CAPSTONE PROJECT

AI AGENT FOR DIGITAL FINANCIAL LITERACY

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OUTLINE

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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 Al 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
- •Al 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: Al Model Response The Al 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 ibm_internship_finalproject

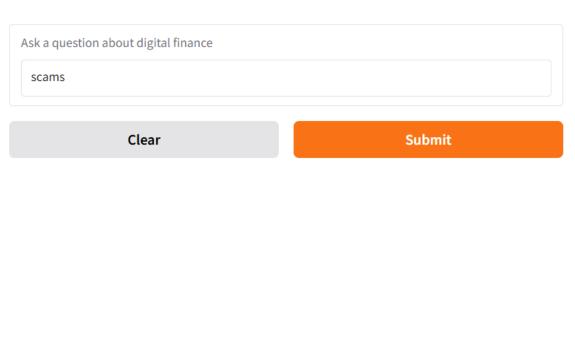


Answer

- 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



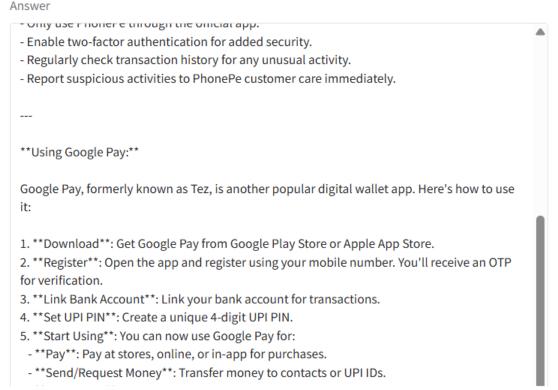
Answer o. Initiate rayments . Ose the app to pay for goods and services, transfer money, or pay bills. **Staying Safe:** - **Never share sensitive information**: Don't give your UPI PIN, OTP, or passwords to anyone. - **Beware of scams**: Be cautious of links promising free rewards; they might be fraudulent. - **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.







CONCLUSION

- The Al 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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Completion Certificate



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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THANK YOU

