

Google Cloud

PRESENTS

# Agentic AI Day

Build the next generation of intelligent agents

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## Team Details

- a. **Team name:** The G-Cognition Crew
- b. **Team leader name:** Gowtham
- c. **Problem statement:** To build a **Proactive & Predictive Financial Co-Pilot** that empowers millennial users to achieve major life goals by transforming their scattered financial data into actionable, forward-looking guidance.

Aura Finance is an AI-powered agent that acts as a personal financial co-pilot. Instead of just showing users where their money went, Aura shows them where it *can go*.

By leveraging Google's Gemini and Fi's MCP Server, Aura engages in natural language conversations to understand a user's life goals—like buying a home, funding a child's education, or planning for retirement. It then analyzes their complete financial footprint to create personalized, predictive simulations and a concrete plan of action.

We are moving beyond reactive dashboards to create a proactive guide that anticipates needs, identifies opportunities, and helps users navigate their financial journey with confidence.

## Opportunities

- How different is it from any of the other existing ideas?

**Proactive vs. Reactive:** While existing apps are digital ledgers that show past data, Aura is a forward-looking strategist. It answers "What should I do next?" not just "What did I do?".

**Guidance over Data:** Most tools stop at data visualization. Aura's core function is to provide reasoned, actionable guidance by using Gemini to interpret the data in the context of the user's goals.

- How will it be able to solve the problem?

It directly addresses the core challenge: users have data, but not insights. Aura bridges the gap between raw financial data from Fi's MCP and the complex, multi-step decisions required for long-term goals. It makes sophisticated financial planning accessible to everyone.

- USP of the proposed solution

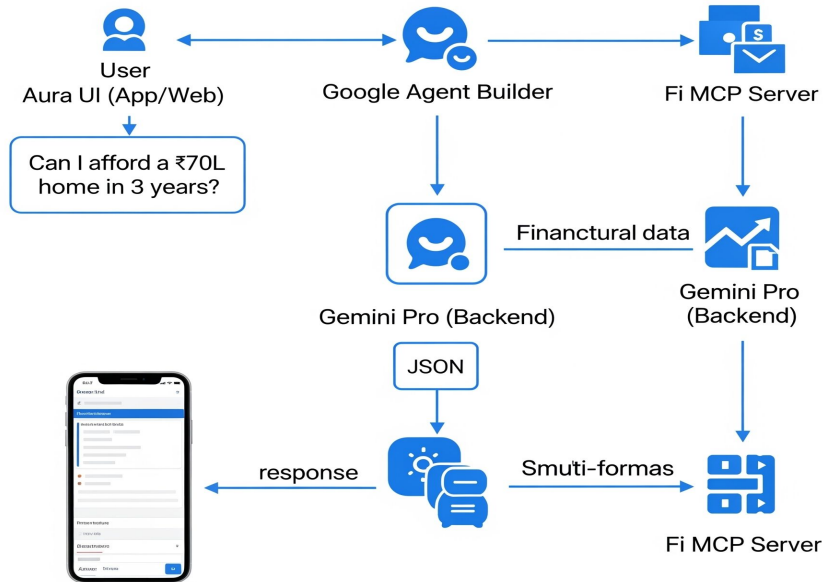
**Proactive Goal-Oriented Guidance.** Our agent doesn't wait to be asked. It's designed to simulate, strategize, and recommend concrete actions, transforming a user's abstract financial goal into a clear, achievable roadmap.

## List of features offered by the solution

- 1. Conversational Goal Planning:** Users can state complex, long-term goals like "I want to save for a ₹15L down payment in 4 years" in plain English.
- 2. Predictive Financial Simulation:** Aura projects future financial health, showing users if they are on track to meet their goals and visualizing the impact of different financial choices.
- 3. Personalized Action Plans:** The agent generates a checklist of specific, data-driven recommendations (e.g., "Increase your SIP in 'ABC Fund' by ₹3,000/month to close your goal gap").
- 4. Investment & Debt Optimization:** The agent can identify underperforming assets or suggest strategies for more efficient debt management based on the user's data.
- 5. Complete User Control:** Users can export their analysis at any time, reinforcing data ownership and trust.
- 6. Secure by Design:** Leverages Fi's secure, read-only MCP connection, ensuring user data privacy is paramount.

## Process flow diagram or use-case diagram

### Aura Finance



## Technologies to be used in the solution

### Core AI Engine:

**Google Gemini:** For advanced reasoning, scenario simulation, and natural language generation.

**Google Agent Builder:** For robust natural language understanding (NLU) and intent recognition.

**Vertex AI:** For hosting, managing, and scaling our AI models securely.

### Data Source:

**Fi Money MCP Server:** As the single, secure source for structured, multi-source user financial data.

### Application & Infrastructure:

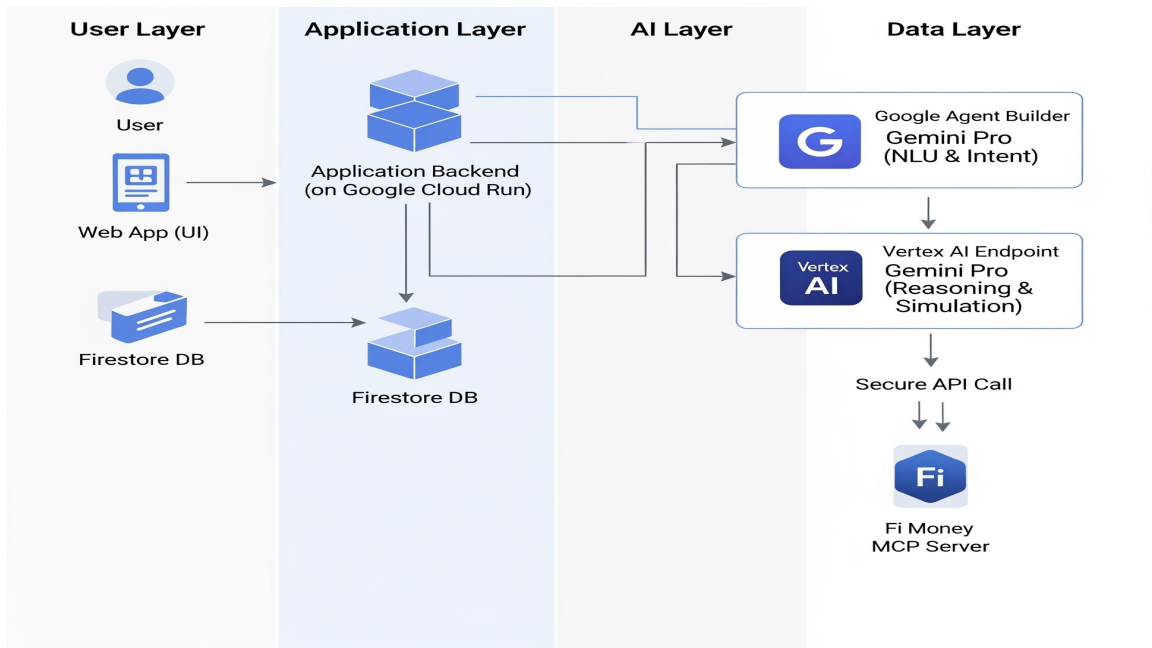
**Frontend:** Flutter

**Backend:** Python (FastAPI) for handling business logic.

**Database:** Google Firestore for storing user profiles and conversation history (non-sensitive data).

## Architecture diagram of the proposed solution

### Aura Finance





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Thank you!

