

Problem Statement No.7 – AI Agent for Digital Financial Literacy

The Challenge – 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?”

The agent ensures financial literacy is accessible, personalized, and culturally inclusive.

This AI-driven assistant empowers users with knowledge, protects them from fraud, and builds confidence in digital finance.

Technology – Use of IBM Cloud Lite services / IBM Granite is mandatory.