

```
!pip install gradio langchain langchain_community langchain_milvus transformers pymilvus
```

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Requirement already satisfied: gradio in /usr/local/lib/python3.11/dist-packages (5.41.0)
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Requirement already satisfied: aiohttp<4.0.0,>=3.8.3 in /usr/local/lib/python3.11/dist-packages (from langchain_community) (3.12.1)
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Requirement already satisfied: sentencepiece<6.0 in /usr/local/lib/python3.11/dist-packages (from transformers) (7.5.2)
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```
!pip install replicate
```

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Collecting replicate
  Downloading replicate-1.0.7-py3-none-any.whl.metadata (29 kB)
Requirement already satisfied: httpx<1,>=0.21.0 in /usr/local/lib/python3.11/dist-packages (from replicate) (0.28.1)
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48.6/48.6 kB 3.1 MB/s eta 0:00:00

Installing collected packages: replicate
Successfully installed replicate-1.0.7
```

```
!pip install sentence-transformers
```

```

Requirement already satisfied: sentence-transformers in /usr/local/lib/python3.11/dist-packages (5.0.0)
Requirement already satisfied: transformers<5.0.0,>=4.41.0 in /usr/local/lib/python3.11/dist-packages (from sentence-transformers)
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Collecting nvidia-cudnn-cu12==9.1.0.70 (from torch>=1.11.0->sentence-transformers)
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```

```

import os
import gradio as gr
import tempfile
from langchain_milvus import Milvus
from langchain_community.llms import Replicate
from langchain_community.document_loaders import TextLoader
from langchain.text_splitter import CharacterTextSplitter
from transformers import AutoTokenizer
from langchain.prompts import PromptTemplate
from langchain.chains import RetrievalQA, LLMChain
from langchain.chains.combine_documents.stuff import StuffDocumentsChain
from langchain_community.embeddings import HuggingFaceEmbeddings

# Replicate token and model setup
os.environ['REPLICATE_API_TOKEN'] = "r8_8tL6tvVeExvQw38NjQaYK5o3sJm0YaX1AVAYb"
model_path = "ibm-granite/granite-3.3-8b-instruct"
tokenizer = AutoTokenizer.from_pretrained(model_path)
model = Replicate(model=model_path, replicate_api_token=os.environ['REPLICATE_API_TOKEN'])

# Temporary Milvus DB
db_file = tempfile.NamedTemporaryFile(prefix="milvus_", suffix=".db", delete=False).name
embeddings = HuggingFaceEmbeddings(model_name="all-MiniLM-L6-v2")

vector_db = Milvus(
    embedding_function=embeddings,
    connection_args={"uri": db_file},
    auto_id=True,
    index_params={"index_type": "AUTOINDEX"},

```

```

)

# 📄 Financial Literacy Content
filename = "finance_literacy.txt"
with open(filename, "w") as f:
    f.write("""
UPI: Unified Payments Interface (UPI) is a real-time payment system developed by NPCI. It allows users to link bank accounts and make ir
Avoiding Online Scams: Never share your OTP, UPI PIN, or passwords. Beware of links promising free rewards. Use official banking apps or
Interest Rates: Interest is the cost of borrowing money. Loans usually have an interest rate. Compare rates from different banks before
Budgeting: Create a monthly budget by listing your income and expenses. Prioritize needs over wants. Track your spending to save money.
Digital Wallets: Apps like PhonePe, Google Pay, Paytm allow you to pay bills, recharge, and send money securely.
Safe Loan Practices: Always read terms before taking a loan. Choose loans with lower interest and no hidden fees.
How to use BHIM app: Download, register with your mobile number linked to your bank, set UPI PIN, and start sending or requesting money.
Fraud Protection: Use two-factor authentication. Don't save card details on unknown websites. Report suspicious activity to your bank ir
""")

# Load & Split Content
loader = TextLoader(filename)
documents = loader.load()
splitter = CharacterTextSplitter.from_huggingface_tokenizer(
    tokenizer=tokenizer,
    chunk_size=tokenizer.model_max_length // 2,
    chunk_overlap=0,
)
texts = splitter.split_documents(documents)
for i, doc in enumerate(texts):
    doc.metadata["doc_id"] = i + 1
vector_db.add_documents(texts)

# Financial Literacy Prompt
template = """
You are a helpful Digital Financial Literacy Assistant.
User Question: {question}
Give a simple, culturally-inclusive explanation in easy language.
Include tips to stay safe, explain tools like UPI, wallets, loans, interest, scams, budgeting.
"""
prompt = PromptTemplate(template=template, input_variables=["question"])

# Chains
llm_chain = LLMChain(llm=model, prompt=prompt)
combine_chain = StuffDocumentsChain(llm_chain=llm_chain)

rag_chain = RetrievalQA(
    retriever=vector_db.as_retriever(),
    combine_documents_chain=combine_chain,
    return_source_documents=False
)

# Gradio Interface
def ask_finance_agent(query):
    try:
        response = rag_chain.run(query)
        return response
    except Exception as e:
        return f"❌ Error: {str(e)}"

iface = gr.Interface(
    fn=ask_finance_agent,
    inputs=gr.Textbox(label="Ask a question about digital finance", placeholder="e.g. How to use UPI?"),
    outputs=gr.Textbox(label="Answer"),
    title="AI Agent for Digital Financial Literacy",
    description="Ask about UPI, loans, scams, budgeting, and digital tools. This assistant helps you stay safe and informed.",
    theme="default"
)

iface.launch(share=True)

```

```

/usr/local/lib/python3.11/dist-packages/huggingface_hub/utils/_auth.py:94: UserWarning:
The secret `HF_TOKEN` does not exist in your Colab secrets.
To authenticate with the Hugging Face Hub, create a token in your settings tab (https://huggingface.co/settings/tokens), set it as :
You will be able to reuse this secret in all of your notebooks.
Please note that authentication is recommended but still optional to access public models or datasets.
  warnings.warn(

tokenizer_config.json:      9.93k/? [00:00<00:00, 464kB/s]

vocab.json:      777k/? [00:00<00:00, 10.8MB/s]

merges.txt:      442k/? [00:00<00:00, 14.8MB/s]

tokenizer.json:      3.48M/? [00:00<00:00, 42.7MB/s]

added_tokens.json: 100%                                207/207 [00:00<00:00, 5.25kB/s]

special_tokens_map.json: 100%                          801/801 [00:00<00:00, 52.1kB/s]
/tmp/ipython-input-3364776045.py:22: LangChainDeprecationWarning: The class `HuggingFaceEmbeddings` was deprecated in LangChain 0.2
  embeddings = HuggingFaceEmbeddings(model_name="all-MiniLM-L6-v2")
modules.json: 100%                                349/349 [00:00<00:00, 22.8kB/s]

config_sentence_transformers.json: 100%                116/116 [00:00<00:00, 11.9kB/s]

README.md:      10.5k/? [00:00<00:00, 1.05MB/s]

sentence_bert_config.json: 100%                      53.0/53.0 [00:00<00:00, 4.61kB/s]

config.json: 100%                                612/612 [00:00<00:00, 69.0kB/s]

model.safetensors: 100%                            90.9M/90.9M [00:01<00:00, 103MB/s]

tokenizer_config.json: 100%                          350/350 [00:00<00:00, 28.0kB/s]

vocab.txt:      232k/? [00:00<00:00, 10.8MB/s]

tokenizer.json:      466k/? [00:00<00:00, 17.5MB/s]

special_tokens_map.json: 100%                        112/112 [00:00<00:00, 8.41kB/s]

config.json: 100%                                190/190 [00:00<00:00, 10.5kB/s]
/tmp/ipython-input-3364776045.py:75: LangChainDeprecationWarning: The class `LLMChain` was deprecated in LangChain 0.1.17 and will b
  llm_chain = LLMChain(llm=model, prompt=prompt)
/tmp/ipython-input-3364776045.py:76: LangChainDeprecationWarning: This class is deprecated. Use the `create_stuff_documents_chain` c
  combine_chain = StuffDocumentsChain(llm_chain=llm_chain)
/tmp/ipython-input-3364776045.py:78: LangChainDeprecationWarning: This class is deprecated. Use the `create_retrieval_chain` constru
  rag_chain = RetrievalQA(
Colab notebook detected. To show errors in colab notebook, set debug=True in launch()
* Running on public URL: https://0b7a4cf1d2861fadb2.gradio.live
```

This share link expires in 1 week. For free permanent hosting and GPU upgrades, run `gradio deploy` from the terminal in the working

# AI Agent for Digital Financial Literacy

Ask about UPI, loans, scams, budgeting, and digital tools. This assistant helps you stay safe and informed.

Ask a question about digital finance

e.g. How to use UPI?

Answer

Clear

Submit

Flag