Team Details

a. **Team name:** The BIHs
b. **Team leader name:** Basudev Rawat
c. **Problem statement:** Let AI Speak To Your Money

Brief about the idea

Today, financial advice is generic because AI can't see our true financial picture. Our personal AI Agent changes that.

We're building the first AI agent that connects directly to the real, multi-source financial data—securely aggregated by Fi Money's MCP Server—and transforms it into actionable, personalized intelligence.

How does it work?

• **Unified Data Layer**: Aggregates assets, liabilities, and investments from 18+ platforms for a real-time, 360° financial profile.
• **AI-Driven Insight Engine**: Uses Google Gemini & Vertex AI to simulate scenarios, detect trends, and visualize user's financial future—all in natural language.
• **Explainable & Private**: Every recommendation is transparent, and user controls their data with real-time privacy tools.

The result:
A conversational, scenario-driven financial co-pilot that empowers us to make smarter decisions, optimize our investments, and plan our future—with the intelligence of enterprise-grade AI, in our pocket.

The Problem & Opportunity

- **₹300 lakh crore+** in Indian household assets are scattered across banks, mutual funds, and insurance
- **80%** use multiple platforms, but only **12%** feel "in control" of their finances
- **72%** want advice tailored to their real data
- **No app** (INDmoney, ET Money, Walnut, Cleo, Plum) unifies real-time, multi-source data with explainable, conversational AI

How We're Different

- **Not just a dashboard:** Competing apps aggregate, but don't simulate or explain
- **Beyond chatbots:** Global tools can't reason over your real data
- **Enterprise AI, consumer-first:** First to bring MCP to users

How We Solve It

- **Unified Data:** 18+ sources via Fi MCP Server
- **AI Personalization:** Gemini & Vertex AI for tailored, explainable insights
- **Conversational UX:** Natural language, scenario-driven interface
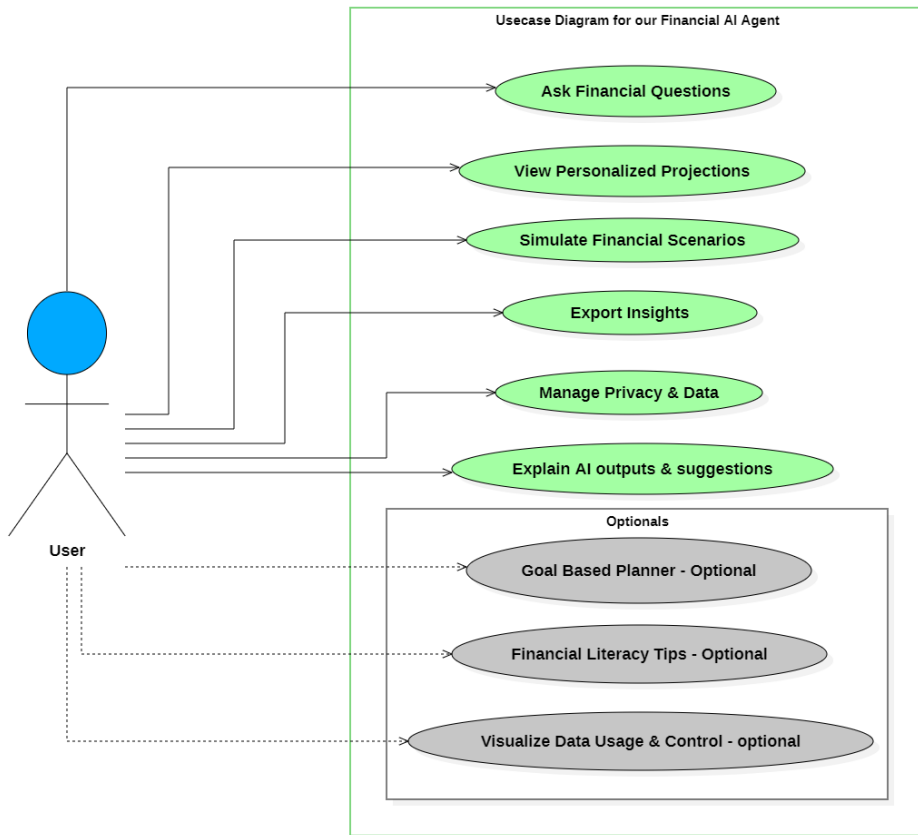- **Privacy by Design:** Dashboard, incognito mode, export

USP of the Proposed Solution

First privacy-first, explainable, scenario-driven financial agent—fusing real-time, multi-source data with advanced AI for actionable, transparent, and personalized money insights.

Key Features & Solution Overview

- **Conversational AI Engine:** Natural language interface powered by Google Gemini—supports complex, context-aware queries and scenario simulations.

- **Unified Data Aggregation:** Real-time ingestion and normalization of assets, liabilities, investments, and credit data from **18+ financial sources** via Fi MCP (Model Context Protocol).

- **AI-Driven Analytics:** Vertex AI models perform trend analysis, anomaly detection, and predictive simulations on user-specific financial datasets.

- **Scenario Simulation Module:** Dynamic "what-if" engine projects future net worth, cash flow, and investment outcomes based on user-driven variables.

- **Explainable AI Layer:** Every recommendation is accompanied by a transparent, plain-language rationale—leveraging Gemini's explainability APIs.

- **Privacy & Data Control:** User-facing dashboard for real-time data access management, export, and incognito mode; all data flows are encrypted and user-consented.

- **Extensible Open API:** RESTful endpoints allow integration with third-party tools, export of insights, and connection to additional AI models.

Use-case diagram

Usecase Diagram for our Financial AI Agent

- Ask Financial Questions
- View Personalized Projections
- Simulate Financial Scenarios
- Export Insights
- Manage Privacy & Data
- Explain AI outputs & suggestions

Optionals
- Goal Based Planner - Optional
- Financial Literacy Tips - Optional
- Visualize Data Usage & Control - optional

User

Our AI-powered financial agent empowers users through a range of critical and optional interactions, built for personalization, clarity, and control.

Core Use Cases:
- **Ask Financial Questions**: Natural-language queries for spending, savings, investments, etc.
- **View Personalized Projections**: Forecast net worth, goal planning, future balance simulations.
- **Simulate Financial Scenarios**: "What if I invest ₹5K/month?" or "Can I afford a ₹50L home loan?"
- **Export Insights**: Downloadable reports and financial summaries.
- **Manage Privacy & Data**: Real-time data control, incognito mode, and export tools.
- **Explain AI Outputs**: Transparent and explainable rationale behind each recommendation.

Optional Use Cases:
- **Goal-Based Planner**: Helps users define and track financial goals.
- **Financial Literacy Bot**: Contextual definitions and guidance in user-friendly language.
- **Privacy Visualizer**: Intuitive visual feedback on how data is used within the system.

Technologies to be used in the solution

Core AI & ML Stack
Google Gemini, Vertex AI, Agent Builder

Data Infrastructure
Fi MCP Server, OAuth 2.0, JWT

Backend & API
Node.js (Express), RESTful APIs, WebSocket

Frontend & UI
React.js, Material UI

Data Visualization
Chart.js, D3.js

Security & Privacy
AES-256 Encryption, Privacy Dashboard, GDPR Compliance

Deployment
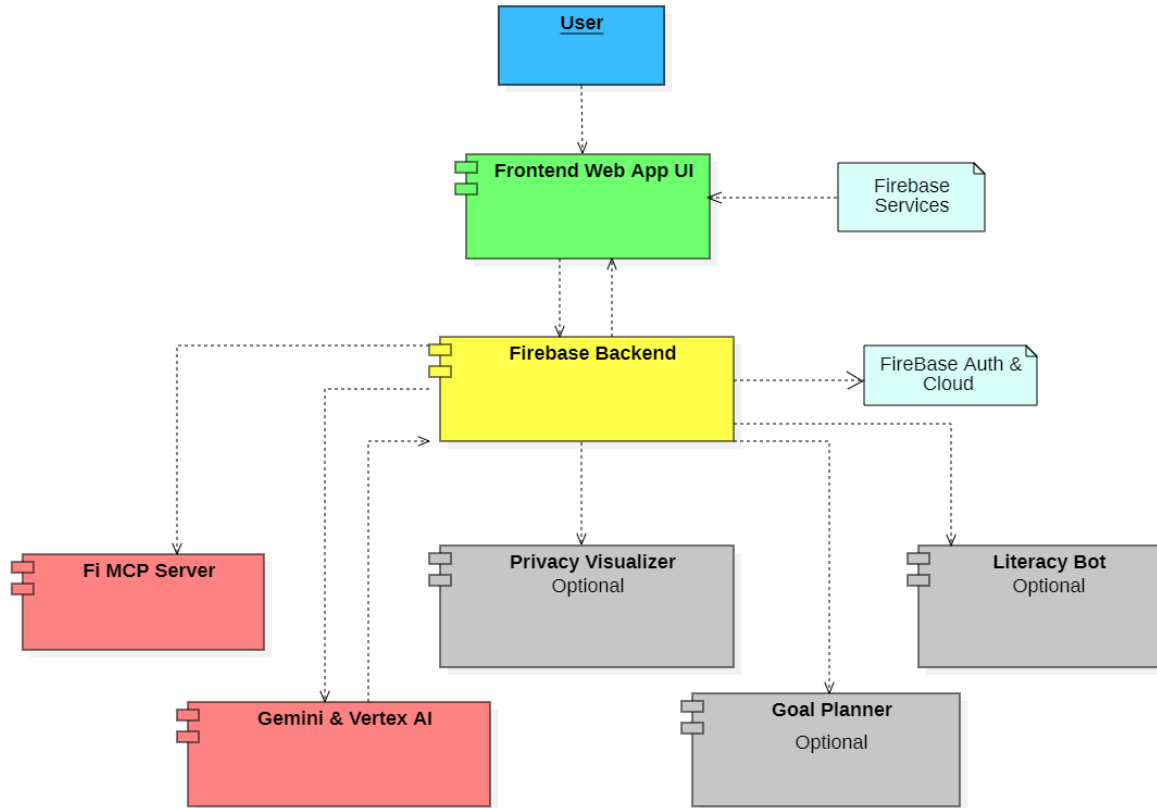Google Cloud Platform, Firebase, Vercel

Integration
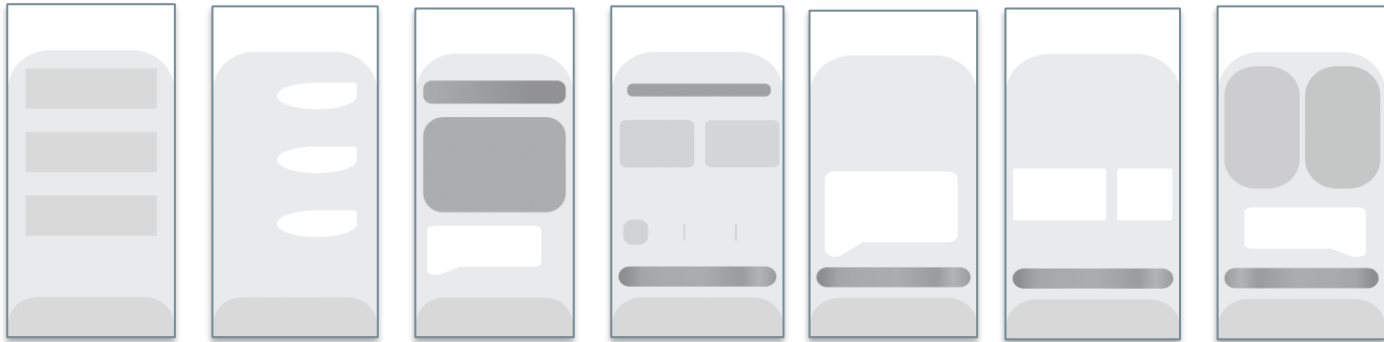OpenAPI 3.0, Webhook Support, Plugin Architecture
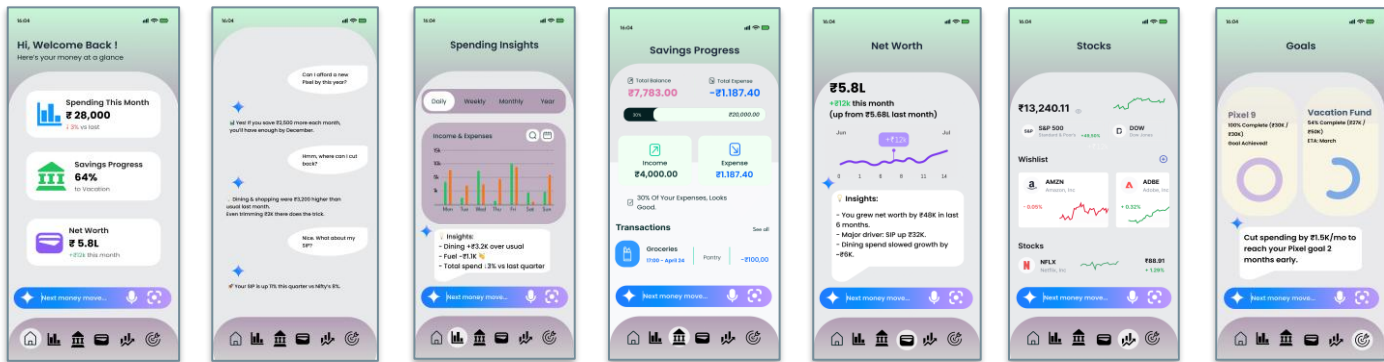
Architecture diagram

- **User Interface (Web/Mobile)**: Conversational input → Clean UX → Sends queries to backend

- **Frontend Layer**: Handles user interactions, visual rendering, and auth via Firebase

- **Backend Logic (Firebase Functions)**: Orchestrates data fetch (MCP) + query processing (Gemini)

- **Gemini AI Engine**: Interprets queries, simulates financial scenarios, returns insights

- **Fi MCP Server**: Supplies real-time, structured financial data (assets, liabilities, SIPs, etc.)

- **Optional**: Privacy Visualizer, Goal Planner and Literacy Bot that we shall try to implement to enhance UX.

Wireframes & Mock diagrams of the proposed solution
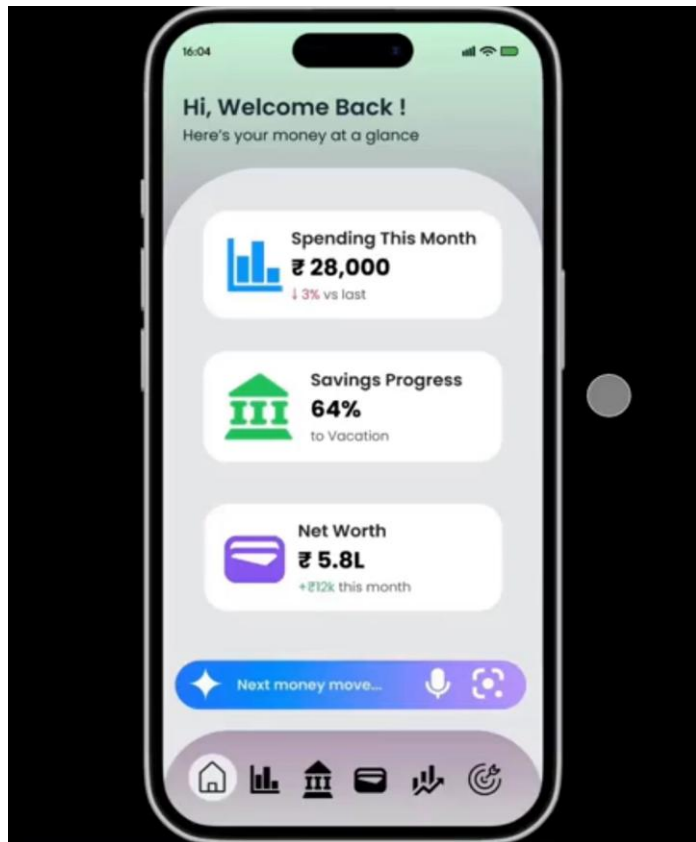
Design link
Click above to view all the designs

Prototype link
Click above to view The UI prototype

Demo Video, Microsite and GitHub

Microsite:
A brief description and pitch about our AI agent
Click here to open microsite

GitHub:
Repository updated with the work initiated
Click here to open GitHub repository

Demo video link:
Video (same as the one here) demonstrating the UI prototype
Disclaimer: Video on the left runs in .pptx format and not in .pdf
Click here to open Demo video