

## SPRINT 2

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

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

## CURRENT ACCOUNT ACTION AND SAVINGS ACCOUNT ACTION

The screenshot displays the IBM Watson Assistant configuration interface in a web browser. The browser's address bar shows the URL: `au-syd.assistant.watson.cloud.ibm.com/cm/%3Av1%3Abluemix%3Apublic%3Aconversation%3Aau-syd%3Aa%2F76753d294a524b19a2b027c17a54db84%3A1cbadb7d-edb6-40db-ac77-3cd43...`. The interface is titled "current account" and includes a "Learning center" link.

On the left, a "Conversation steps" panel shows a sequence of steps for the "current account" action:

- Step 1: Partnership account. Below it, a button labeled "Continue to next step".
- Step 2: This step has no content. Below it, a button labeled "Continue to next step".
- Step 3: What type of current account do you want? Below it, two buttons: "Partnership a..." and "Standard cur...". A "+ 2" button is also present. Below these, a button labeled "Continue to next step".
- Step 4: 3 is Partnership account. Below it, a button labeled "Continue to next step".

At the bottom of the steps panel is a "New step" button with a plus icon.

On the right, the "Customer starts with:" section provides instructions for defining the action. It includes a text area for "Enter phrases that a customer types or says to start the conversation about a specific topic. These phrases determine the task, problem, or question your customer has." and a section for "Enter phrases your customer might use to start this action" with a "Total: 2" count. Below this, two phrases are listed in a list box:

- Current
- current account

At the bottom right of the interface is a "Preview" button with a play icon.

# ACTIONS:

The screenshot displays the IBM Watson Assistant Lite interface. The top navigation bar includes 'IBM Watson Assistant Lite', 'Upgrade', 'ExypnoGids', and a 'Learning center' link. The main content area is titled 'current account'. On the left, a 'Conversation steps' panel shows a sequence of steps: 1. 'Partnership account' with a 'Continue to next step' button; 2. 'What type of current account do you want?' with buttons for 'Partnership a...', 'Standard cur...', and '+ 2'; 3. 'Great! Partners' Current Account:- In this account all entries such as, Interest on capital,...' with a 'Continue to next step' button; 4. 'Standard Current Account is also known as the basic deposit account. It is a non-interest bearing accou...'. The right panel shows the 'Assistant says' section with a text input field containing 'What type of current account do you want?'. Below the input field, there are buttons for 'Partnership account', 'Standard current account', 'Premium current account', and 'Foreign currency account'. At the bottom right, there is a 'Preview' button.

This screenshot shows the IBM Watson Assistant Lite interface with a more detailed conversation flow. The 'Conversation steps' panel on the left includes steps 1 through 4, with step 2 highlighted. The right panel shows the 'Assistant says' section with a text input field containing '2. What type of curr... is Partnership account'. Below the input field, there are buttons for 'Add condition +', 'New condition group +', and 'Preview'. The assistant's response is displayed in a text box, starting with 'Great! Partners' Current Account:- In this account all entries such as, Interest on capital, Drawings, Interest on Drawings, Salary of partner, Commission of partner, Share of Profit or Loss are recorded. Current Account balance of partners may fall in both sides whether in debit side or credit side.' followed by a list of 10 requirements for opening a current account.

1. Latest passport-size colour photographs of authorised signatories of the account.
2. Identity and address proof of authorised signatories of the account.
3. List of beneficial owners holding more than 15% in the firm (on letterhead).
4. Identity and address proof of such beneficial owners as identified above.
5. Communication address proof of the entity
6. Permanent Account Number (PAN) of the entity.
7. Current landline/ mobile number and e-mail ID of the entity
8. Partnership deed.
9. Partnership Letter.
10. Account opening Cheque from existing Current Account.

current account

Conversation steps

- 1 Partnership account  
↓ Continue to next step
- 2 What type of current account do you want?  
Partnership a... Standard cur... + 2  
↓ Continue to next step
- 2 is Partnership account  
Great! Partners' Current Account:- In this account all entries such as, Interest on capital,...  
↓ Continue to next step
- 2 is Standard current account  
Standard Current Account is also known as the basic deposit account. It is a non-interest bearing account...  
↓ Continue to next step
- 2 is Premium current account  
New step +

2. What type of curr... is Standard current account

and Add condition +

New condition group +

Assistant says

Standard Current Account is also known as the **basic deposit account**. It is a non-interest bearing account that has a few specifics. A minimum average amount needs to be maintained in this account every month.

1. Certificate of incorporation.
2. Memorandum of Association ([MoA](#)) and Articles of Association ([AoA](#)).
3. Board Resolution (BR).
4. Updated list of directors.
5. Communication address proof of the entity, if it is different with the address mentioned on Certificate of registration
6. Current landline/ mobile number and e-mail ID of the entity.
7. Permanent Account Number (PAN) of the entity.
8. Latest passport-size colour photograph of each of the authorised signatories.
9. A copy of one valid photo identification and address proof of each of the authorised signatories ([View complete list of documents](#)).
10. Shareholding pattern/ list of beneficial owners holding more than 25% in the company either directly or indirectly (on letterhead).([click here](#))
11. Permanent Account Number (PAN)/ identity proof of such beneficial owners as identified above.

Preview ▶

current account

Conversation steps

- 2 is Partnership account  
Great! Partners' Current Account:- In this account all entries such as, Interest on capital,...  
↓ Continue to next step
- 2 is Standard current account  
Standard Current Account is also known as the basic deposit account. It is a non-interest bearing account...  
↓ Continue to next step
- 2 is Premium current account  
What is premium Current Account? A current account for high end businesses with transactions mostly within a city. The account offers 10 times the cash deposit free limit and free services on maintaining minimum Monthly Average Balance (MAB) of Rs. 10 Lacs. Free cash deposit upto Rs. 1 Cr per month within the city of account opening.
  - Passport
  - Driving license with photo
  - Proof of possession of Aadhaar Number
  - Voter's Identity Card issued by Election Commission of India.
  - 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 and Address.
  - Certificate of Incorporation
  - Memorandum & Articles of Association.
  - PAN No. of the Company
  - Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and
  - Any one of the OVDs and PAN/FORM60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf with his / her photograph  
↓ Continue to next step
- 2 is Foreign currency account  
The RFC account can be in the form of current or savings or term deposit. The funds in this account...  
↓ Continue to next step

2. What type of curr... is Premium current account

and Add condition +

New condition group +

Assistant says

What is premium Current Account? A **current account for high end businesses with transactions mostly within a city**. The account offers 10 times the cash deposit free limit and free services on maintaining minimum Monthly Average Balance (MAB) of Rs. 10 Lacs. Free cash deposit upto Rs. 1 Cr per month within the city of account opening.

- Passport
- Driving license with photo
- Proof of possession of Aadhaar Number
- Voter's Identity Card issued by Election Commission of India.
- 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 and Address.
- Certificate of Incorporation
- Memorandum & Articles of Association.
- PAN No. of the Company
- Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and
- Any one of the OVDs and PAN/FORM60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf with his / her photograph

Preview ▶

2 is Partnership account

Great! Partners' Current Account- In this account all entries such as, Interest on capital,...

Continue to next step

2 is Standard current account

Standard Current Account is also known as the basic deposit account. It is a non-interest bearing accou...

Continue to next step

2 is Premium current account

What is premium Current Account? A current account for high end businesses with transactions...

Continue to next step

2 is Foreign currency account

The RFC account can be in the form of current or savings or term deposit. The funds in this account...

Continue to next step

New step +

2. What type of curr... is Foreign currency account

and Add condition +

New condition group +

Assistant says

The RFC account can be in the form of current or savings or term deposit. The funds in this account will be free from all restrictions regarding the utilisation of foreign currency balances, including any restrictions on investments in any form outside India.

For foreign students

- Copy of Passport and copy of Visa.
- An Identity Card issued by college / institution.
- An admission letter for the course mentioning duration of course for which he/ she is admitted by the Institute / College.
- An allotment letter on letter head of the institution/ college for allotment of hostel accommodation duly signed by the authorized signatory, mentioning detailed address and location of hostel, room no. etc. and date of allotment of hostel accommodation etc. or a valid address proof giving local address in form of rent agreement within 30 days of opening of the account.

For the rest

- Passport
- Valid Visa
- PAN/FORM60

Preview

## PREVIEW

Preview

Greet customer [default]

Welcome, how can I assist you?

current

current account recognized

Partnership account

What type of current account do you want?

Partnership account

Standard current account

Premium current account

Foreign currency account

Use the up arrow for prior messages

Preview

Partnership account

Great!  
Partners' Current Account:- In this account **all entries such as, Interest on capital, Drawings, Interest on Drawings, Salary of partner, Commission of partner, Share of Profit or Loss are recorded.** Current Account balance of partners may fall in both sides whether in debit side or credit side.

1. Latest passport-size colour photographs of authorised signatories of the account.

2. Identity and address proof of authorised signatories of the account.

3. List of beneficial owners holding more than 15% in the firm (on letterhead).

4. Identity and address proof of such beneficial owners as identified above.

5. Communication address proof of the

Type something...