# IBM HACKTHON PROJECT

# FINANACE ADVICE ASSISTANT

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# OUTLINE

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# PROBLEM STATEMENT

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 USED

IBM cloud lite services

Natural Language Processing (NLP)

Retrieval Augmented Generation (RAG)

IBM Granite model

# IBM CLOUD SERVICES USED

- IBM Cloud Watsonx AI Studio

- IBM Cloud Watsonx AI runtime

- IBM Cloud Agent Lab

- IBM Granite foundation model

# WOW FACTORS

- This agent will **empower underserved communities**, **reduce misinformation**, and **build confidence in digital finance** by offering multilingual, culturally-aware, and trustworthy financial guidance.

- It will help:

- **First-time digital users** navigate banking and UPI confidently

- **Elderly or rural citizens** avoid frauds and scams

- **Students and young adults** learn to budget and manage money

- **Government schemes** become more accessible to the public

- **Promote financial inclusion** at the grassroots level using AI

# END USERS

•**Rural Users** – New to digital banking; need guidance on UPI, wallets, and safe usage.

•**Elderly** – Vulnerable to scams; need simple, secure financial explanations.

•**Students** – Learning budgeting, savings, and digital finance tools.

•**Low-Income Groups** – Beneficiaries of govt schemes; need help with access and awareness.

•**Non-English Speakers** – Prefer regional languages like Hindi/Telugu; require multilingual support.

•**NGOs & Outreach Programs** – Use agent in training camps or rural help centers to scale financial education.

# RESULTS

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## Deployed AI Agent

## CONCLUSION

The agent empowers users by delivering clear, grounded, and multilingual financial guidance.

It reduces confusion around digital payments, scams, and government schemes while promoting safe financial habits.

By simplifying access to trusted financial knowledge, this assistant drives inclusion, confidence, and informed decision-making—especially among underserved and vulnerable populations.

It represents a scalable solution toward building a financially literate and digitally empowered society.

# FUTURE SCOPE

- **Advanced Multilingual Support**

Expand to more regional languages (e.g., Tamil, Bengali, Marathi) for wider accessibility.

- **Voice-Enabled Financial Assistant**

Integrate voice input/output to support low-literacy or visually impaired users.

- **Mobile App Integration**

Deploy the assistant as a mobile app or chatbot for easier rural access.

- **Scheme Eligibility Checker**

Allow users to check eligibility for government schemes through interactive Q&A.

- **Real-Time Scam Alerts**

Integrate with fraud databases to warn users about ongoing or trending scams.

- **Personalized Financial Education Paths**

Offer custom learning journeys based on user profile, age, or goals.

- **Offline Mode & Kiosk Deployment**

Enable use in remote areas with poor internet via kiosk or offline model versions.

# IBM CERTIFICATIONS



Getting Started with Artificial Intelligence

IBM **SkillsBuild**



Journey to Cloud: Envisioning Your Solution

IBM **SkillsBuild**

RAG Lab

## Linked In:

LinkedIn

https://www.linkedin.com/in/s-m-jawhra-2150902b7/

# GITHUB LINK

- GitHub Link:  GitHub

- https://github.com/jawhra1234/FinWise_Agent

# THANK YOU