SPRINT 4

Date	10 November 2022
Team ID	PNT2022TMID52869
Project Name	AI based discourse for Banking Industry

To create the loan queries action IBM services are required. The services employed include **IBM Cloud** and **IBM Watson Assistant**.

CREATED:

ACTIONS:

au-syd.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aau-syd%3Aa%2F76753d294a524b19a2b027c17a54db84%3A1cbadb7d-edb6-40db-ac77-3cd43...

IBM **Watson Assistant** Lite   Upgrade   ExypnoGids ⌄   Learning center
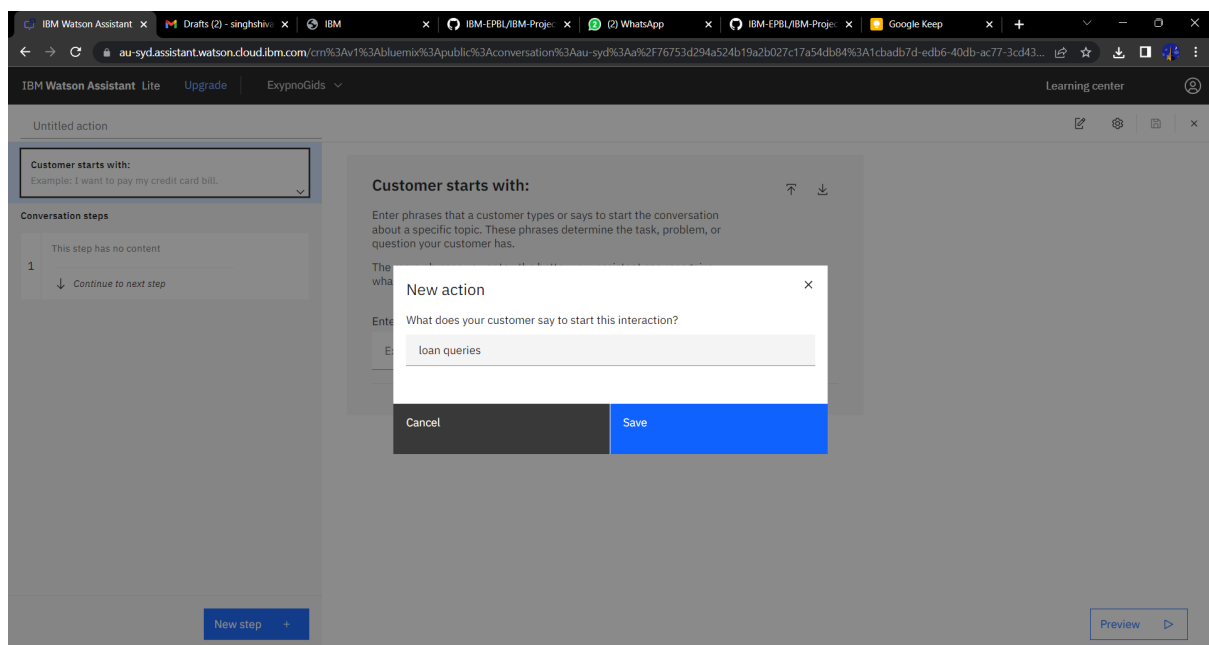
loan queries

Customer starts with:
loan queries

Conversation steps

1 What kind of loan do you intend on availing?
   Home loan   Personal loan   + 4
   ↓ Continue to next step

2 1 is Home loan
   Home loans are secured loans that provide you with
   funds to finance your house or property. There are...
   ↓ Continue to next step

3 1 is Personal loan
   Personal loans are unsecured loans that help you
   meet any kind of financial requirements. You can...
   ↓ Continue to next step

   1 is Short-term business loan
   Short-term business loans are a type of unsecured

New step +

Step 1 is taken   without conditions ⌄   *fx*

Assistant says

B I 𝒫 ⅀ ▣ ♫ ▭ ▦   </>

What kind of loan do you intend on availing?

Choose an option ⌄

Edit response   Edit validation   ▣ ⚙ ⇄ 🗑

And then

↓ Continue to next step   ⌄

Preview ▷

Step 2 is taken   with conditions ⌄   *fx*

Conditions   1 condition ⌃

If   All ⌄   of this is true:

   1. What kind of loan...   is   Home loan   ✕

and   Add condition +

New condition group +

Assistant says

B I 𝒫 ⅀ ▣ ♫ ▭ ▦   </>

Home loans are secured loans that provide you with funds to finance your house or property.
There are different types of home loans available in India, namely land purchase loans, home
construction loans, top-up loans, etc..

The documents required are listed below.

·   Application form with photograph
·   Identity and Residence proof
·   Last 6 months bank statements
·   Processing fee cheque

Preview ▷

IBM Watson Assistant · X +

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loan queries

1 Home loan | Personal loan | + 4

↓ Continue to next step

2 1 is Home loan

Home loans are secured loans that provide you with funds to finance your house or property. There are...

↓ Continue to next step

3 1 is Personal loan

Personal loans are unsecured loans that help you meet any kind of financial requirements. You can...

↓ Continue to next step

4 1 is Short-term business loan

Short-term business loans are a type of unsecured loans which are useful for meeting the daily...

↓ Continue to next step

1 is Education loan

New step +

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1. What kind of loan... | is | Personal loan | ×

and Add condition +

New condition group +

Assistant says

B I ⊘ ⅗ ▨ ♫ ▭ ▦   </>

Personal loans are unsecured loans that help you meet any kind of financial requirements. You can use the fund to finance your vacation, renovate your house, pay your bills, etc. The interest rates of personal loans are generally higher than secured loans.
The documents required are listed below.

- Identity proof (copy of passport/voter ID card/driving license/Aadhaar)
- Address proof (copy of passport/voter ID card/driving license/Aadhaar)
- Bank statement of previous 3 months (Passbook of previous 6 months)
- Two latest salary slip/current dated salary certificate with the latest Form 16

👤 Define customer response   ∨

And then

↓ Continue to next step   ∨

Preview ▷

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Learning center

loan queries

↓ Continue to next step

2 1 is Home loan

Home loans are secured loans that provide you with funds to finance your house or property. There are...

↓ Continue to next step

3 1 is Personal loan

Personal loans are unsecured loans that help you meet any kind of financial requirements. You can...

↓ Continue to next step

4 1 is Short-term business loan

Short-term business loans are a type of unsecured loans which are useful for meeting the daily...

↓ Continue to next step

5 1 is Education loan

Education loans are loans availed of by students who aspire for higher education but cannot meet t...

New step +

---

1. What kind of loan... | is | Short-term business loan | ×

and Add condition +

New condition group +

Assistant says

B I ⊘ ⅗ ▨ ♫ ▭ ▦   </>

Short-term business loans are a type of unsecured loans which are useful for meeting the daily expenses or diversification of the businesses, organisations or entities.
The documents required are listed below.

- The following documents are required along with your Business Loan application:
  - PAN Card – For Company/Firm/Individual
  - A copy of any of the following documents as identity proof:
    - Aadhaar Card
    - Passport
    - Voter's ID Card
    - PAN Card
    - Driving License
  - A copy of any of the following documents as address proof:
    - Aadhaar Card
    - Passport
    - Voter's ID Card

Preview ▷

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loan queries

3 Personal loan

Personal loans are unsecured loans that help you meet any kind of financial requirements. You can...

↓ Continue to next step

4 1 is Short-term business loan

Short-term business loans are a type of unsecured loans which are useful for meeting the daily...

↓ Continue to next step

5 1 is Education loan

Education loans are loans availed of by students who aspire for higher education but cannot meet t...

↓ Continue to next step

6 1 is Vehicle loan

Vehicle loans are usually secured loans that help you finance your dream vehicle. You can further...

↓ Continue to next step

New step +

1. What kind of loan...   is   Education loan   ✕

and   Add condition +

New condition group +

Assistant says

B   I   ⌗   ✂   ▣   ♫   ▣   ▣   </>

Education loans are loans availed of by students who aspire for higher education but cannot meet the steep expenses. This loan covers the fees of the course along with the other expenses such as accommodation, exam fees, etc..
The documents required are listed below.

·   Institute Admission Letter with Fee break-up SSC, HSC, Graduation Mark-Sheets
·   Signature Proof
·   Identity Proof
·   Residence Proof
·   Income Documents
1.   Latest 2 Salary Slips carrying date of joining details
2.   Latest 6 Months Bank Statement of the Salary Account.
3.   Self Employed
4.   Last 2 Year ITR with Computation of Income
5.   Last 2 Years Audited Balance Sheet
6.   Last 6 Months Bank Statement
7.   Proof of Turnover (Latest Sales / Service Tax Return)
8.   Self Employed – Professional

Preview ▷

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3 Personal loans are unsecured loans that help you meet any kind of financial requirements. You can...

↓ Continue to next step

4 1 is Short-term business loan

Short-term business loans are a type of unsecured loans which are useful for meeting the daily...

↓ Continue to next step

5 1 is Education loan

Education loans are loans availed of by students who aspire for higher education but cannot meet t...

↓ Continue to next step

6 1 is Vehicle loan

Vehicle loans are usually secured loans that help you finance your dream vehicle. You can further...

↓ Continue to next step

7 1 is Flexi Loans

New step +

1. What kind of loan...   is   Vehicle loan   ✕

and   Add condition +

New condition group +

Assistant says

B   I   ⌗   ✂   ▣   ♫   ▣   ▣   </>

Vehicle loans are usually secured loans that help you finance your dream vehicle. You can further sub-classify these to car loans, bike loans and two-wheeler loans.
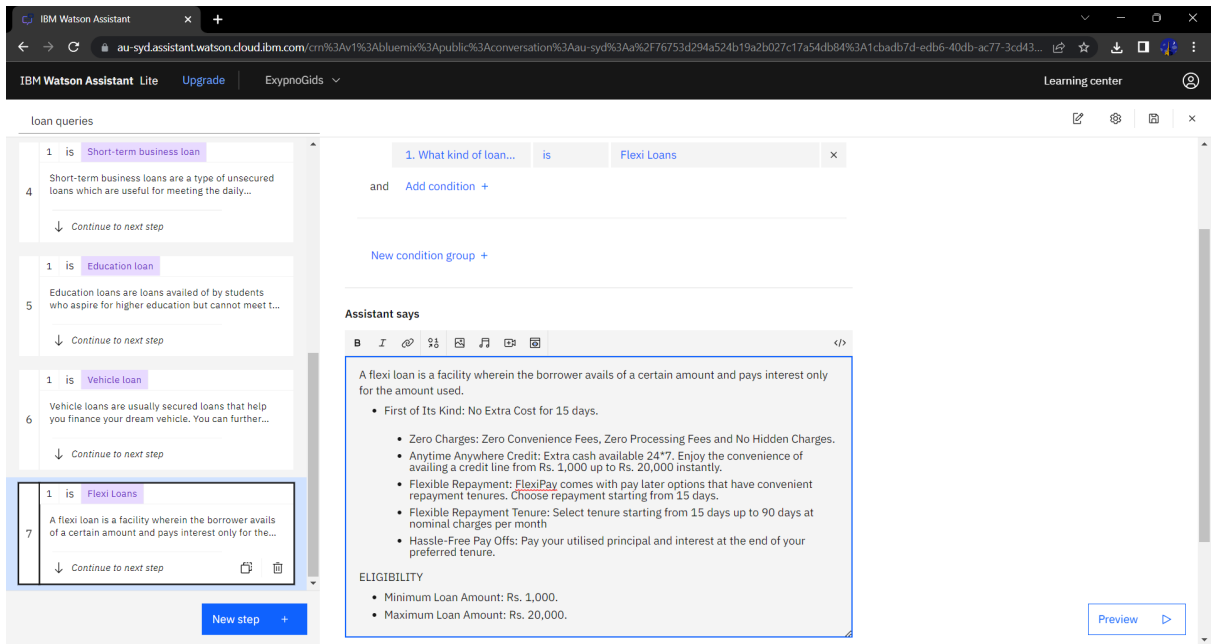The documents required are listed below.
Identity proof:

•   Election /Voter's card issued by Election Commission of India
•   Permanent Driving license [not expired]
•   Passport [not expired]
•   Proof of possession of Aadhaar / printout of e-Aadhaar (not older than 30 days) / e-KYC (Biometric / OTP based)
•   Job card issued by NREGA duly signed by an officer of the State Government
•   Letter issued by the National Population Register containing details of name & address

Address proof to be separately provided if different from Identity proof

•   Utility bill, in the name of customer, which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas / gas passbook, water bill);
•   Property or Municipal tax receipt, in the name of customer;
•   Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address:

Preview ▷

PREVIEW: