Tool / API	Version / Type
Serverless agent hosting	**Cloud Run**	Scalable container-based platform
Event processing	**Cloud Functions / Pub/Sub**	Trigger-based backend
Data orchestration	**Vertex AI Pipelines**	MLOps pipelines for goal planning

6. **Security & Identity**

Purpose	Tool / API	Version / Type
Identity & access control	**IAM (Identity Access Management)**	Google Cloud standard
Data encryption	**Cloud KMS (Key Management Service)**	For encryption at rest
OAuth & privacy controls	**OAuth 2.0**	For secure external tool access

7. **Frontend, AR & Accessibility**

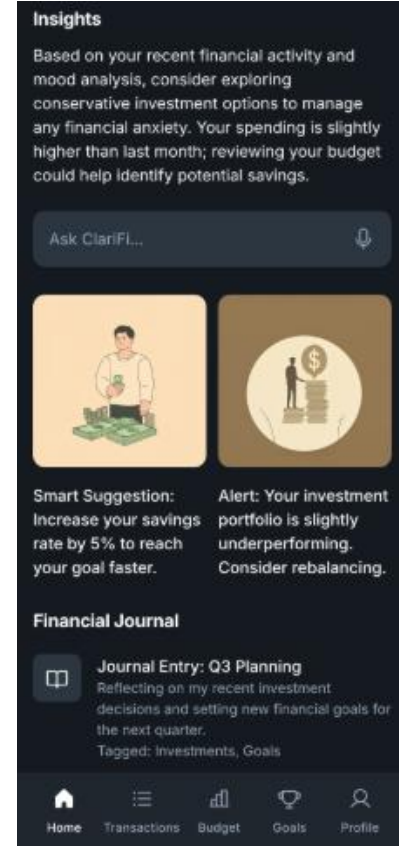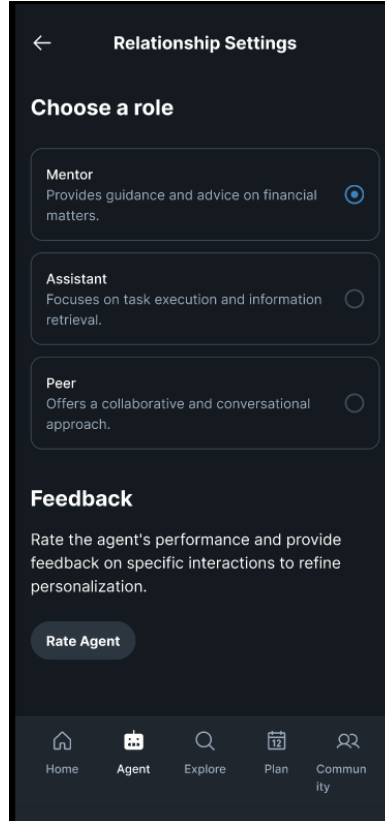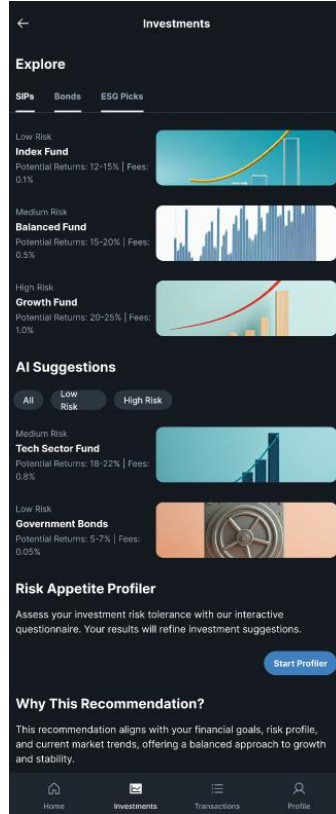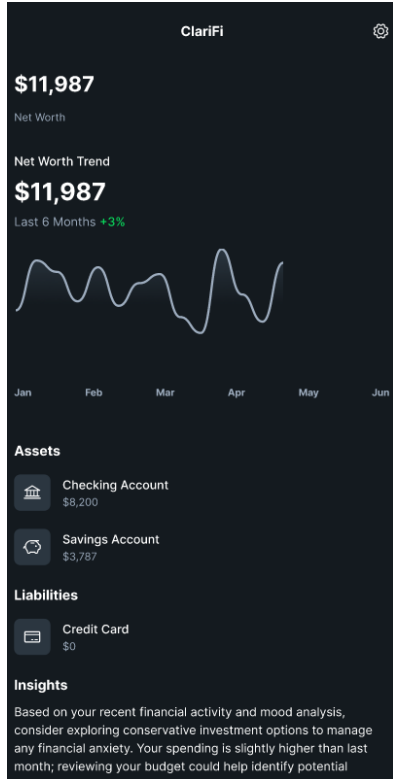| Purpose	Tool / API	Version / Type
App UI (cross-platform)	**Flutter + Material 3**	Mobile/web/desktop compatibility
AR-based finance tree	**ARCore + Google Maps API**	For location-based legacy visuals
Financial learning (kids)	**Google Classroom API**	Embedded learning module delivery

Google Cloud

Agentic AI Day

Powered by **H2S**

Client
- Web/Mobile App
- Voice & AR Interface WebGL/Speech API

API Gateway
- Load Balancer Authentication

Core
- User Management
- Financial Data Hub 18+ Sources via Fi
- Security & Fraud

AI Engine
- Personal CA Agent
- Investment Engine
- Emotion Analysis Risk Assessment
- Lifestyle Coach Spending
- Goal Planning

Cloud
- Kubernetes Docker
- Monitoring Logging
- CI/CD Security

External AI
- Google Gemini
- Google Cloud AI

Data
- PostgreSQL User Data
- BigQuery Analytics
- MongoDB Documents
- Redis Cache

External APIs
- Market Data
- Health APIs Google Fit
- Banking APIs Investment APIs

Wireframes/Mock diagrams of the proposed solution-
TanviGupta7/AGENTIC-AI--FI-MONEY