

Google Cloud

PRESENTS

Agentic AI Day

Build the next generation of intelligent agents

Powered by **I2S**

Team Details

- a. Team name: Vipers
- b. Team leader name: Sanjay Chari
- c. Problem statement 6: Let AI speak to your money

Brief about the idea

FI-nancial Genius :

This AI-powered wealth management advisor leverages Fi's MCP Server to provide hyper-personalized financial guidance through natural language conversations. This advisory services will go beyond basic budgeting to offer sophisticated financial planning (including retirement planning), investment strategy, and scenario simulation .

Core Features

1. Interactive Financial Advisor
2. 360° Finance Portal
3. Strategic Wealth Planner
4. Intelligent Asset Optimizer
5. Smart Debt Navigator

Opportunities

- How different is it from any of the other existing ideas?
 - Complete Financial Footprint Integration
Unlike budgeting apps (Mint, YNAB) that focus on spending, this solution connects to all financial sources (loans, investments, EPF) via Fi's MCP
 - Advanced AI Financial Reasoning-
Uses Gemini's domain-specific fine-tuning for complex financial queries
- How will it be able to solve the problem?
 - Since it uses Holistic planning -Combines spending, investments, loans, and goals into a unified view. In addition to this, Inter -Operability ,Privacy & control is assured
- USP of the proposed solution
 - True Personalization: AI understands the user's entire financial life (not just one account).
 - Explainable AI: Provides reasoning behind recommendations (e.g., "Why did you suggest this SIP?").Multi-modal Interaction: Chat, voice, and visualizations for a seamless experience

List of features offered by the solution

Core Features

1. Interactive Financial Advisor:

Natural Language Understanding: Powered by Gemini's advanced NLP capabilities to handle complex financial queries like:

"What's the probability I'll reach my ₹5 crore retirement goal if I increase my SIP by 15% annually?"

"How does my current asset allocation compare to my risk profile?"

2. 360° Finance Portal:

Unified View: Combines data from 18+ sources (bank accounts, mutual funds, stocks, EPF, loans, etc.)

Real-time Metrics: Net worth tracking, cash flow analysis, investment performance benchmarks

List of features offered by the solution-cont'd

3.Strategic Wealth Planner:

Goal-Based Investing:

"Can I afford to send my child to an Ivy League college abroad 15 years from now?"

Simulate different investment strategies to reach specific goals

Retirement Planning:

Dynamic retirement projections considering inflation, market returns, and lifestyle changes

"What's the impact of retiring 3 years earlier vs. saving 10% more?"

4. Intelligent Asset Optimizer:

SIP Performance Analyzer: Identify underperforming SIPs relative to benchmarks

Asset Allocation Advisor: Recommend rebalancing based on market conditions and life stage

Tax Optimization: Suggest tax-efficient investment moves

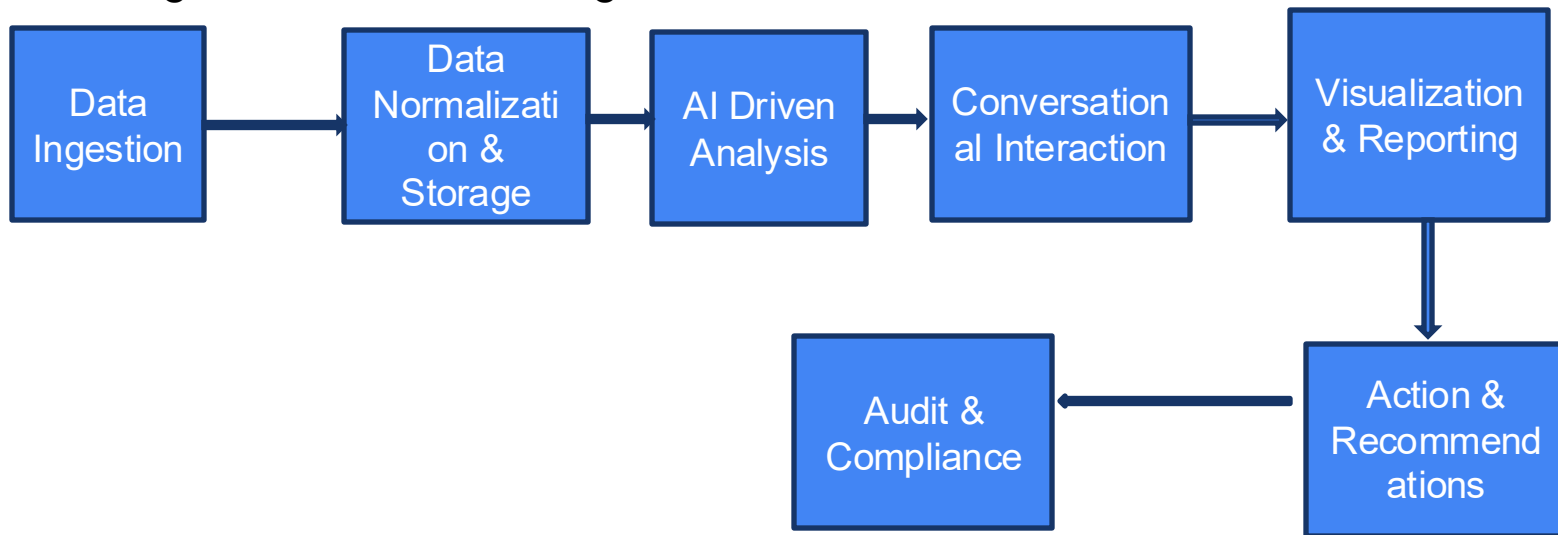
List of features offered by the solution-cont'd

5.Smart Debt Navigator:

Debt Analyzer: Determine optimal repayment strategy

Loan Affordability Calculator: "Can I afford a ₹50L home loan given my current obligations

Process flow diagram or use-case diagram



Process flow diagram or use-case diagram-cont'd

The flow moves through these key stages:

- Data Ingestion: Collecting financial data from multiple sources.
- Data Normalization & Storage: Cleaning and storing data in BigQuery.
- AI-Driven Analysis: Processing data with AI models for insights and predictions.
- Conversational Interaction: Users interact with the system via chat or voice interfaces.
- Visualization & Reporting: Generating dashboards and reports for users.
- Action & Recommendations: Providing actionable insights and enabling transactions.
- Audit & Compliance: Logging actions for compliance and ensuring data security.

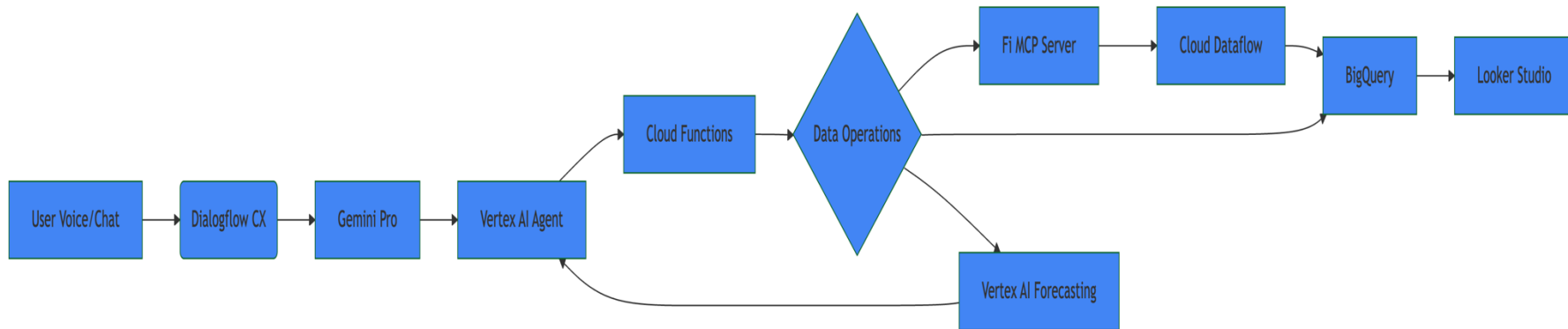
Technologies to be used in the solution

Component	Google Technology
NLP & Reasoning	Gemini AI (fine-tuned for finance)
Conversational Flow	Vertex AI Agent Builder
Data Processing	BigQuery (for financial data normalization)
Visualization	Looker Studio (interactive charts)
Cloud Backend	Google Cloud Platform (GCP)
Voice Interface	Dialogflow CX (optional)

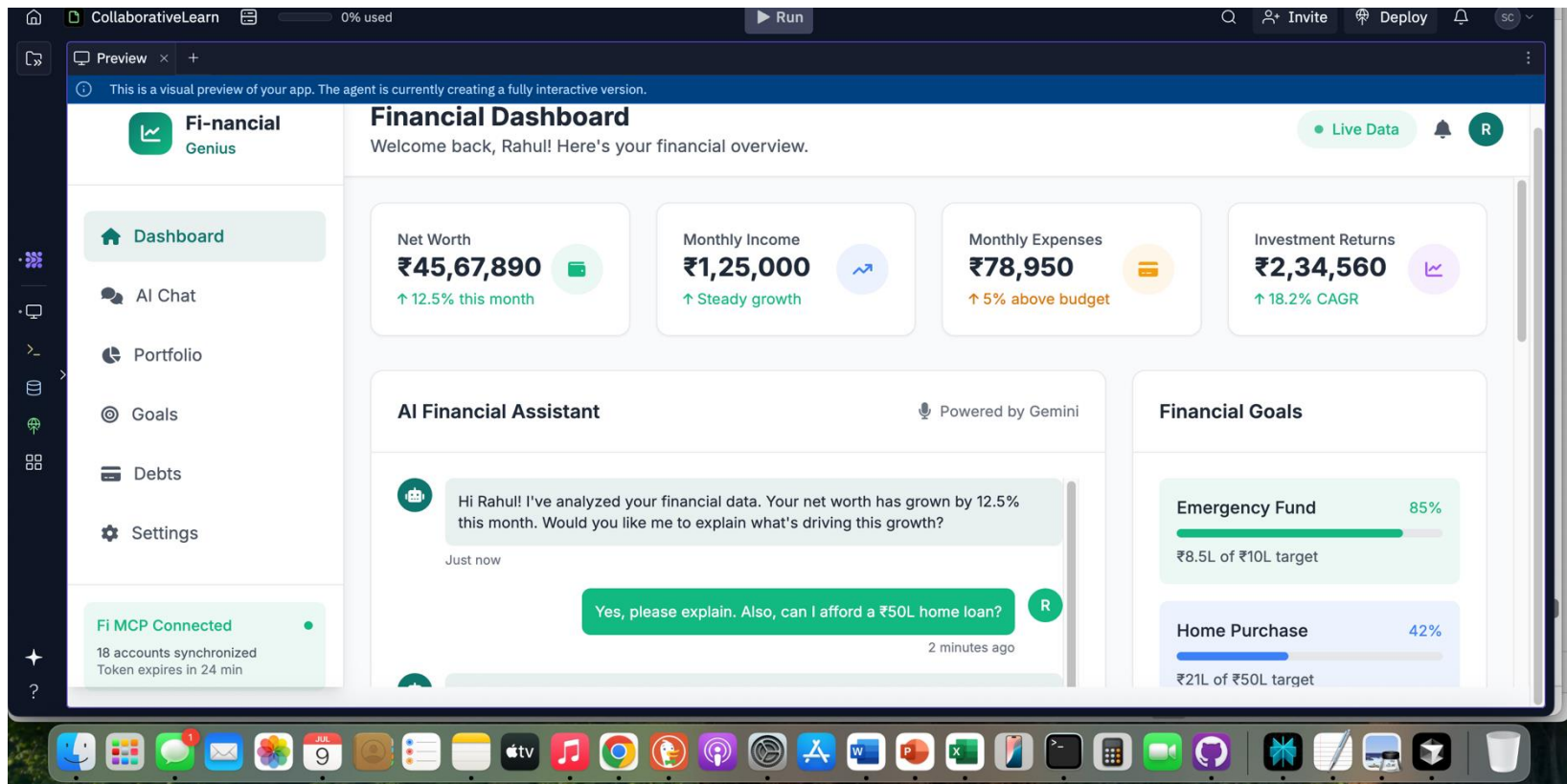
Technologies to be used in the solution-cont'd

- Gemini AI: Processes natural language queries and financial reasoning.
- Vertex AI Agent Builder: Manages conversational flows.
- Big Query: Stores normalized financial data from Fi MCP.
- Looker Studio: Provides interactive visualizations.
- Fi MCP Server: Securely fetches financial data from 18+ sources.

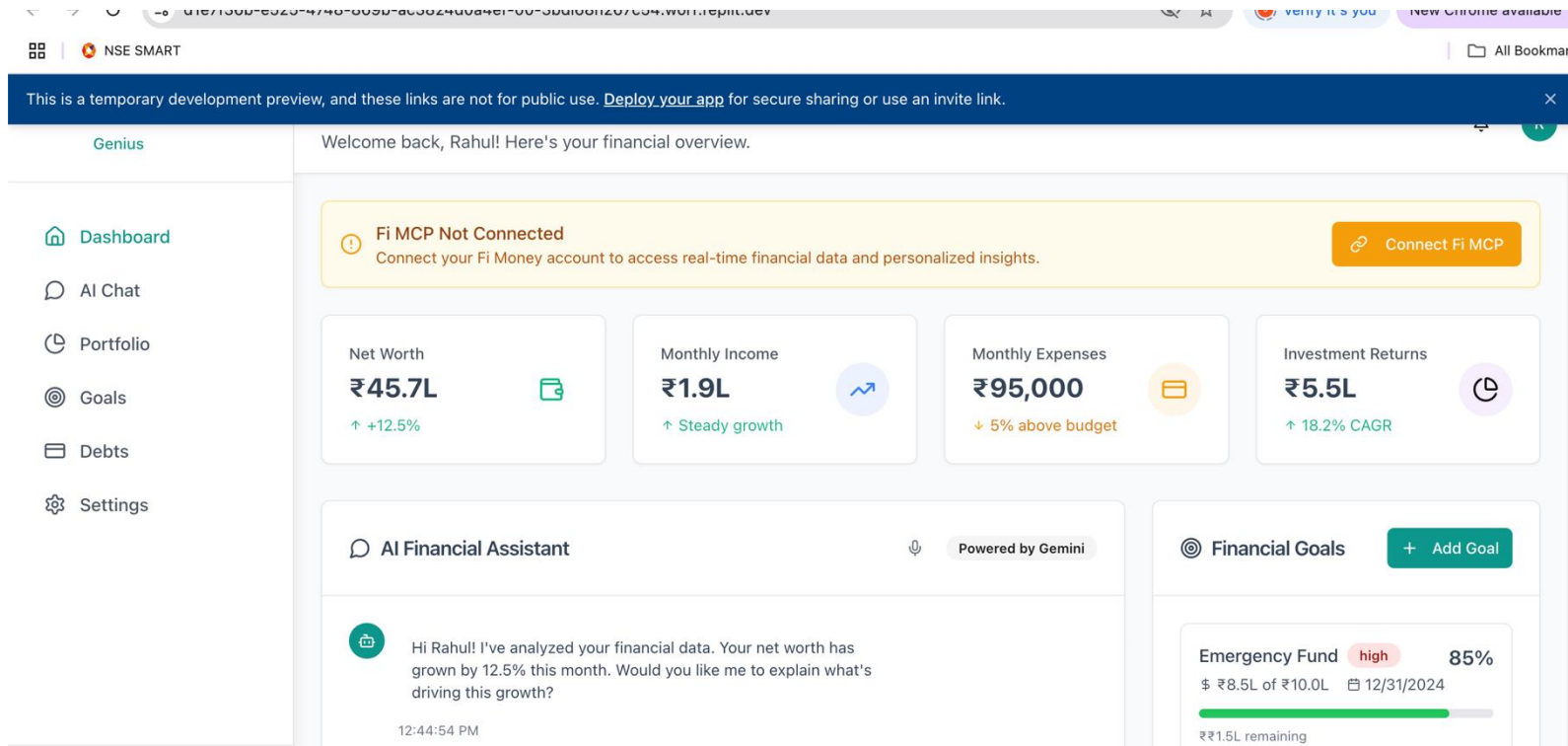
Architecture diagram of the proposed solution



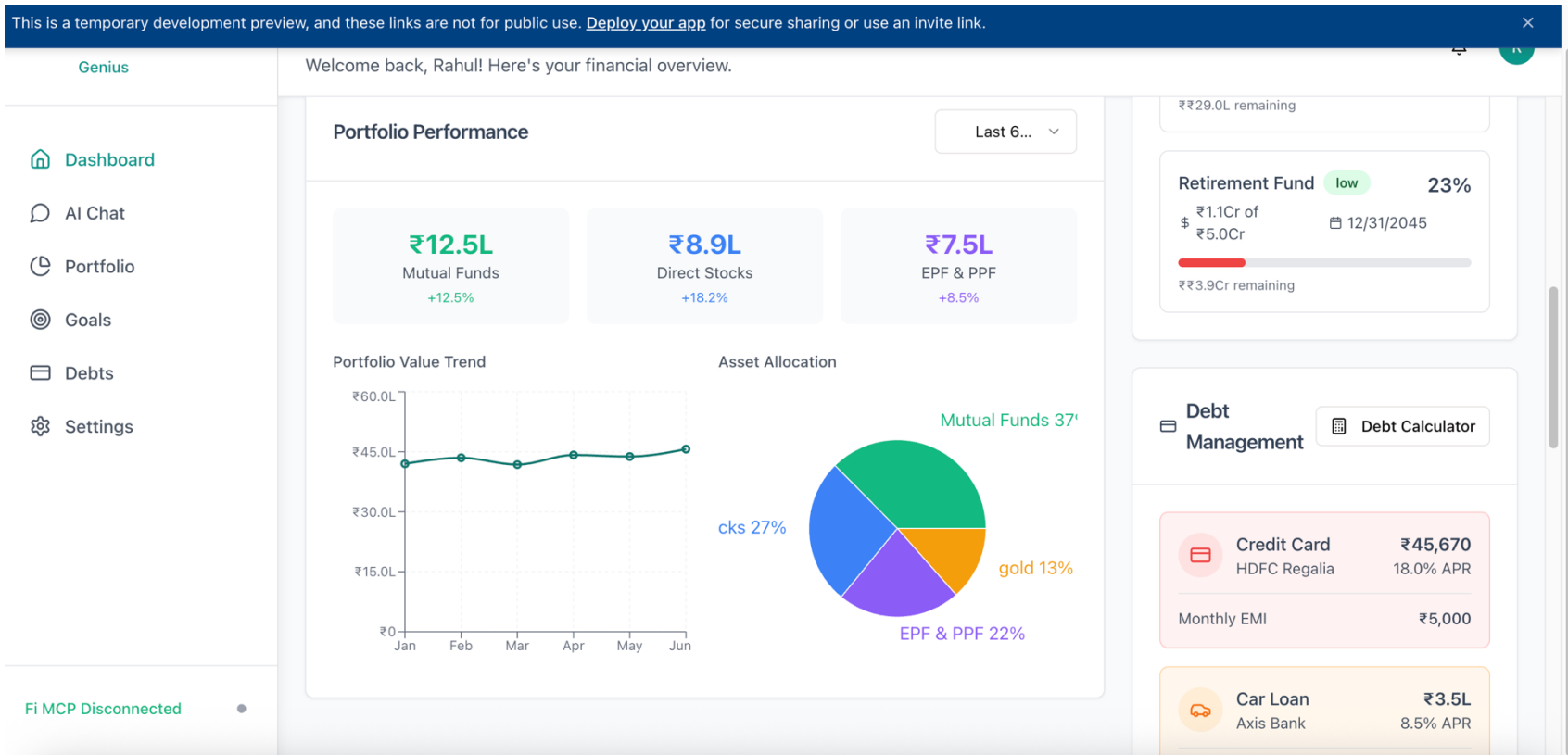
Wireframes/Mock diagrams of the proposed solution (optional)



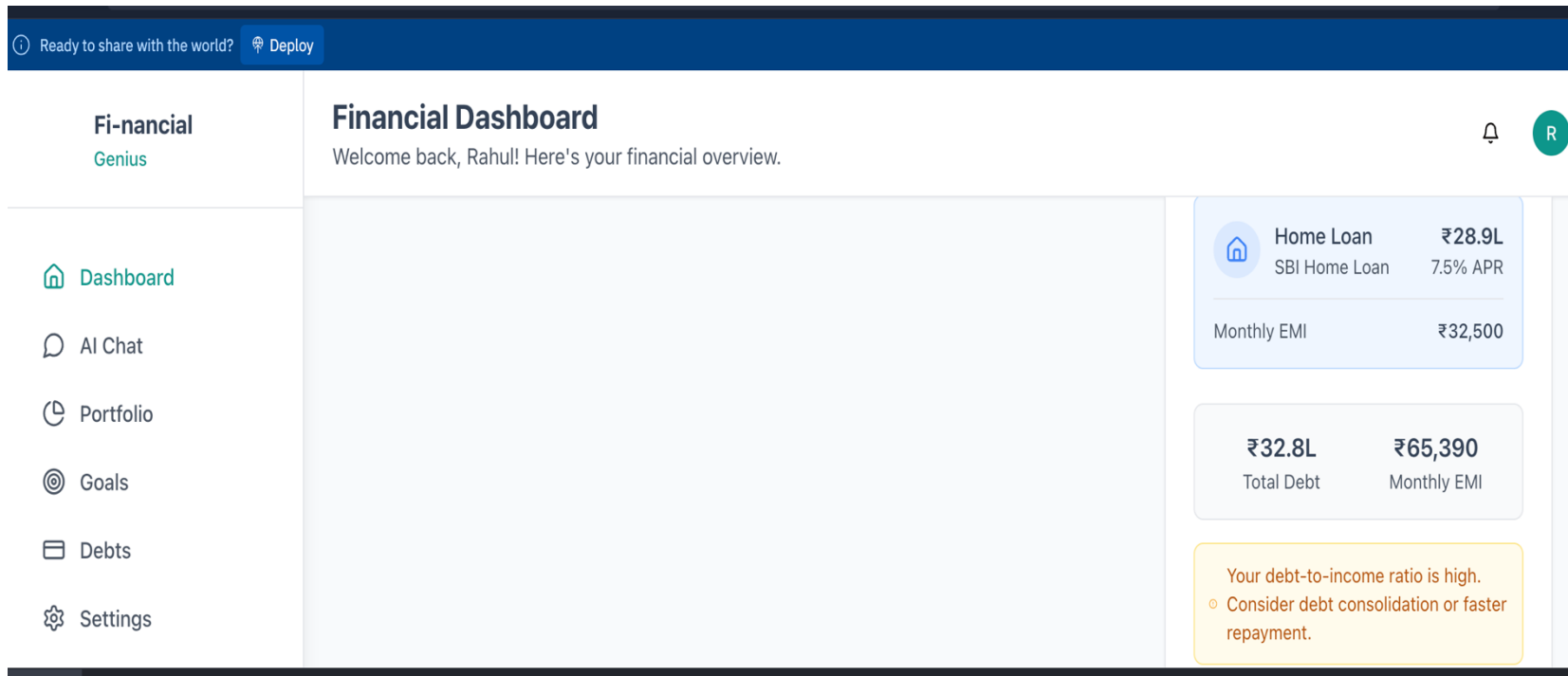
Wireframes/Mock diagrams of the proposed solution (optional)



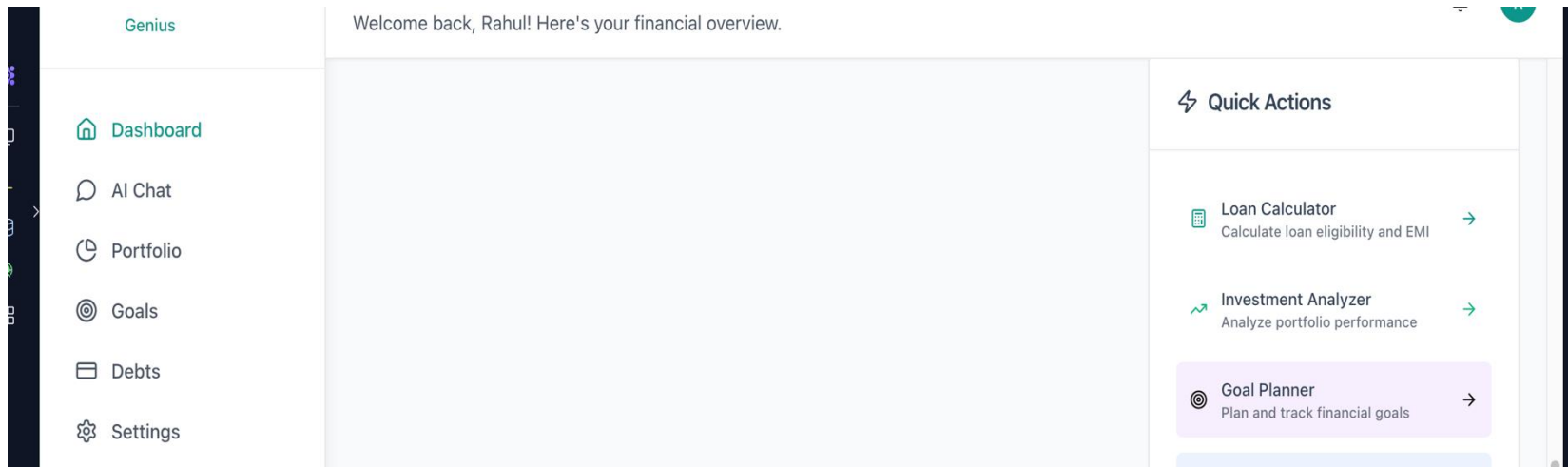
Wireframes/Mock diagrams of the proposed solution (optional)



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Wireframes/Mock diagrams of the proposed solution (optional)



- "Fi-nancial Genius" stands out by:
 - Leveraging FI's MCP for complete financial data access
 - Using Google's Gemini AI for advanced financial reasoning
 - Offering proactive, personalized insights beyond basic budgeting
- This solution solves the problem as mentioned in the Problem Statement (Let AI speak to your money) of fragmented financial data and generic AI advice by providing a secure, AI-driven, and fully personalized financial advisor.



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Thank you!