IBM HACKTHON PROJECT

FINANACE ADVICE ASSISTANT

Presented By: S M JAWHRA

Student name :S M Jawhra

College Name: IIITDM Kancheepuram

Department : CSE



OUTLINE

- Problem Statement
- Technology used
- Wow factor
- End users
- Result
- Conclusion
- Git-hub Link
- Future scope
- IBM Certifications
- Linked-In Link



PROBLEM STATEMENT

Al Agent for Digital Financial Literacy The Challenge – An Al 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 Al-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 Al Studio
- IBM Cloud Watsonx Al runtime
- IBM Cloud Agent Lab
- IBM Granite foundation model



WOW FACTORS

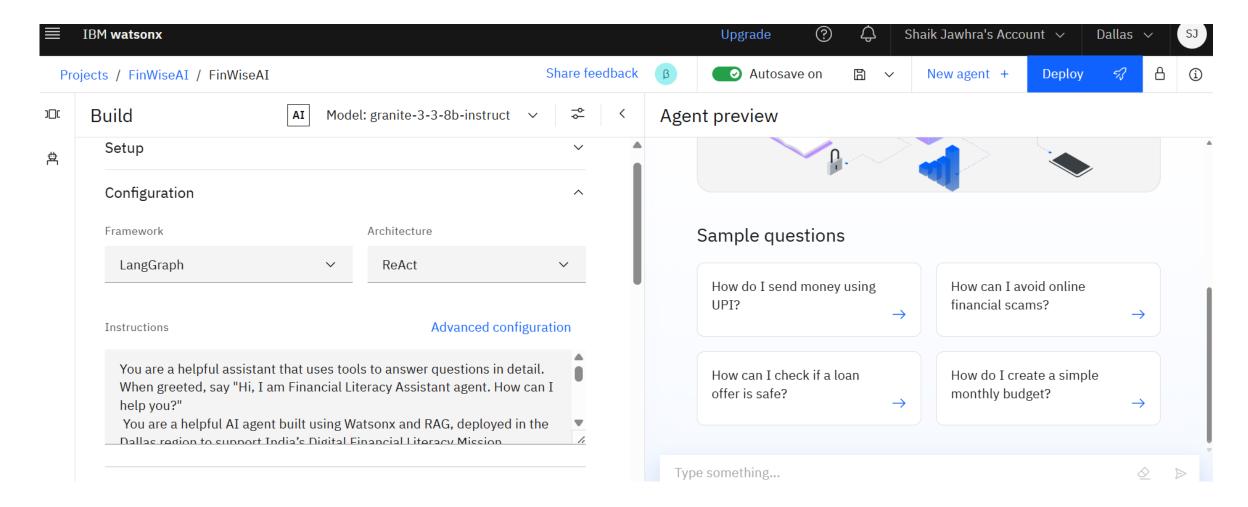
- This agent will empower underserved communities, reduce misinformation, and build confidence in digital finance by offering multilingual, culturallyaware, and trustworthy financial guidance.
- It will help:
- First-time digital users navigate banking and UPI confidently
- Elderly or rural citizens 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 Al



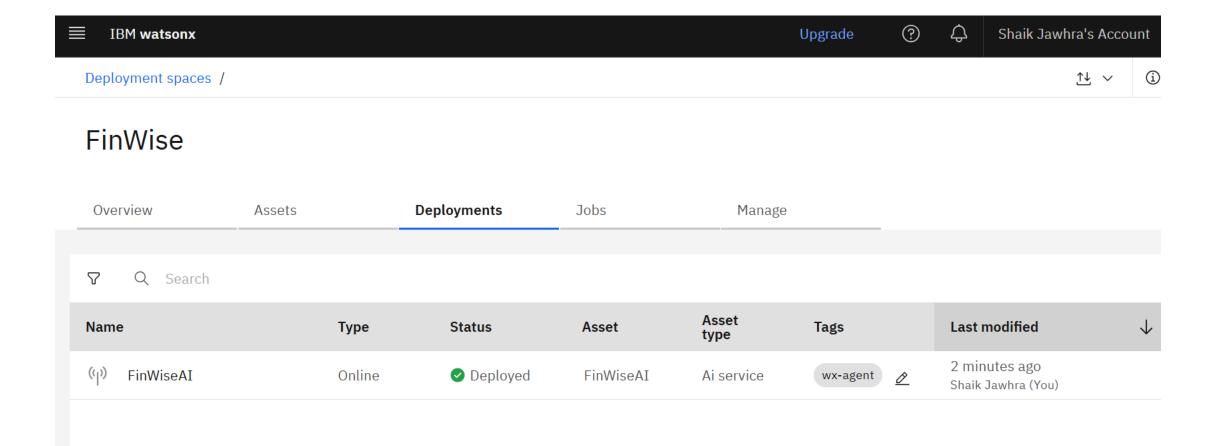
END USERS

- •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.

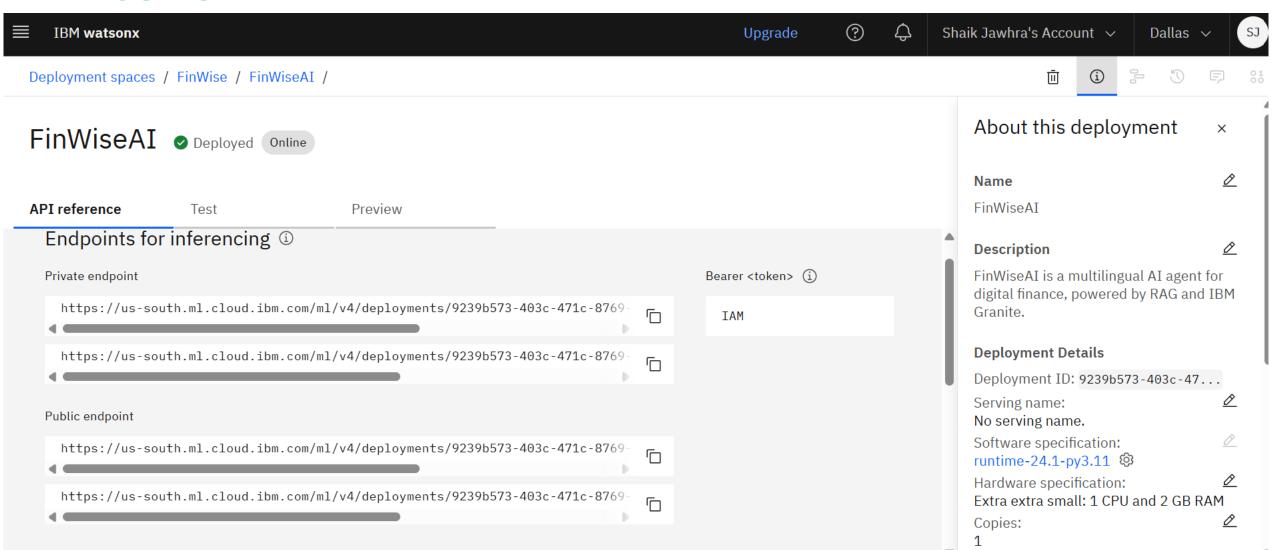






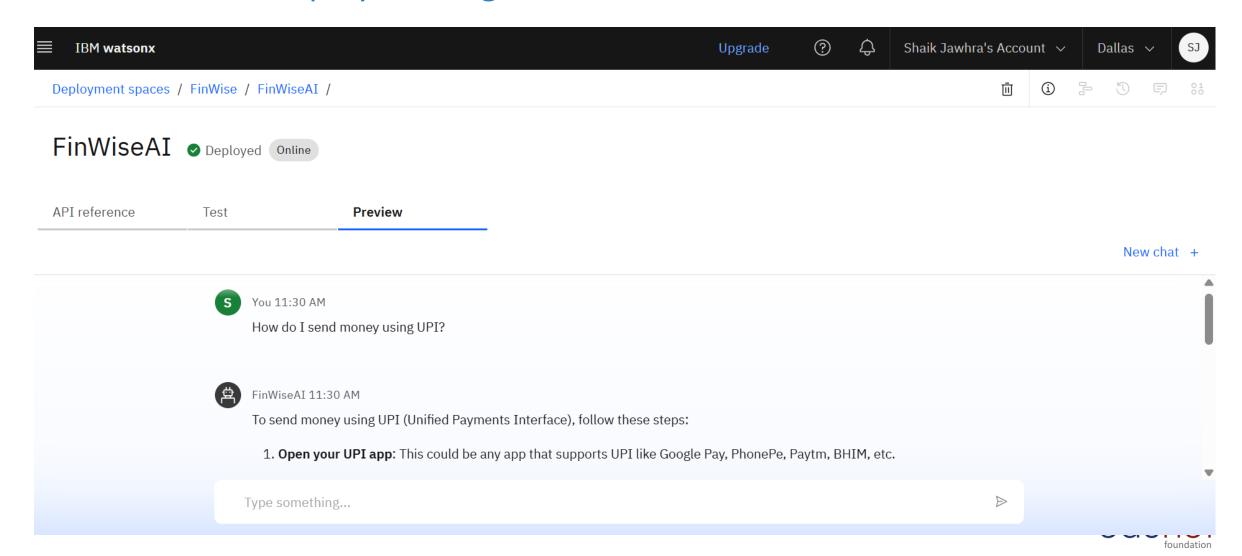








Deployed AI Agent



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

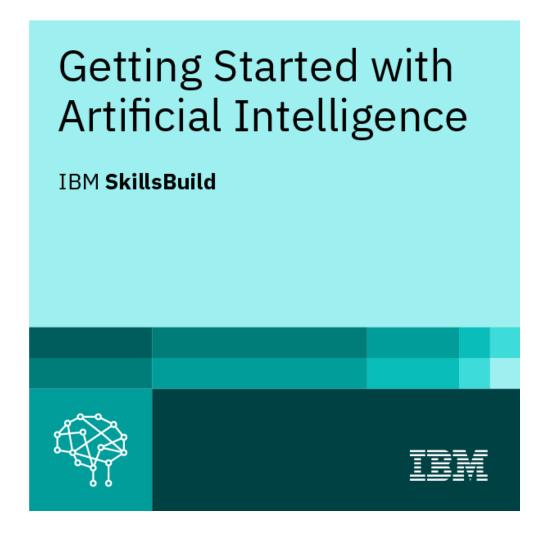
Offer custom learning journeys based on user profile, age, or goals.

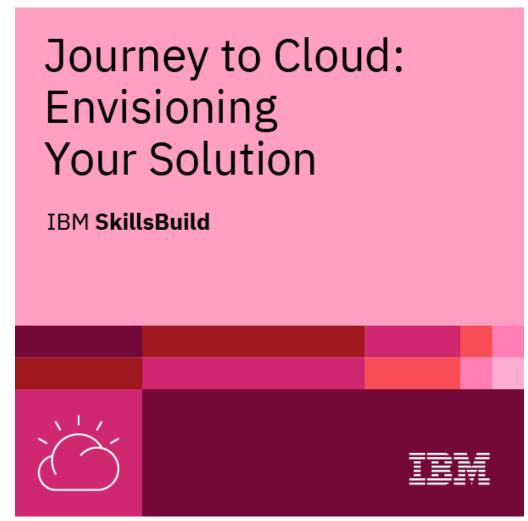
Offline Mode & Kiosk Deployment

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



IBM CERTIFICATIONS







RAG Lab

7/17/25, 7:43 PM

Completion Certificate | SkillsBuild

IBM SkillsBuild

Completion Certificate



This certificate is presented to

Shaik Jawhra

for the completion of

Lab: Retrieval Augmented Generation with LangChain

(ALM-COURSE_3824998)

According to the Adobe Learning Manager system of record

Completion date: 17 Jul 2025 (GMT)

Learning hours: 20 mins



Linked In:

<u>LinkedIn</u>

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



GITHUB LINK

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



THANK YOU

