

Problem Statement No.7 – AI Agent for Digital Financial Literacy

The Challenge – An AI Agent for Digital Financial Literacy, powered by RAG (Retrieval-Augmented Generation), helps users understand and navigate essential financial tools and practices.

It retrieves reliable content on using UPI, avoiding online scams, understanding interest rates, budgeting, and personal finance management from government portals, banking websites, and educational platforms.

With multilingual support, users from diverse backgrounds can interact in their preferred language and ask questions like “How do I send money via UPI?” or “What is a safe interest rate for a loan?”

The agent ensures financial literacy is accessible, personalized, and culturally inclusive.

This AI-driven assistant empowers users with knowledge, protects them from fraud, and builds confidence in digital finance.

Technology – Use of IBM Cloud Lite services / IBM Granite is mandatory.

IBM watsonx

Upgrade ⓘ 🔔 Archita Sinha's Account ▾ Dallas ▾ AS

Projects / AI Agent for Digital Financial Literacy / Agent Lab

Share feedback ⓘ ⌵ Unsaved 📁 ▾ New agent + Deploy ⚙️

Build

AI Model: mistral-large ⚠️ ▾ ⚙️ ⏪

Setup ▾

Configuration ▴

Framework

LangGraph ▾

Architecture

ReAct ▾

Instructions

world examples and analogies where helpful. Keep the tone warm, clear, and non-technical.

If asked in a regional language, respond in that language. If unsure, respond in English with a clarification request.

Advanced configuration

Knowledge ▾

Tools ▴

Add a tool

Create custom tool

Added tools (5)

Agent preview

AS You: 08:06 PM

Tell me how to avoid online banking scams.

👤 watsonx Agent 08:06 PM

Sure, here are some tips to avoid online banking scams:

1. **Use Strong Passwords:** Create strong, unique passwords for your online banking accounts. Avoid using easily guessable information like your birthdate or name.

2. **Enable Two-Factor Authentication (2FA):** This adds an extra layer of security. Even if someone gets your password, they'll need a second form of identification to access your account.

3. **Be Cautious of Phishing Emails:** Scammers often send emails that look like they're from your bank, asking you to click a link and enter your login details. Always check the sender's email address and look for any suspicious signs.

4. **Avoid Public Wi-Fi:** Public Wi-Fi networks can be easily hacked. If you must use one, avoid accessing your online banking.

5. **Keep Your Software Up to Date:** Regularly update your operating system, browser, and antivirus software to protect against the latest threats.

Type something...

🗑️ ➤

AI Agent for Digital Financial Literacy ✔️ Deployed Online

API reference Test Evaluations **Preview**

New chat +



You 08:50 PM
How can I protect myself from online banking fraud?



AI Agent for Digital Financial Literacy 08:50 PM
To protect yourself from online banking fraud, you can take several steps:

1. Keep your devices secure by installing anti-virus software and keeping your operating system and browser up to date.
2. Verify the authenticity of websites by checking for "https" in the URL and looking for a lock icon in the address bar.
3. Monitor your accounts regularly to detect any suspicious activity.
4. Be cautious with links and attachments in emails and text messages, as they may be phishing scams.
5. Invest in additional safety measures such as two-factor authentication and password managers.
6. Vary your passwords and avoid using the same password for multiple accounts.
7. Charge your credit card instead of your debit card for online transactions.
8. Report any suspicious activity to your bank and the Federal Trade Commission (FTC).

Type something... ➤

IBM watsonx

Upgrade

Archita Sinha's Account

Dallas

AS

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

AI Agent for Digital Financial Literacy Deployed Online

API referenceTestEvaluationsPreview

New chat +

A

You 08:51 PM

मुझे बैंक से लोन लेने के लिए क्या करना होगा?

AI Agent for Digital Financial Literacy 08:51 PM

बैंक से लोन लेने के लिए, आपको निम्नलिखित चरणों का पालन करना होगा:

1. अपनी आवश्यकता और योग्यता के अनुसार लोन का चयन करें।

2. बैंक की वेबसाइट पर जाकर लोन के लिए ऑनलाइन आवेदन करें।

3. आवश्यक दस्तावेजों को जमा करें, जैसे कि आय प्रमाण, पता प्रमाण, पहचान प्रमाण, और अन्य।

4. बैंक के प्रतिनिधि से संपर्क करें और लोन की प्रक्रिया के बारे में जानकारी प्राप्त करें।

5. लोन की शर्तों और दरों को समझें और उन्हें स्वीकार करें।

6. लोन की स्वीकृति के बाद, बैंक आपको लोन की राशि प्रदान करेगा और आप अपने वित्तीय लक्ष्यों को प्राप्त करने के लिए इसका उपयोग कर सकते हैं।

यह ध्यान रखें कि लोन की प्रक्रिया और शर्तें बैंक और लोन के प्रकार के अनुसार भिन्न हो सकती हैं। इसलिए, यह महत्वपूर्ण है कि आप बैंक के साथ संपर्क में रहें।

type something...