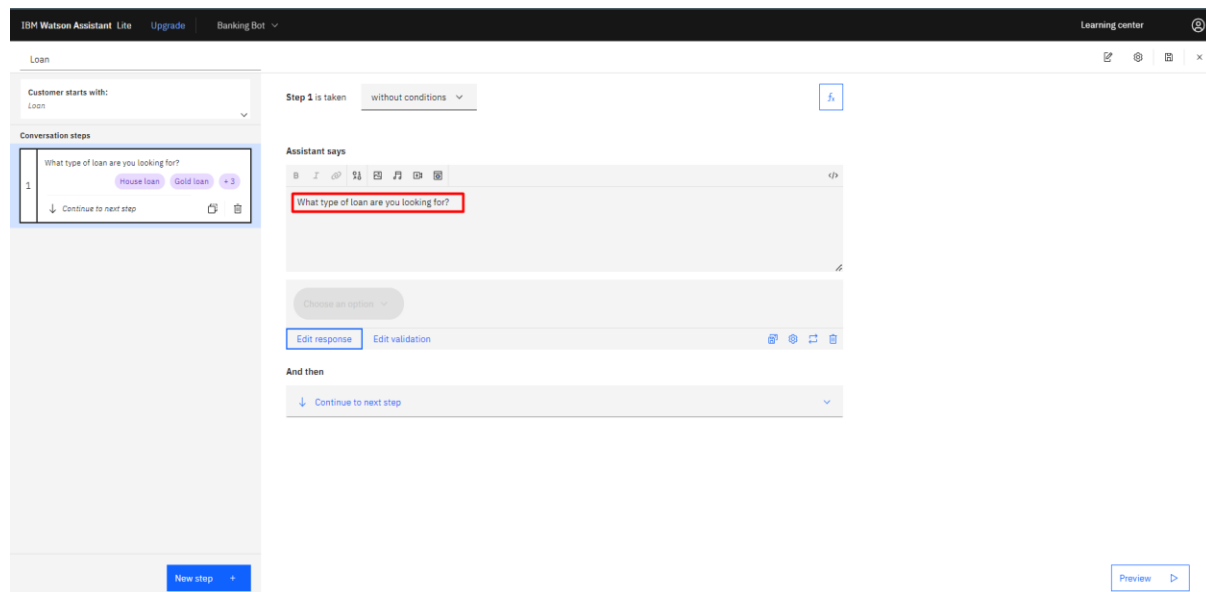
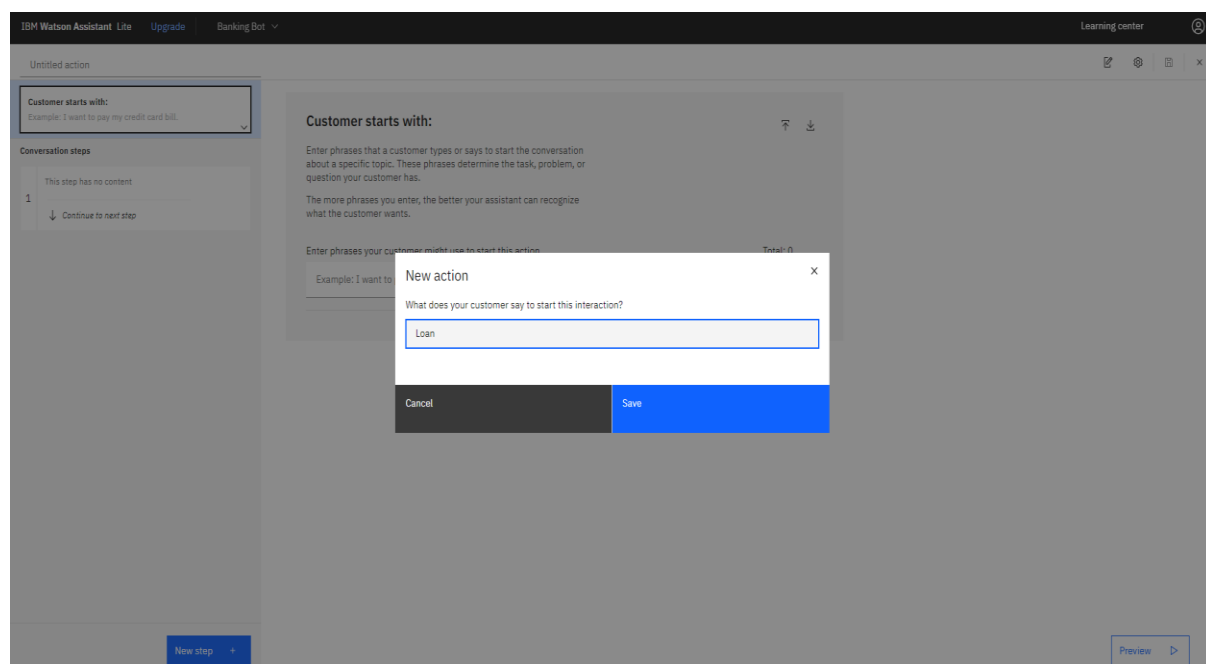


# CREATING LOAN ACCOUNT ACTION

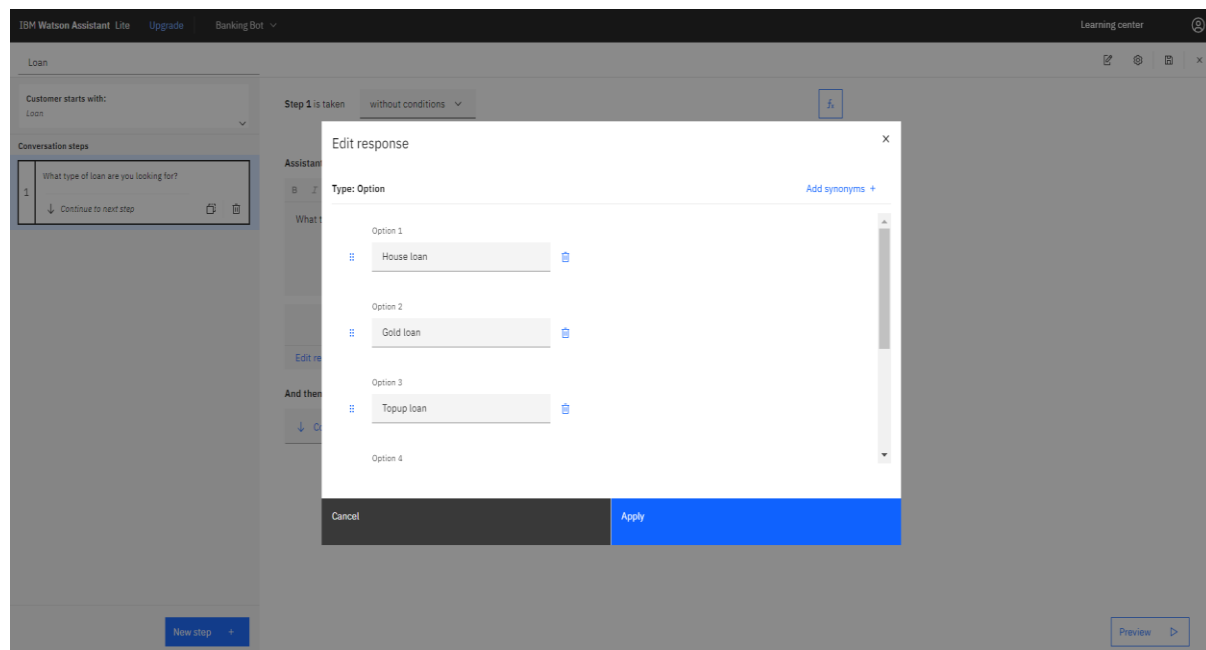
TEAM ID	PNT2022TMID08538
PROJECT NAME	AI BASED DISCOURSE FOR BANKING INDUSTRY

## CREATING LOAN ACCOUNT ACTION

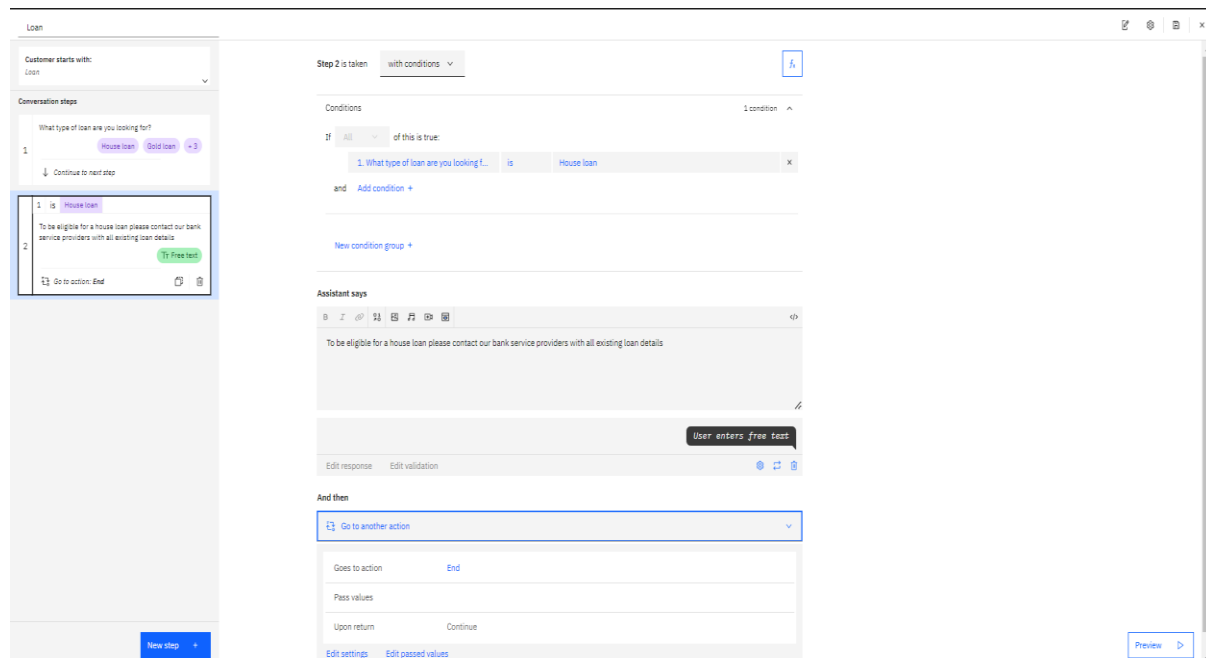
Here we create actions for loan queries



Customer response:



If the customer clicks on house loan:



If the user clicks on gold loan:

Loan

Customer starts with: Loan

Conversation steps

1 What type of loan are you looking for? (House loan, Gold loan, +3) → Continue to next step

2 is House loan  
To be eligible for a house loan please contact our bank service providers with all existing loan details  
→ Free text  
Go to action: End

3 is Gold loan  
You can avail a gold loan easily from a bank either through online or offline. It requires document...  
→ Free text  
Go to action: End

Step 3 is taken with conditions

Conditions

If All of this is true:

1. What type of loan are you looking f... is Gold loan

and Add condition +

New condition group +

Assistant says

You can avail a gold loan easily from a bank either through online or offline. It requires document verification if you approach a bank to do so

User enters free text

Edit response Edit validation

And then

Go to another action

Goes to action: End

Pass values

Upon return: Continue

Edit settings Edit passed values

Preview

If the user clicks on topup loan:

Loan

Customer starts with: Loan

Conversation steps

1 What type of loan are you looking for? (House loan, Gold loan, +3) → Continue to next step

2 is House loan  
To be eligible for a house loan please contact our bank service providers with all existing loan details  
→ Free text  
Go to action: End

3 is Gold loan  
You can avail a gold loan easily from a bank either through online or offline. It requires document...  
→ Free text  
Go to action: End

4 is Topup loan  
If you already have an active loan, and if your lender offers the option of an additional loan, you can apply...  
→ Free text  
Go to action: End

Step 4 is taken with conditions

Conditions

If All of this is true:

1. What type of loan are you looking f... is Topup loan

and Add condition +

New condition group +

Assistant says

If you already have an active loan, and if your lender offers the option of an additional loan, you can apply for the top up loan. In case your existing lender does not offer a top up loan, you can shift an active loan from your present lender to another through a balance transfer.

User enters free text

Edit response Edit validation

And then

Go to another action

Goes to action: End

Pass values

Upon return: Continue

Edit settings Edit passed values

Preview

If the user clicks on vehicle loan:

The screenshot displays the IBM Watson Assistant interface for a 'Loan' conversation. The left pane shows the conversation steps, with Step 5 (Vehicle loan) highlighted. The right pane shows the configuration for Step 5, including conditions and assistant responses.

**Conversation steps (Left Pane):**

- 1. What type of loan are you looking for?  
Options: House loan, Gold loan, Vehicle loan (selected)  
Action: Continue to next step
- 2. House loan  
Text: To be eligible for a house loan please contact our bank service providers with all existing loan details.  
Action: To Free text
- 3. Gold loan  
Text: You can avail a gold loan easily from a bank either through online or offline. It requires document...  
Action: To Free text
- 4. Topup loan  
Text: If you already have an active loan, and if your lender offers the option of an additional loan, you...  
Action: To Free text
- 5. Vehicle loan  
Text: It takes only 2 working days to get the Vehicle Loan sanctioned from Union Bank of India after...  
Action: To Free text

**Step 5 is taken with conditions (Right Pane):**

Conditions: 1 condition

If All of this is true:

- 1. What type of loan are you looking for... is Vehicle loan

and Add condition +

New condition group +

**Assistant says:**

It takes only 2 working days to get the Vehicle Loan sanctioned from Union Bank of India after submission of requisite documents and papers.

User enters free text

**And then:**

Go to another action

Go to action: End

Pass values

Upon return: Continue

Edit settings Edit passed values

Preview

If the user clicks on Student loan:

The screenshot displays the IBM Watson Assistant interface for a 'Loan' conversation. The left pane shows the conversation steps, with Step 6 (Student loan) highlighted. The right pane shows the configuration for Step 6, including conditions and assistant responses.

**Conversation steps (Left Pane):**

- 1. What type of loan are you looking for?  
Options: House loan, Gold loan, Vehicle loan, Student loan (selected)  
Action: Continue to next step
- 2. House loan  
Text: To be eligible for a house loan please contact our bank service providers with all existing loan details.  
Action: To Free text
- 3. Gold loan  
Text: You can avail a gold loan easily from a bank either through online or offline. It requires document...  
Action: To Free text
- 4. Topup loan  
Text: If you already have an active loan, and if your lender offers the option of an additional loan, you...  
Action: To Free text
- 5. Vehicle loan  
Text: It takes only 2 working days to get the Vehicle Loan sanctioned from Union Bank of India after...  
Action: To Free text
- 6. Student loan  
Text: Step 1: The loan application form. The applicant has to fill in an application form which may ask for...  
Action: To Free text

**Step 6 is taken with conditions (Right Pane):**

Conditions: 1 condition

If All of this is true:

- 1. What type of loan are you looking for... is Student loan

and Add condition +

New condition group +

**Assistant says:**

1. Step 1: The loan application form. The applicant has to fill in an application form which may ask for details such as: ...  
2. Step 2: Personal discussion. ...  
3. Step 3: Applicant need to provide supporting documents. ...  
4. Step 4: Approval or denial of loan. ...  
5. Step 5: Disbursal of the loan.

User enters free text

**And then:**

Go to another action

Go to action: End

Pass values

Upon return: Continue

Edit settings Edit passed values

Preview

Now we have to connect loan action with index action

The screenshot displays the IBM Watson Assistant interface for configuring a chatbot. The top navigation bar includes "IBM Watson Assistant Lite", "Upgrade", and "Banking Bot". The left sidebar shows a list of conversation steps, with step 2 highlighted. The main area shows the configuration for step 2, including conditions and actions.

**Index**

Customer starts with: *Index*

**Conversation steps**

How can I help you?

1 *General query* *Net banking* + 3

↓ Continue to next step

1 *is* *Loan enquiry*

2 This step has no content

Go to action: *Loan*

1 *is* *Current account*

3 This step has no content

Go to action: *Current*

1 *is* *Savings account*

4 This step has no content

Go to action: *savings*

**Step 2 is taken** with conditions

Conditions 1 condition

If *All* of this is true:

1. How can I help you? *is* *Loan enquiry*

and *Add condition +*

*New condition group +*

**Assistant says**

For example: What type of transfer would you like to make?

*Define customer response*

**And then**

*Go to another action*

Goes to action *Loan*

Pass values

Upon return *Continue*

*Edit settings* *Edit passed values*

As our entire project is about creating a chatbot using Watson Assistant, we have comparatively less coding part. Hardly we are having about 2 to 3 coding areas which are not necessarily needed in this task.

So, we just attached screenshots of the entire process of developing a chatbot.