

## SMART PORTFOLIO BUILDER USING INCOME ANALYSIS

Haritha M

Assistant Professor

Department of computer science  
Sri Shakthi Institute of  
Engineering and technology

Coimbatore, India

harithacse@siet.ac.in

Muhammad Yunus S

Department of computer science

Sri Shakthi Institute of  
Engineering and technology  
Coimbatore, India

muhammadyunuss22cse@srishakthi.ac  
.in

Pranesh P

Department of computer science

Sri Shakthi Institute of  
Engineering and technology  
Coimbatore, India

praneshp22cse@srishakthi.ac.in

Prashanth SH

Department of computer science

Sri Shakthi Institute of  
Engineering and technology

Coimbatore, India

prashanthsh22cse@srishakthi.ac.in

ABSTRACT-"Smart Portfolio Builder Using Income Analysis is a web-based intelligent financial management platform designed to assist users in making data-driven investment decisions using artificial intelligence and real-time financial insights. Unlike traditional financial advisory systems that rely only on static information, Smart Portfolio Builder integrates multiple smart modules such as income analysis, portfolio construction, risk assessment, investment planning, and market trend monitoring within a unified dashboard. The system is built using a modern web architecture with a responsive frontend, AI-enabled backend services, and intelligent algorithms for predictive analysis. It supports real-time market monitoring, financial data visualization, and portfolio tracking to help users understand investment performance and market trends effectively. A key contribution of Smart Portfolio Builder is the integration of an intelligent recommendation system and a Portfolio Health Score, which evaluates overall financial performance by combining income patterns, investment returns, risk exposure, and savings efficiency. By emphasizing usability, practical financial insights, and AI-driven decision support, Smart Portfolio Builder bridges the gap between traditional financial planning and digital smart investment technologies, enabling users to manage finances, optimize portfolios, and improve financial

growth through a simple and accessible platform".

### I. INTRODUCTION

Finance is a crucial domain that supports wealth management and the financial stability of individuals. However, users often face challenges such as unpredictable market conditions, poor investment decisions, inefficient financial planning, and fluctuating asset values, which can reduce financial growth and profitability. With advancements in technology, Artificial Intelligence (AI) can help address these issues by providing data-driven insights and smarter decision-making tools for users.

Smart Portfolio Builder Using Income Analysis is a web-based intelligent financial management platform designed to assist users in planning and managing investments effectively. The system integrates AI-powered features such as income analysis, portfolio construction, risk assessment, investment planning, and market trend analysis. It also provides real-time market updates, financial alerts, and a Portfolio Health Score to evaluate overall financial performance.

Through a simple and user-friendly dashboard, Smart Portfolio Builder enables users to monitor investment performance, receive recommendations, and make informed decisions to improve financial growth and reduce risks. In this exploration of Smart Portfolio

Builder, we journey through the evolving landscape of smart financial management where technology meets traditional investment practices.

It represents a step toward digital transformation in financial planning, empowering users with intelligent insights, timely recommendations, and data-driven decision-making. Smart Portfolio Builder encourages users to rethink how they plan investments, monitor portfolio performance, manage finances, and improve financial growth through the power of artificial intelligence and modern technology.

## II. LITERATURE REVIEW

### 2.1 Financial Portfolio Optimization Using Artificial Intelligence (Markowitz et al., 2018):

Markowitz and colleagues explored the use of Artificial Intelligence and machine learning techniques in modern finance for portfolio optimization, risk analysis, and return prediction. Their study highlighted how AI can improve financial performance by analyzing market trends and investment data efficiently. Smart Portfolio Builder builds upon these concepts by integrating multiple AI-driven modules such as income analysis, portfolio construction, and risk assessment to support intelligent investment decisions. [1]

### 2.2 Investment Recommendation Using Machine Learning Techniques (Kumar et al., 2020):

Kumar examined how machine learning algorithms can be applied to recommend suitable investment strategies based on income levels, spending patterns, and financial goals. The research emphasized that predictive models can help users select the most appropriate investment options for their financial conditions. Smart Portfolio Builder adopts similar predictive techniques to recommend optimal portfolios and provide financial guidance based on real-time user inputs. [2]

### 2.3 Financial Risk Prediction Using Deep Learning (Chen, 2022):

Chen studied deep learning models for automatic financial risk prediction using market and user data. The research demonstrated that neural networks can accurately identify potential risks and investment patterns from financial datasets. Smart Portfolio Builder applies a similar approach by analyzing user income and investment data to provide AI-based risk evaluation and recommendation strategies. [3]

### 2.4 AI-Based Financial Decision Support Systems (Sharma et al., 2023):

Sharma explored AI-driven decision support systems that assist users in investment planning, risk analysis, and financial management. The study highlighted how integrating financial data with machine learning improves decision-making efficiency. Smart Portfolio Builder follows this approach by combining income analysis, portfolio construction, and risk assessment modules within one intelligent platform. [4]

### 2.5 Financial Market Analysis Using Data Analytics (Yadav et al., 2024):

Yadav analyzed the role of data analytics in monitoring financial market trends and asset performance. The research emphasized that visual data analysis helps users make better investment decisions. Smart Portfolio Builder incorporates market tracking with graphical visualization to support users in identifying profitable investment opportunities. [5]

## III. EXISTING SYSTEM

Traditional financial planning mainly depends on user experience, manual calculations, and basic financial knowledge. Users often rely on assumptions, past investment behavior, or advice from external sources rather than data-driven decision-making. Existing financial applications provide only general information such as market updates or basic investment suggestions but lack intelligent prediction and real-time analysis. Most currently available financial support systems suffer from limited automation and do not integrate income analysis, portfolio construction, and risk assessment into a single platform. Investment

evaluation is typically done manually, which requires financial expertise and delays effective decision-making. Additionally, many financial advisory tools are platform-dependent and require installation, creating accessibility challenges for users using different devices or unstable networks.

Drawbacks:

- ✧ Manual decision-making
- ✧ Platform dependency
- ✧ Lack of intelligent recommendations
- ✧ Low accuracy planning
- ✧ Fragmented solutions

#### IV. PROPOSED SYSTEM

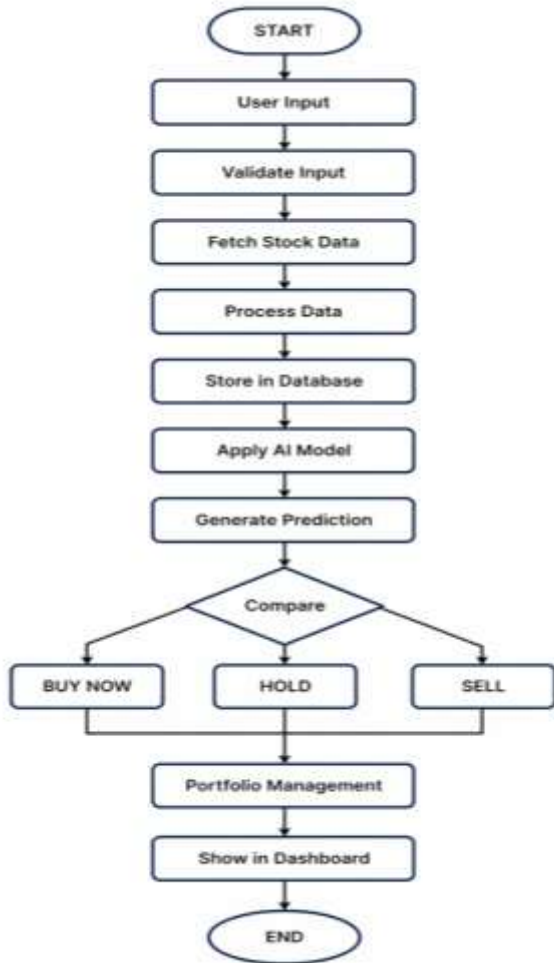
The proposed system, Smart Portfolio Builder Using Income Analysis – Intelligent Financial Planning, Risk Assessment & Investment Decision Support Platform, is a web-based AI-powered financial management system designed to assist users throughout the investment lifecycle. The platform integrates intelligent algorithms, data analytics, and real-time APIs to provide smart financial insights. Users can plan investments using predictive analysis that estimates returns, risks, and profit/loss outcomes. An AI-based financial analysis module evaluates user income and financial behavior to identify optimal portfolio strategies at early stages. Smart Portfolio Builder also includes an AI-powered chatbot that provides instant financial guidance, answers investment-related queries, and suggests solutions based on income patterns, market conditions, and user inputs. Additionally, the system introduces a review and feedback module, where users can share investment outcomes, platform experiences, and financial performance results. These reviews help improve transparency and assist other users in decision-making. The platform further displays real-time market data and graphical trend analysis, enabling users to understand market behavior and maximize financial growth.

ADVANTAGES:

- ✓ Improved financial decision-making using AI-based predictions and analysis.
- ✓ Smart financial assistance for investment planning, tracking, and management.
- ✓ Accurate portfolio analysis with risk evaluation and optimization guidance.
- ✓ Real-time market updates and financial trend analysis for better planning.
- ✓ Profit & loss calculation and financial planning for efficient investments.
- ✓ Authentication and secure login.
- ✓ Developer-Friendly and Scalable.

#### V. METHODOLOGY

Smart Portfolio Builder Using Income Analysis follows a structured approach that combines financial data, intelligent algorithms, and a web-based interface to support investment decisions. Users provide financial details such as income, expenses, savings patterns, and investment preferences through the dashboard, and the system analyzes this information using trained analytical models. The platform generates recommendations for portfolio construction, return estimation, risk assessment, and financial planning. It also integrates real-time market data, trend analysis, and a Portfolio Health Score to help users monitor financial performance and make informed investment decisions.



## VI. SIMULATED RESULT

### TEST CASE 1:



FIGURE 5.1 HOME PAGE

The Smart Portfolio Builder Home Page features a clean and modern interface with simple navigation, real-time stock updates, and clear visibility of key investment tools like top-performing stocks and fixed deposits.

### TEST CASE 2:

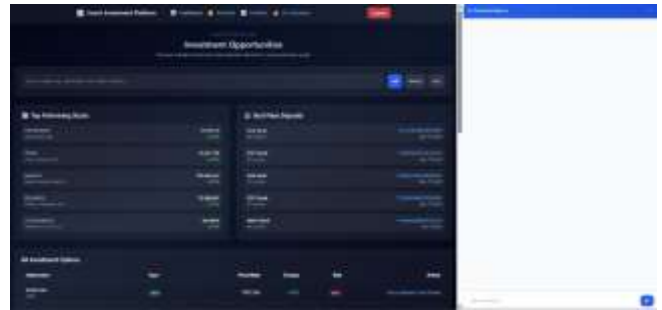


FIGURE 5.2 HOW SMART PORTFOLIO BUILDER WORKS PAGE

The **How Smart Portfolio Builder Works** page visually explains the step-by-step workflow of the system. It helps users understand how to create an account, enter their income and financial details, receive AI-based portfolio analysis, and make data-driven investment decisions

### TEST CASE 3:



FIGURE 5.3 DASHBOARD PAGE

The **Dashboard Page of Smart Portfolio Builder** presents all intelligent financial features in a structured format. It allows users to quickly understand each module's purpose and how the platform provides comprehensive investment guidance using income analysis and artificial intelligence

TEST CASE 4:

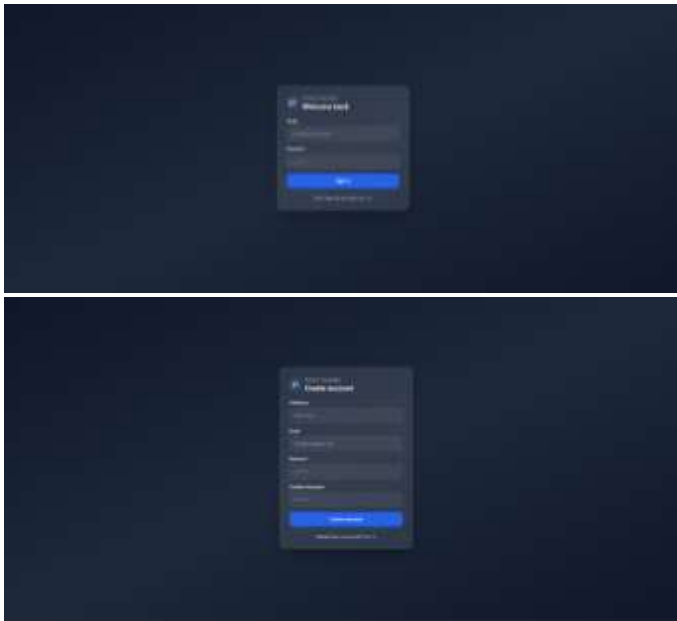


FIGURE 5.4 LOGIN & SIGNUP PAGE

The Sign Up and Login Page enables users to securely access the Smart Portfolio Builder Using Income Analysis by creating an account and logging into the system. After authentication, users can access personalized investment features, manage their portfolio, and utilize AI-driven financial insights efficiently.

TEST CASE 5:

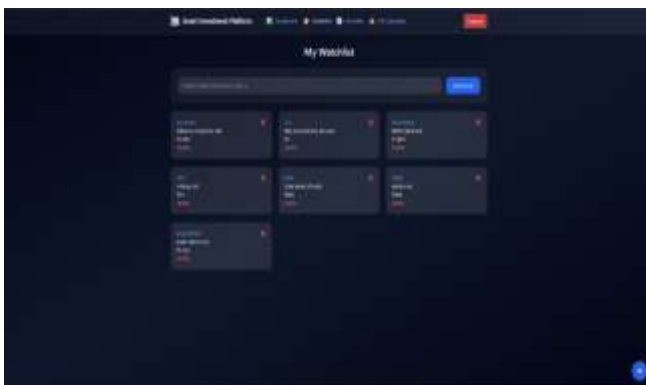


FIGURE 5.5 SIP CALCULATOR PAGE

The SIP Calculator Page of Smart Portfolio Builder provides users with an efficient tool to estimate the future value of their investments. It highlights how

systematic investment planning, combined with income analysis, can help users achieve their financial goals and build confidence in making smart investment.

TEST CASE 6:



FIGURE 5.6 PORTFOLIO PAGE

The Smart Portfolio Builder Dashboard acts as the central control panel where users can monitor their income, track investments, and access AI-powered financial modules through a single interface. It also includes a Portfolio Health Score and personalized investment recommendations based on income analysis. Additionally, an integrated financial planner or calendar helps users track investment timelines, SIP schedules, and important financial goals efficiently.

TEST CASE 7:



FIGURE 5.7 WATCHLIST PAGE

The Watchlist Page of Smart Portfolio Builder allows users to add and track their preferred investment assets by entering essential details. This page acts as the starting point for monitoring asset performance, analyzing trends, and receiving AI-based investment insights and recommendations

## VII. CONCLUSION

In conclusion, the Smart Portfolio Builder Using Income Analysis presents an intelligent financial management system that integrates artificial intelligence, data analytics, and modern web technologies to assist users in investment planning and decision-making. By combining features such as income analysis, portfolio optimization, real-time stock tracking, and risk assessment, the platform provides an efficient investment solution, while its portfolio management and AI-driven insights help users track performance, understand market trends, and make informed financial decisions, ultimately simplifying wealth management and improving investment strategies.

## VIII. FUTURE WORK

Future enhancements of the **Smart Portfolio Builder Using Income Analysis** aim to improve functionality and enhance financial decision-making for users. The system can incorporate personalized investment recommendations based on income, spending habits, and financial goals, along with integration of banking systems for automatic income tracking and real-time portfolio updates. The AI engine can be upgraded with advanced models for more accurate stock predictions, supported by real-time alerts for market changes and opportunities. Additional features may include improved data visualization, tax and retirement planning, and support for diversified assets such as mutual funds and cryptocurrencies. Future updates may also introduce a mobile application, enhanced security, multi-language support, and access to global markets to improve overall user experience.

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