CAPSTONE PROJECT

AI AGENT FOR DIGITAL FINANCIAL LITERACY

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OUTLINE

ϒ **Problem Statement**

ϒ **Technology used**

ϒ **Wow factor**

ϒ **End users**

ϒ **Result**

ϒ **Conclusion**

ϒ **Future scope**

ϒ **IBM Certifications**

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PROBLEM STATEMENT

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 ?"

Proposed Solution:
An AI Agent powered by Retrieval-Augmented Generation (RAG), using IBM Cloud & Granite, to answer user queries, guide financial decisions, and educate people on secure digital finance.

TECHNOLOGY USED

ϒ **IBM Cloud Lite Services**

ϒ **IBM Watsonx AI Studio**

ϒ **IBM Granite Foundation Model**

ϒ **Retrieval-Augmented Generation (RAG)**

ϒ **Natural Language Processing (NLP)**

ϒ **Multilingual Support**

ϒ **Secure API Integrations with Govt/Bank portals**

IBM CLOUD SERVICES USED

ϒ IBM Cloud Watsonx AI Studio

ϒ IBM Cloud Watsonx AI runtime

ϒ IBM Cloud Agent Lab

ϒ IBM Granite foundation model

WOW FACTORS
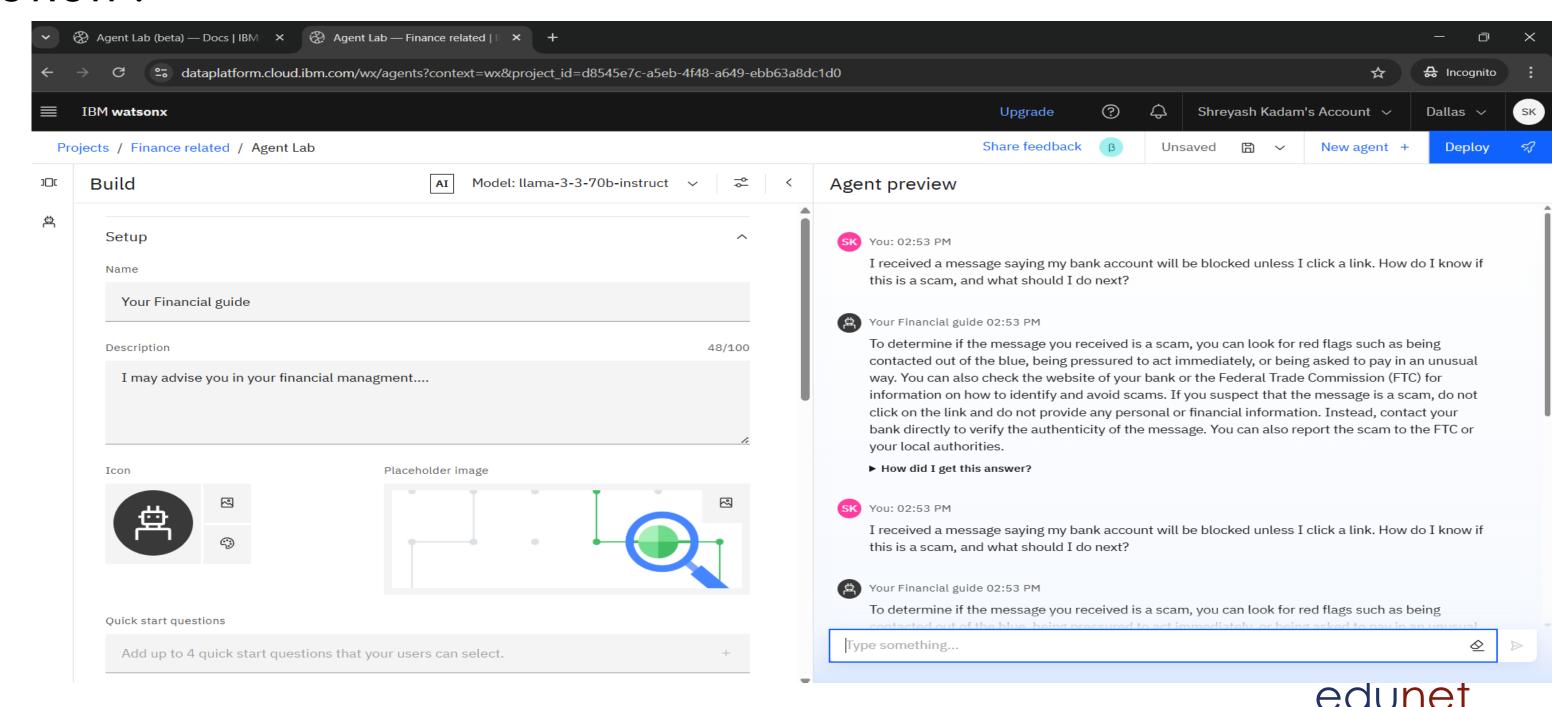
ϒ 24/7 financial assistant in multiple languages

ϒ Instant answer to questions like:

ϒ How to avoid UPI fraud?

ϒ What's a safe interest rate?

ϒ Retrieves trusted info from RBI, Govt portals, banks

ϒ Safe, private, and inclusive learning
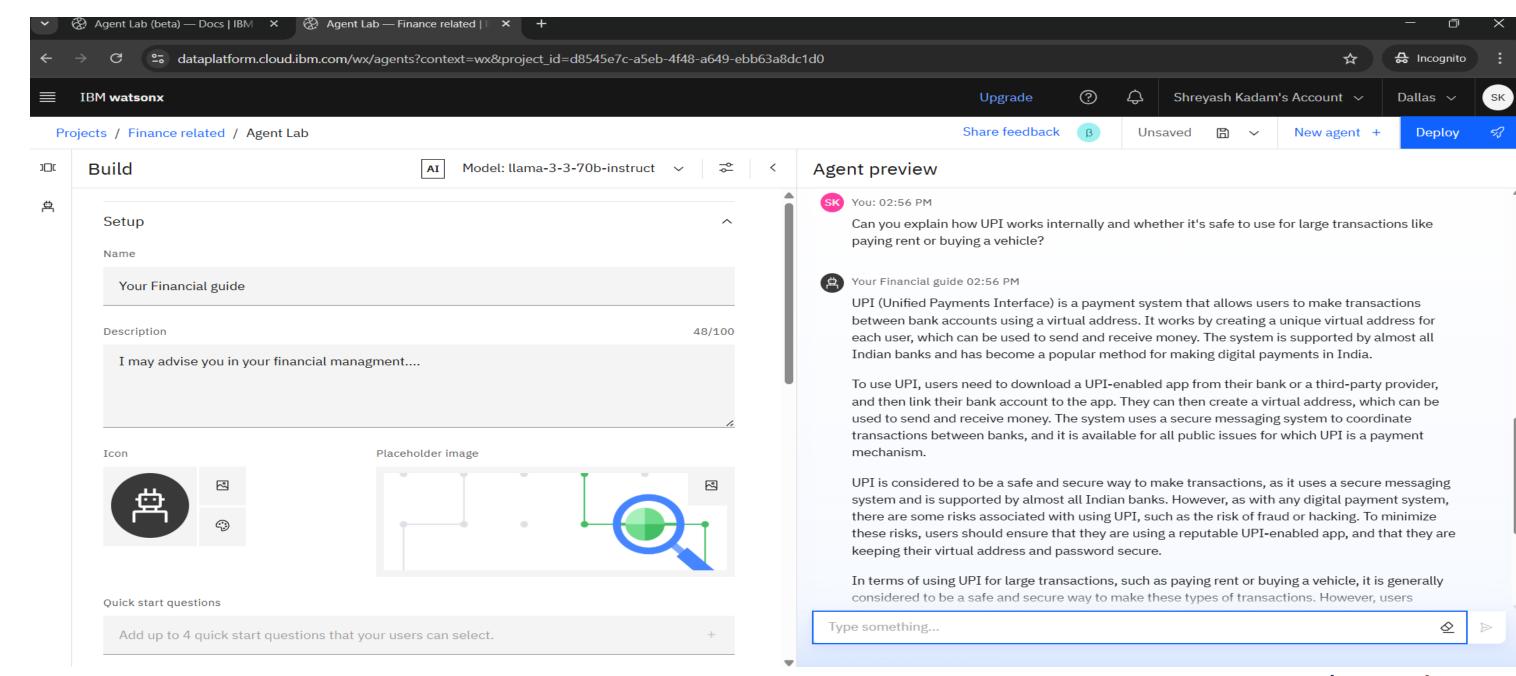
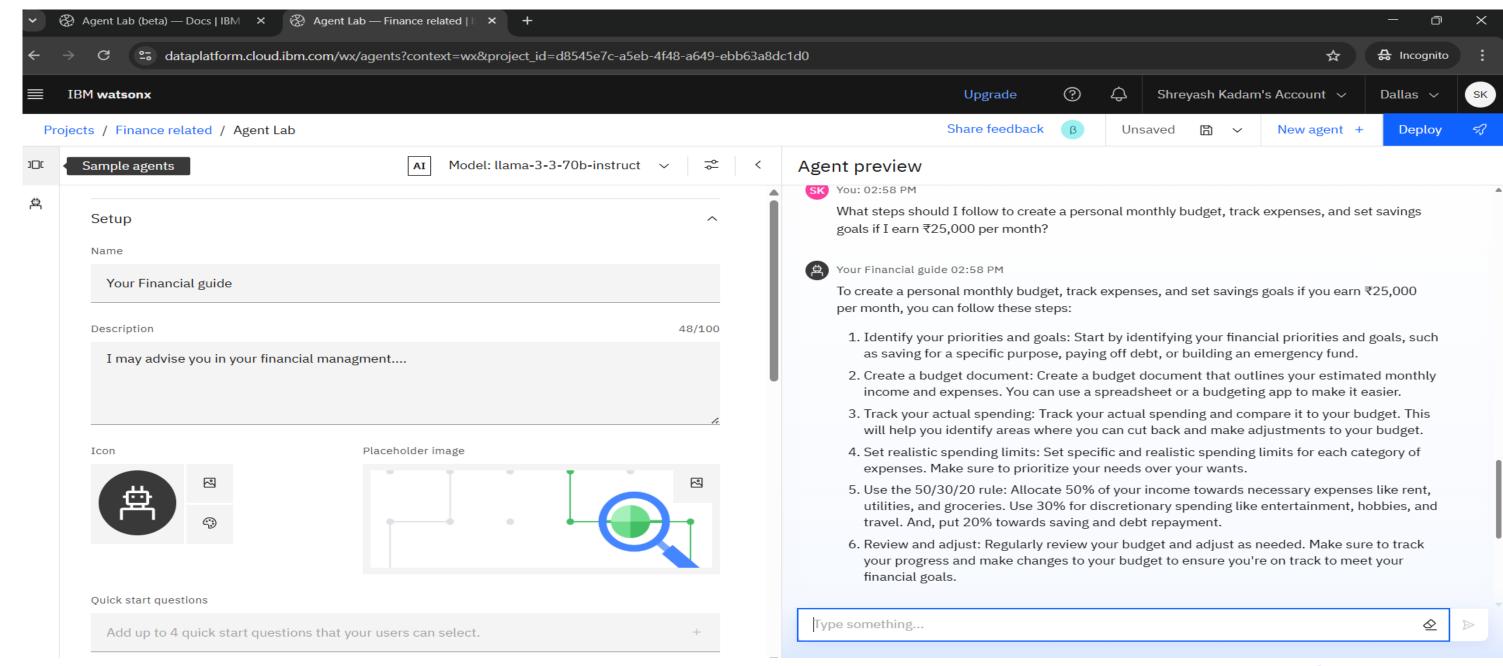ϒ Voice + text query support for accessibility

END USERS

- General Public (rural and urban)
- Senior Citizens
- First-time digital users
- Students and Young Adults
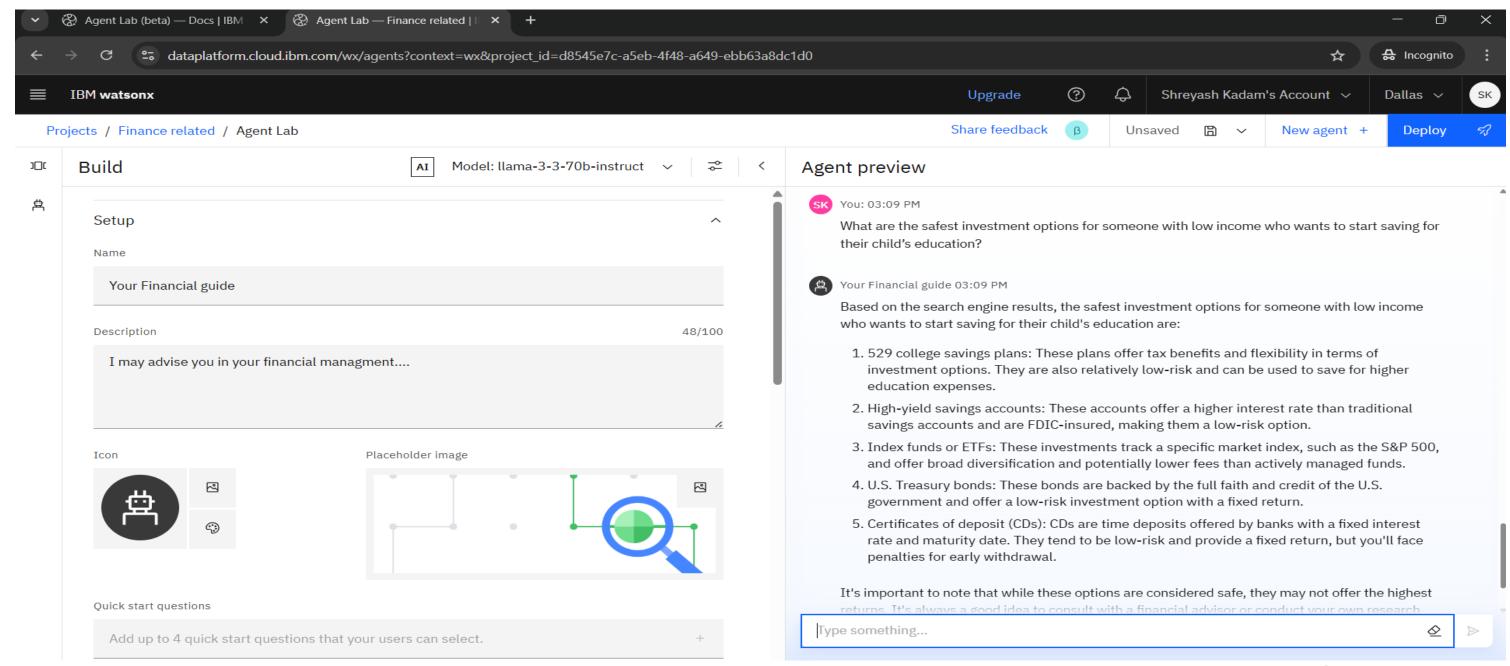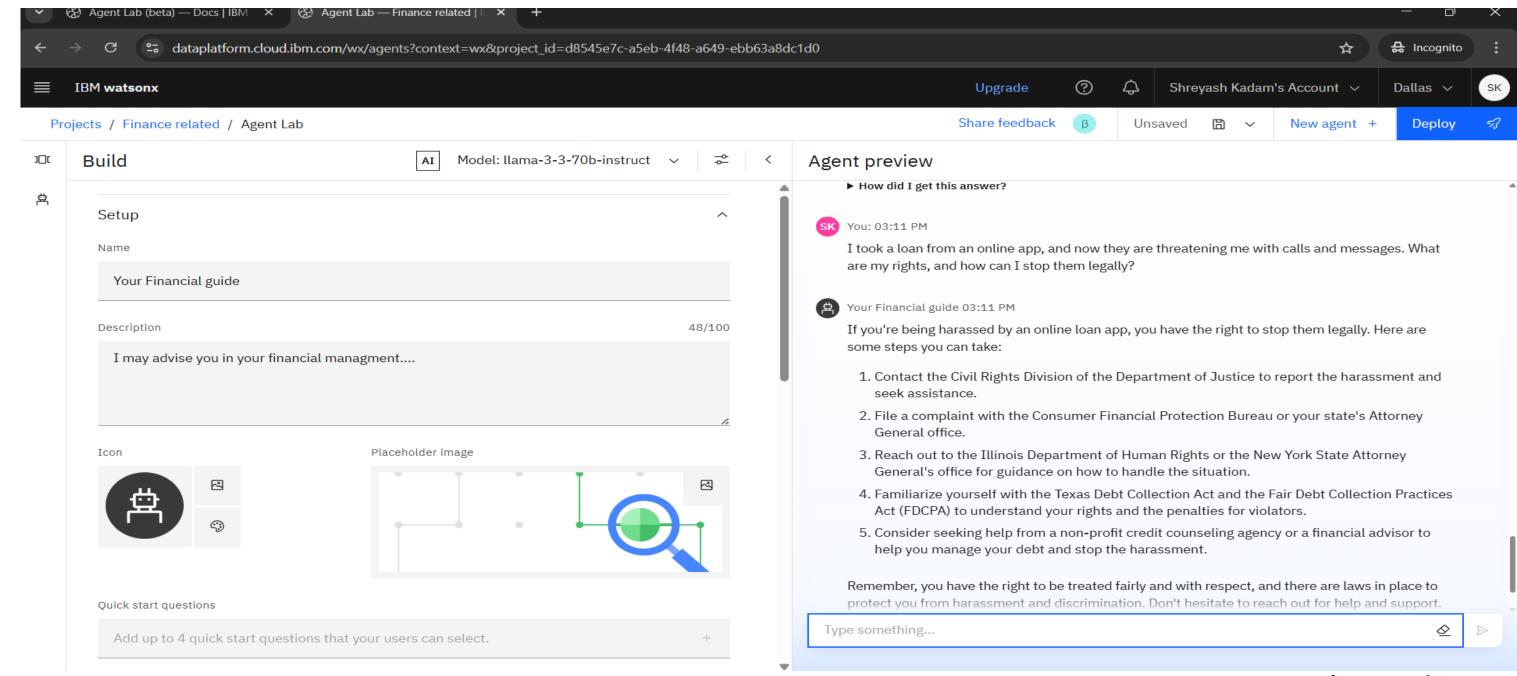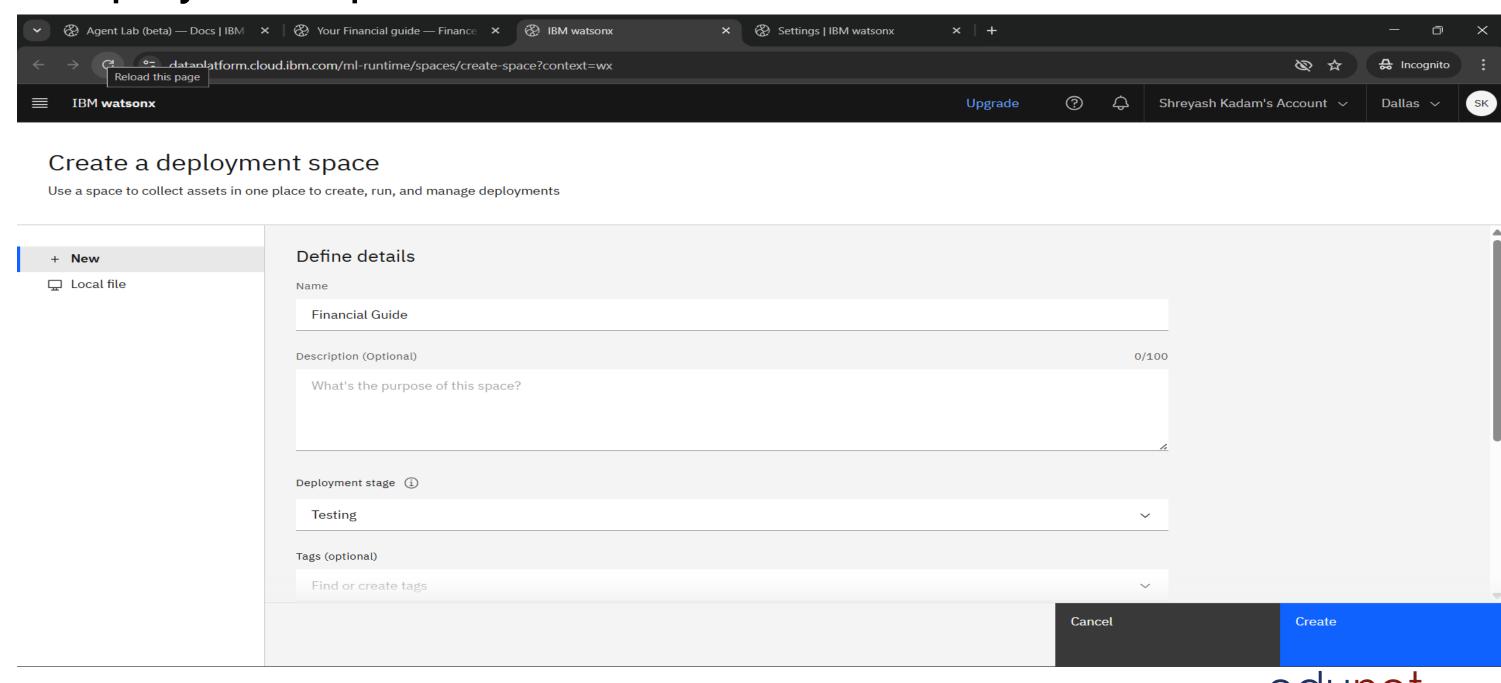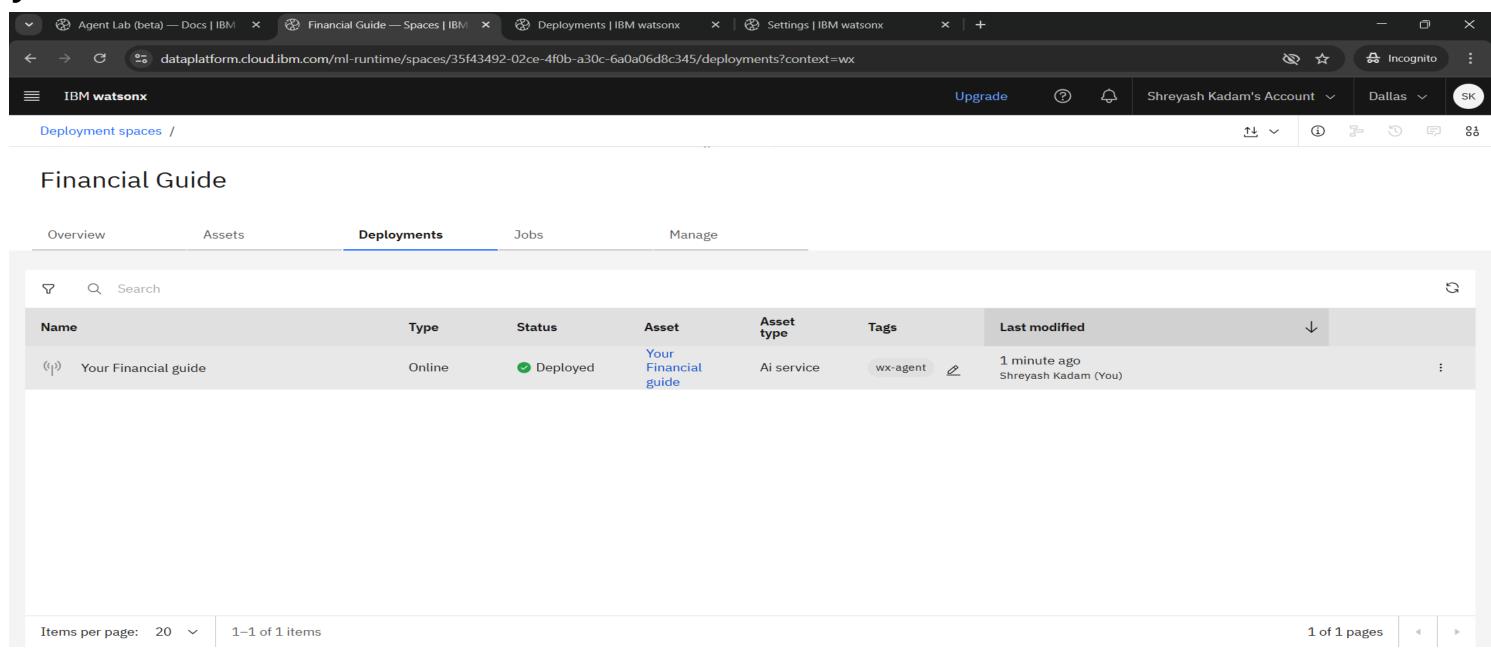- NGOs promoting financial inclusion
- Government outreach programs

RESULTS

Preview :

RESULTS

Preview :

RESULTS

Preview :

RESULTS

Preview :

RESULTS

Preview :

RESULTS

Create deployment space :

RESULTS

deployment :

CONCLUSION

Ƴ   The AI Agent for Digital Financial Literacy is a vital tool designed to make financial knowledge accessible, secure, and personalized. It helps users understand key financial topics—like UPI, interest rates, budgeting, and scams—through a simple, multilingual AI interface.

Ƴ   By using IBM Cloud Lite, Granite, and RAG, the agent delivers real-time, reliable information from trusted sources like government portals and banking websites.

Ƴ   Plan and track expenses

Ƴ   Make safer digital transactions

Ƴ   Understand loans, savings, and interest rates

Ƴ   Avoid fraud through awareness and alerts

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FUTURE SCOPE

- Connect with WhatsApp & SMS for rural outreach

- Add voice and video tutorials for better engagement

- AI-generated monthly spending reports

- Expand to sectors like agriculture finance, micro-loans

- Partner with banks for real-time loan/product suggestions

IBM CERTIFICATIONS

1. credly certificate(getting started with AI) :

IBM CERTIFICATIONS

2. credly certificate(journey to cloud) :

In recognition of the commitment to achieve professional excellence

Journey to Cloud: Envisioning Your Solution

IBM SkillsBuild

Shreyash Kadam

Has successfully satisfied the requirements for:

Journey to Cloud: Envisioning Your Solution

Issued on: Jul 21, 2025
Issued by: IBM SkillsBuild

Verify: https://www.credly.com/badges/0dc884ea-e787-4a17-a3aa-7084f0a4e349

IBM

IBM CERTIFICATIONS

3. Rag lab certificate :

IBM **SkillsBuild**   Completion Certificate

This certificate is presented to

Shreyash Kadam

for the completion of

Lab: Retrieval Augmented Generation with LangChain

(ALM-COURSE_3824998)
According to the Adobe Learning Manager system of record

Completion date: 02 Aug 2025 (GMT)   **Learning hours:** 20 mins

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"The goal of financial literacy is not wealth — it's freedom. Freedom from fear, from fraud, and from ignorance."

THANK YOU!

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