
CAPSTONE PROJECT

AI AGENT FOR DIGITAL FINANCIAL LITERACY

Presented By:
Bhaskar Singh Graphic Era Deemed To Be University - CSE

OUTLINE

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- **Proposed System/Solution**
- **System Development Approach** (Technology Used)
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PROBLEM STATEMENT

- Many people lack awareness of **digital financial tools** and safe online practices.
- Existing financial literacy platforms are **static** and lack **interactive guidance**.

There is a **need** for a smart, conversational assistant that can:

- Educate users on **financial concepts**.
- Help them make **informed decisions**.

PROPOSED SOLUTION

- A **web-based AI Agent** for digital finance awareness.
- Uses **Replicate API** to process queries and provide human-like responses.
- Offers guidance on a variety of essential topics including Unified Payments Interface (UPI), Google Pay, online fraud prevention, budgeting tips, and other aspects of digital transactions and financial security.
- Features a simple, user-friendly interface that enables quick access to accurate financial information, allowing users of all technical skill levels to navigate and learn effortlessly.

SYSTEM APPROACH

(TECHNOLOGY STACK USED)

- **Programming Language:** Python
- **AI Service:** Replicate API (with API token authentication)
- **Development Environment:** Google Colab for code execution
- **Frontend:** HTML, CSS, JavaScript for chat interface

ALGORITHM & DEPLOYMENT

- **Step 1: User Query Input** – The user enters a question through the chatbot's web interface.
- **Step 2: Backend Processing** – Flask backend captures the input and sends it to the Replicate API with the provided API token.
- **Step 3: AI Model Response** – The AI model processes the query, generating a human-like response based on financial knowledge.
- **Step 4: Output Delivery** – Flask sends the model's output back to the browser interface for display.
- **Step 5: Testing Environment** – The application was developed and tested in Google Colab, making it easy to integrate code changes and test API calls in real time.

RESULT

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Ask a question about digital finance

UPI

Clear

Submit

Answer

3. ****Link Bank Account****: Link your bank account to Google Pay. Again, ensure your bank supports UPI.
 4. ****Set UPI PIN****: Set up a UPI PIN for secure transactions.
 5. ****Start Using****: Now you can pay for services, send or request money, or scan and pay at stores. Just select the payee, enter the amount, and confirm with your UPI PIN.
- **Staying Safe in Digital Finance:****
- ****Never share sensitive information****: This includes your OTP, UPI PIN, passwords, or bank account details. Legitimate entities won't ask for this information via text, email, or phone.
 - ****Beware of scams****: Be cautious of links promising free rewards or money. These are often traps to steal your data.
 - ****Use official apps****: Always use official banking or payment apps. Beware of third-party apps that mimic these.
 - ****Secure your accounts****: Use two-factor authentication where possible

RESULT

IBM_INTERNSHIP_FINALPROJECT

Ask a question about digital finance

scams

Clear

Submit

Answer

3. **Initiate Payments**: Use the app to pay for goods and services, transfer money, or pay bills.

****Staying Safe:****

- ****Never share sensitive information****: Don't give your UPI PIN, OTP, or passwords to anyone.
- ****Beware of scams****: Be cautious of links promising free rewards; they might be fraudulent.
- ****Use official apps****: Always use the official PhonePe or Google Pay apps to avoid counterfeit versions.
- ****Secure your transactions****: Enable two-factor authentication for an extra layer of security.
- ****Be cautious online****: Don't save card details on untrusted websites.

****Understanding Financial Concepts:****

- ****Interest Rates****: Interest is the cost of borrowing money. When you take a loan, you pay interest. Compare rates from different banks before choosing a loan.
 - ****Budgeting****: Plan your monthly expenses by listing your income and expenditures.
- Priorit

RESULT

IBM_INTERNSHIP_FINALPROJECT

Ask about UPI, loans, scams, budgeting, and digital tools. This assistant helps you stay safe and informed.

Ask a question about digital finance

google pay

Clear

Submit

Answer

- Only use PhonePe through the official app.
- Enable two-factor authentication for added security.
- Regularly check transaction history for any unusual activity.
- Report suspicious activities to PhonePe customer care immediately.

****Using Google Pay:****

Google Pay, formerly known as Tez, is another popular digital wallet app. Here's how to use it:

1. ****Download****: Get Google Pay from Google Play Store or Apple App Store.
2. ****Register****: Open the app and register using your mobile number. You'll receive an OTP for verification.
3. ****Link Bank Account****: Link your bank account for transactions.
4. ****Set UPI PIN****: Create a unique 4-digit UPI PIN.
5. ****Start Using****: You can now use Google Pay for:
 - ****Pay****: Pay at stores, online, or in-app for purchases.
 - ****Send/Request Money****: Transfer money to contacts or UPI IDs.

CONCLUSION

- The AI chatbot effectively answers **digital finance-related queries** instantly and interactively.
- By integrating the **Replicate API** with a **Flask backend** and **web interface**, the system offers a scalable and flexible financial learning tool.
- This solution bridges the gap between financial literacy resources and user engagement, making financial education **accessible and user-friendly**.

FUTURE SCOPE

- **Multi-language support** to cater to a wider audience.
- **Voice-based interaction** for hands-free usage.
- **Integration with real-time finance APIs** for live updates on banking and investment news.
- **Mobile app version** for greater accessibility and offline learning modules.

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This certificate is presented to

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for the completion of

**Lab: Retrieval Augmented Generation with
LangChain**





(ALM-COURSE_3824998)

According to the Adobe Learning Manager system of record

Completion date: 08 Aug 2025 (GMT)

Learning hours: 20 mins

REFERENCES

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 <https://www.rbi.org.in/financialeducation>
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 <https://support.google.com/pay>
- **Mehta, P., & Sharma, R. (2023).** *Artificial Intelligence in Financial Literacy: Applications and Challenges.* *Journal of FinTech Innovations*, 7(2), 45-58.



THANK YOU