Loanlynk AI

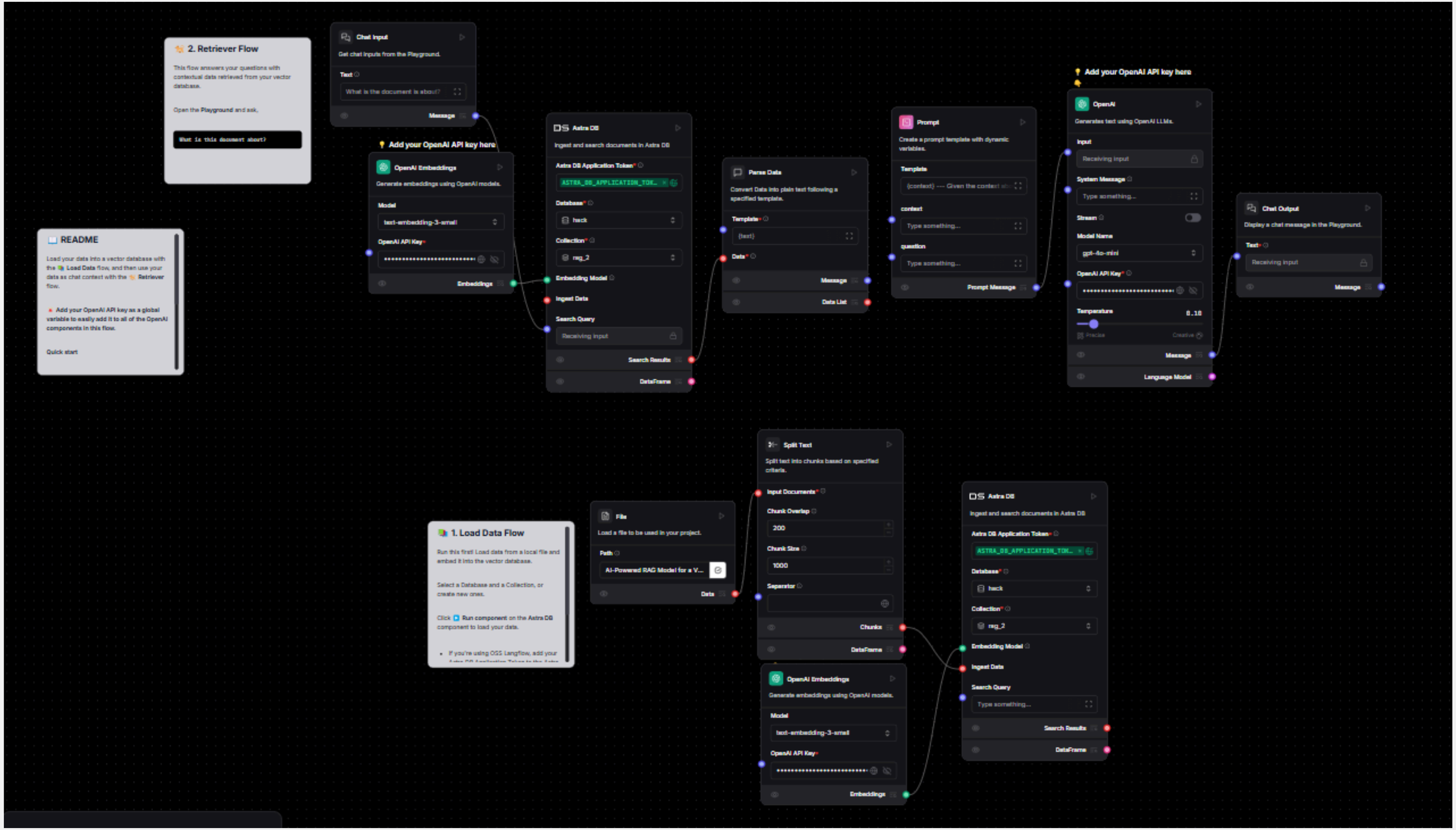
Video-Based Loan Assistance

STANDARD CHARTERED HACKATHON

Loanlynk AI

Retrieval-Augmented Generation (RAG) Model

- Improves AI answers by pulling relevant financial data from outside sources.
-Ensures accurate, up-to-date loan guidance by integrating real-time data into conversations.
-Provides personalized recommendations based on customer queries and financial history.


2. Retriever Flow
This flow answers your questions with contextual data retrieved from your vector database.
Open the Playground and ask,
What is this document about?
README
Load your data into a vector database with the Load Data flow, and then use your data as chat context with the Retriever flow.
Add your OpenAI API key as a global variable to easily add it to all of the OpenAI components in this flow.
Quick start
Chat Input
Get chat inputs from the Playground.
Text
What is the document is about?
Message
Add your OpenAI API key here
OpenAI Embeddings
Generate embeddings using OpenAI models.
Model
text-embedding-3-small
OpenAI API Key
Embeddings
Astra DB
Ingest and search documents in Astra DB
Astra DB Application Token
ASTRA_DB_APPLICATION_TOK...
Database
hack
Collection
rag_2
Embedding Model
Ingest Data
Search Query
Receiving input
Search Results
DataFrame
Parse Data
Convert Data into plain text following a specified template.
Template
{text}
Data
Message
Data List
Prompt
Create a prompt template with dynamic variables.
Template
{context} --- Given the context
context
Type something...
question
Type something...
Prompt Message
Add your OpenAI API key here
OpenAI
Generates text using OpenAI LLMs.
Input
Receiving input
System Message
Type something...
Stream
Model Name
gpt-4o-mini
OpenAI API Key
Temperature
0.10
Precise
Creative
Message
Language Model
Chat Output
Display a chat message in the Playground.
Text
Receiving input
Message
1. Load Data Flow
Run this first! Load data from a local file and embed it into the vector database.
Select a Database and a Collection, or create new ones.
Click Run component on the Astra DB component to load your data.
If you're using OSS Langflow, add your
File
Load a file to be used in your project.
Path
AI-Powered RAG Model for a V...
Data
Split Text
Split text into chunks based on specified criteria.
Input Documents
Chunk Overlap
200
Chunk Size
1000
Separator
Chunks
DataFrame
OpenAI Embeddings
Generate embeddings using OpenAI models.
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text-embedding-3-small
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Ingest Data
Search Query
Type something...
Search Results
DataFrame

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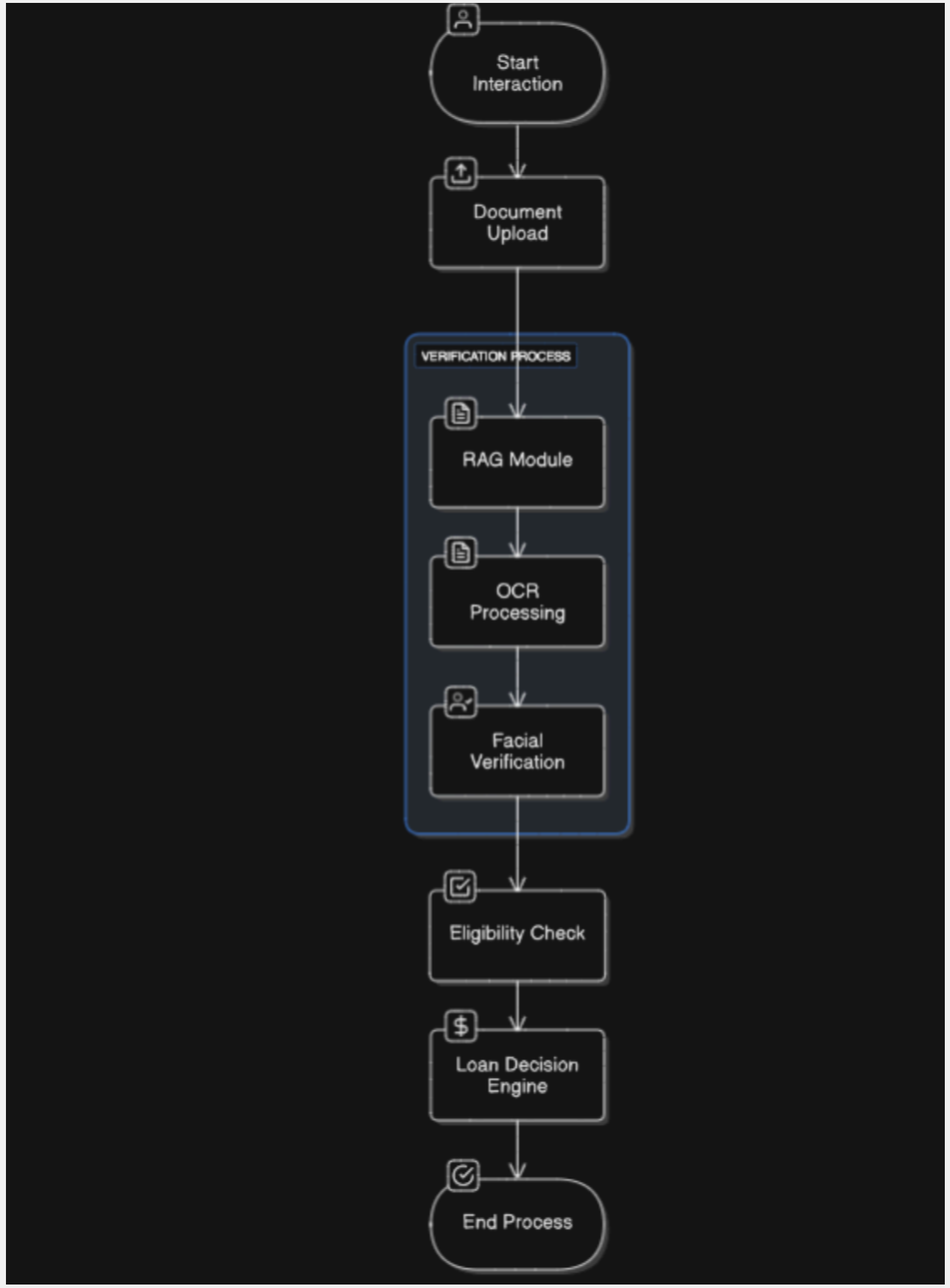
Aadhaar Model – Document Parsing & Verification

- Scans and captures basic tax-related information from PAN cards.
- Cross-verifies PAN details for fraud detection and compliance checks.
- Facilitates safe financial profiling for proper loan eligibility determination.



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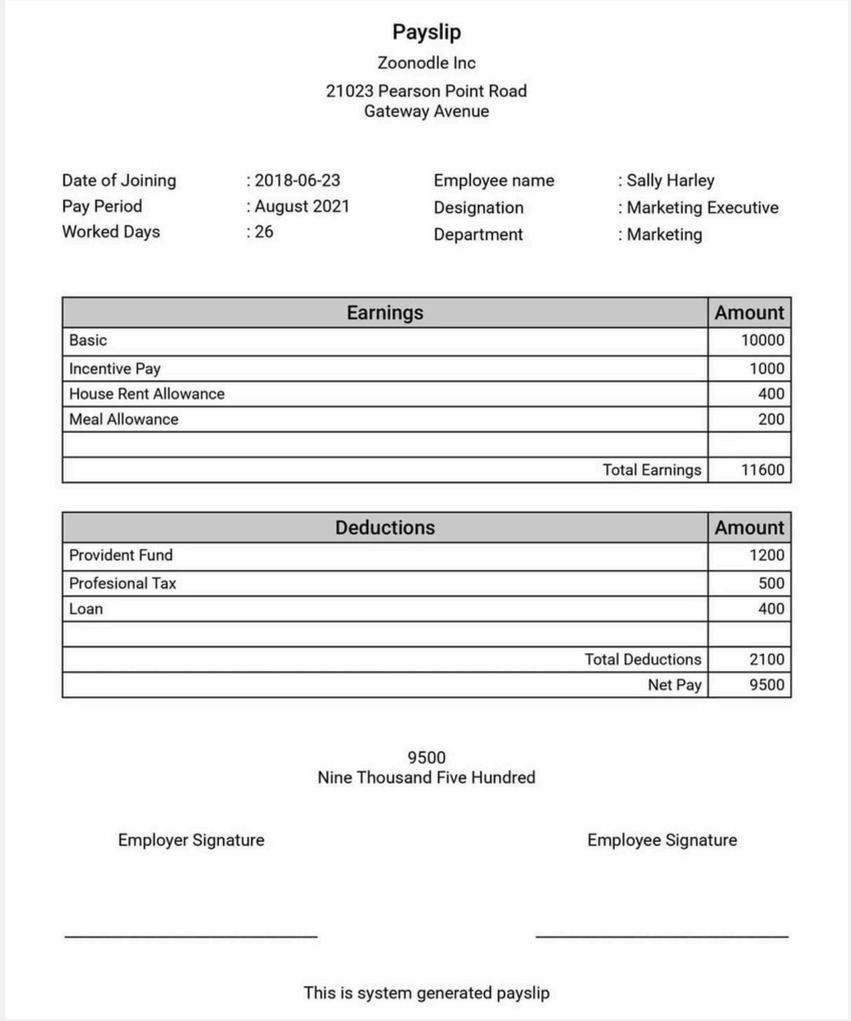
Payslip Model – Income & Employment Validation

- Pulls out salary, deductions, and employer information with OCR-based text extraction.
- Evaluates financial stability for loan qualification.
- Automates validation, minimizing human interaction and approval time.



Payslip

Zoonodle Inc

21023 Pearson Point Road
Gateway Avenue

Date of Joining	: 2018-06-23	Employee name	: Sally Harley
Pay Period	: August 2021	Designation	: Marketing Executive
Worked Days	: 26	Department	: Marketing

Earnings	Amount
Basic	10000
Incentive Pay	1000
House Rent Allowance	400
Meal Allowance	200
Total Earnings	11600

Deductions	Amount
Provident Fund	1200
Profesional Tax	500
Loan	400
Total Deductions	2100
Net Pay	9500

9500
Nine Thousand Five Hundred

Employer Signature

Employee Signature

This is system generated payslip

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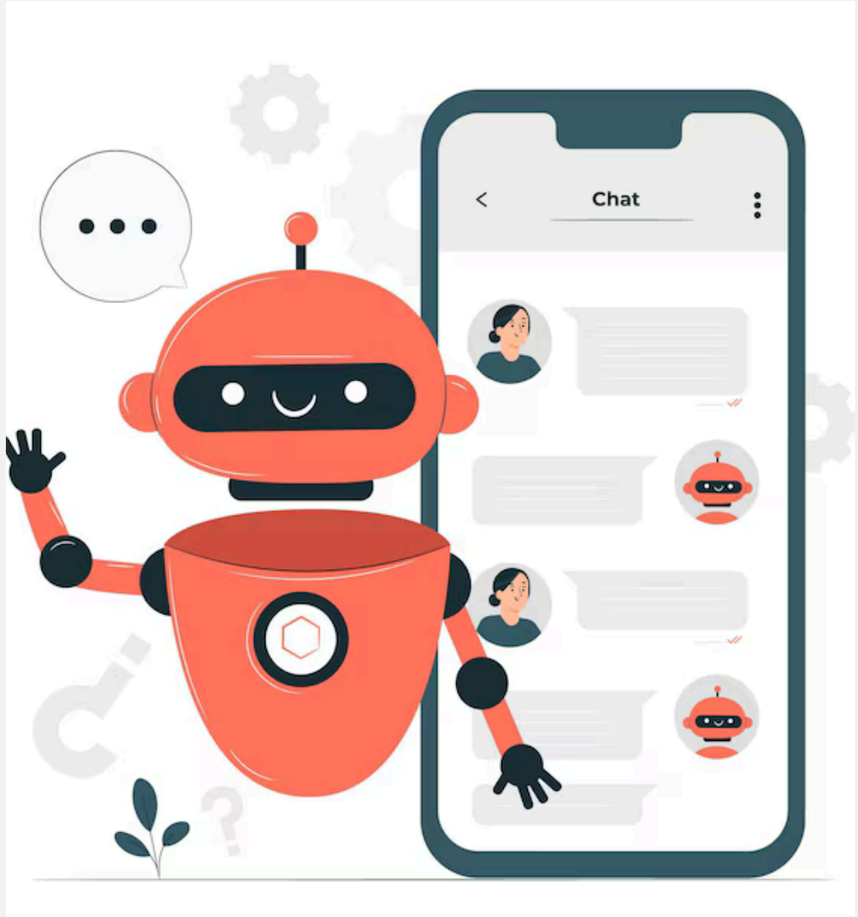

End-to-End Loan Processing Workflow

- Step 1: Customer interacts via video-based AI assistant.
- Step 2: Documents (Aadhaar, PAN, Payslip) are uploaded and verified.
- Step 3: RAG model retrieves and enhances responses for user queries.
- Step 4: Rule-based system evaluates loan eligibility and provides real-time feedback.

Conclusion & Future Enhancements

- Delivers a digital, AI-powered banking experience with secure document verification.
- Increases customer confidence, simplifies loan processing, and shortens approval time.
- Future Scope: Advanced NLP for conversational AI, multi-language support, and fraud detection.

https://github.com/Sidtheboss/Loanlynk_AI

Loanlynk AI

Thank you !

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