AICTE IBM CLOUD PROJECT

PROBLEM STATEMENT NO.7 – AI AGENT FOR DIGITAL FINANCIAL LITERACY

Presented By:

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OUTLINE

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PROBLEM STATEMENT

- To build an **AI Agent powered by Retrieval-Augmented Generation (RAG)** that enhances **digital financial literacy** by retrieving trustworthy content related to UPI, online scams, interest rates, budgeting, and personal finance from government and educational platforms. The agent aims to educate users and make digital finance **inclusive, safe, and easy to understand.**

TECHNOLOGY USED

☐ **Technologies Used :-**

- IBM Watsonx.ai Studio

- IBM Granite Foundation Model (LLM)

- Vector Index for RAG

- PDF documents from RBI/NPCI/official sources

- Natural Language Processing (NLP)

- IBM Cloud Object Storage

IBM CLOUD SERVICES USED

☁ **IBM Cloud Services Used :-**

- Watsonx.ai Studio

- IBM Granite Model

- Watsonx Vector Index

- IBM Cloud Lite Account
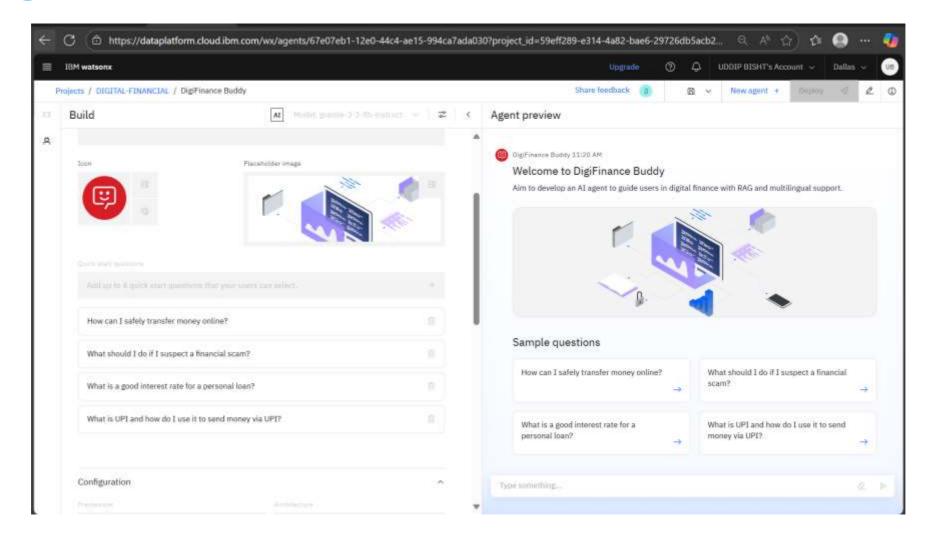
- IBM Cloud IAM

- IBM Cloud Object Storage

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WOW FACTORS

☑ Uses RAG to fetch answers from RBI/NPCI PDFs

☑ Fully hosted on IBM Cloud

☑ Handles unrelated questions gracefully

☑ Multilingual-ready with Watson Translator

☑ Educates users on digital financial safety

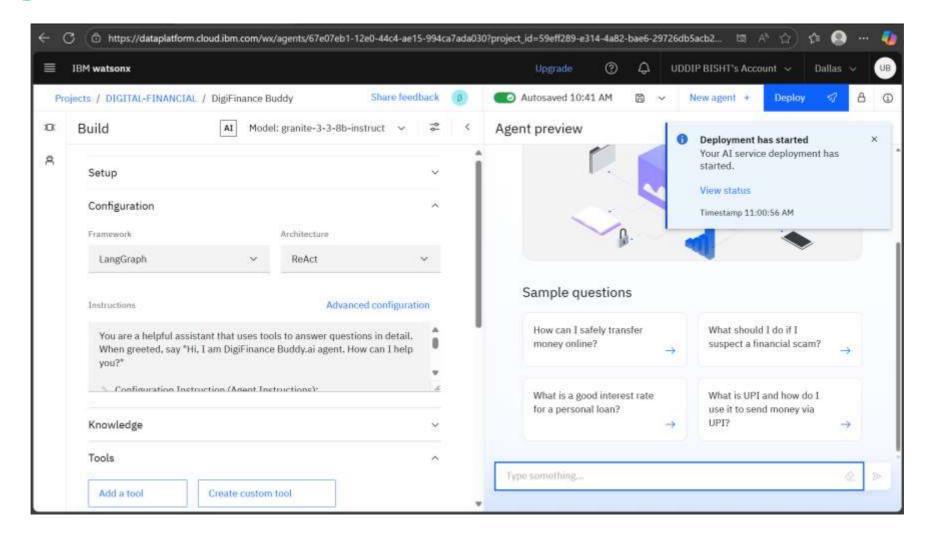☑ Personalized & secure financial advice

END USERS

- General public seeking financial clarity

- Rural & semi-urban citizens

- Students & young professionals

- First-time UPI and digital banking users

- NGOs & government outreach programs

- Self-help groups / women collectives

- Customer service centers

- Educators / Institutions

RESULT

RESULT

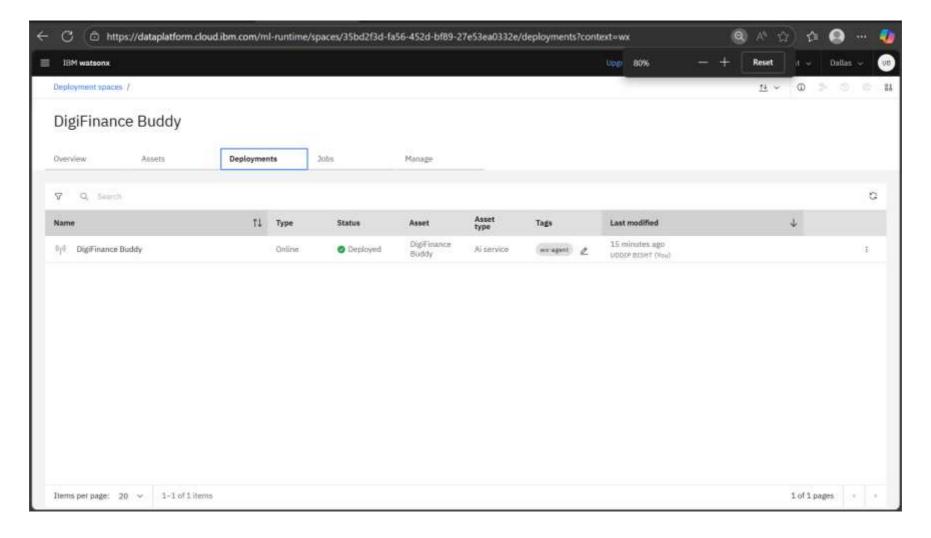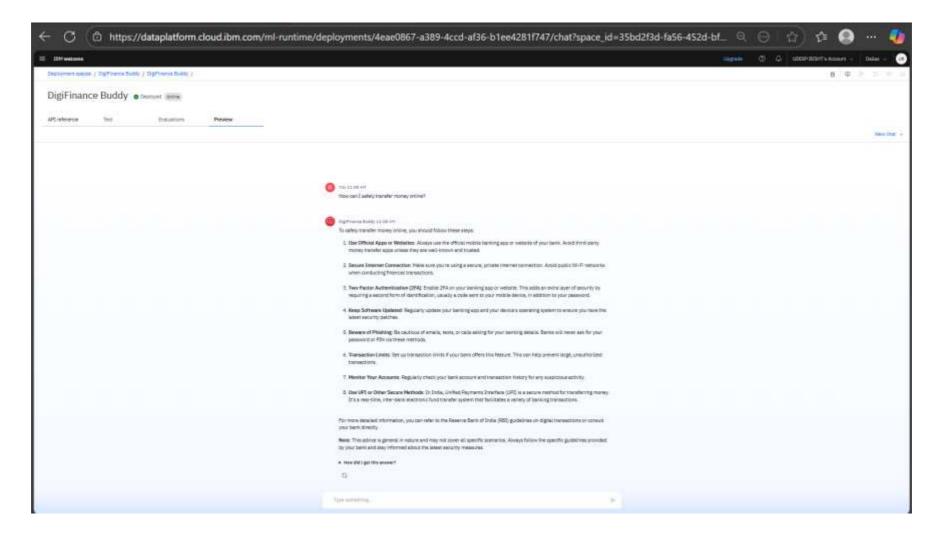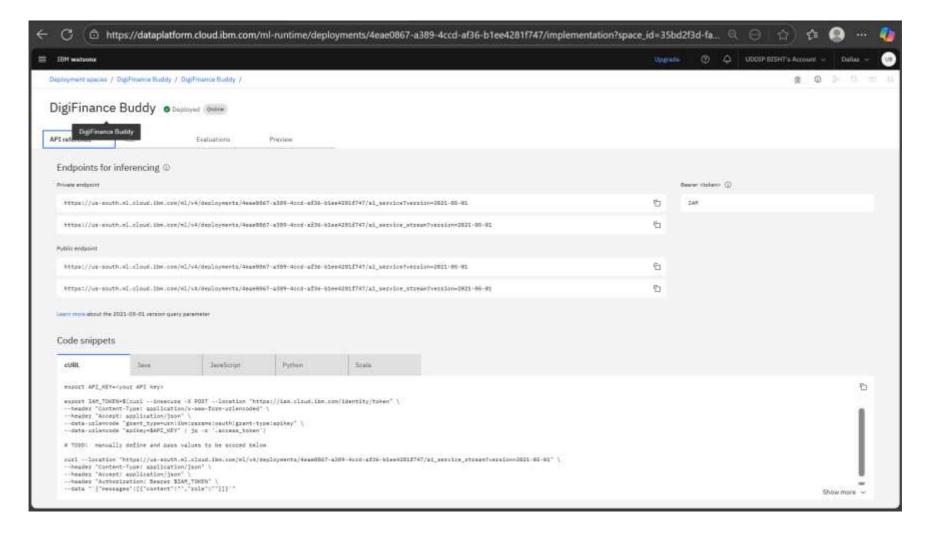# RESULT

RESULT

RESULT

CONCLUSION

- The AI Agent for Digital Financial Literacy successfully addresses the gap in accessible, trustworthy, and multilingual financial education. By leveraging IBM Watsonx.ai and RAG architecture, the system provides real-time, document-backed answers to users in natural language. It helps reduce fraud risk, increases financial confidence, and promotes digital inclusion across diverse user groups.

- This AI-driven RAG-based assistant ensures financial literacy is not only informative but also accessible, reliable, and culturally inclusive. With verified data sources, multilingual interaction, and IBM's AI cloud ecosystem, **DigiFinance Buddy** builds confidence in users to safely navigate the digital finance landscape.

GITHUB LINK

- GitHub repo Link :-

  https://github.com/uddipbisht/AI-Agent-for-Digital-Financial-Literacy-Project.git

FUTURE SCOPE

- ☐ **Future Scope**

- 📱 WhatsApp or mobile app integration

- ☐ Voice input (speech-to-text)

- 📊 Auto-generated financial summaries

- 📰 Region-based financial updates

- 🌐 Expanded multilingual support

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IBM CERTIFICATIONS

Certificate (getting started with AI)

In recognition of the commitment to achieve professional excellence

UDDIP BISHT

Has successfully satisfied the requirements for:

Getting Started with Artificial Intelligence

Issued on: Aug 20, 2024
Issued by: IBM SkillsBuild

Verify: https://www.credly.com/badges/a7cce111-1305-4302-8ee2-a22c82ea4d09

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IBM CERTIFICATIONS

Certificate (Journey to Cloud)

In recognition of the commitment to achieve professional excellence

UDDIP BISHT

Has successfully satisfied the requirements for:

Journey to Cloud: Envisioning Your Solution

Issued on: Jul 20, 2025
Issued by: IBM SkillsBuild

Verify: https://www.credly.com/badges/bed8a9e2-bdcd-46a1-ae17-7867d53ca9a9

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IBM CERTIFICATIONS

Certificate (RAG Lab)

IBM **SkillsBuild**   Completion Certificate

This certificate is presented to

UDDIP BISHT

for the completion of

Lab: Retrieval Augmented Generation with LangChain

(ALM-COURSE_3824998)

According to the Adobe Learning Manager system of record

Completion date: 20 Jul 2025 (GMT)   **Learning hours:** 20 mins

THANK YOU