

Project Development Phase Sprint 2

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Project name	AI based discourse for banking industry

CHECKPOINTS COVERED ON SPRINT 2:

Clarify and assist queries regarding document submissions for the following services provided by the bank:

- ❖ Savings Account
- ❖ Current account
- ❖ Loan Services
- ❖ Net banking
- ❖ General queries

To provide security in all aspects of the banking system, we want our bot system not to acquire or store any personal information about the customer. Moreover, our user targets are not limited to bank account holders- instead, we would like to extend it to a general web audience. Therefore our bot acts as a tour guide to meet the end terms of submitting the proposed document to avail of bank service.

SPRINT 2 SCREENSHOTS:

1. Savings account action

The screenshot displays the IBM Watson Assistant Lite interface for a 'Savings Account' conversation. The interface is divided into several sections:

- Customer starts with:** Savings Account
- Conversation steps:** A list of steps for the conversation flow. Step 1 is highlighted, showing a question: 'Which type of savings account do you want to create?' with two possible responses: 'Kids savings ...' and 'Zero Balance...'. Step 2 shows a response: 'Hey! Wise choice, let me help you with the documents, 1. Aadhar Card 2. PAN card 3. Passpor...'. Step 3 shows a response: 'Pleasure to guide you on the documents required. 1. Birth certificate of the kid 2. Aadhar card of the...'. Each step has a 'Go to action: END' button.
- Assistant says:** A section for the assistant's response, showing the question: 'Which type of savings account do you want to create?' and three possible responses: 'Regular savings Account', 'Kids savings Account', and 'Zero Balance savings Account'. There are buttons for 'Edit response' and 'Edit validation'.
- And then:** A section for the next action, showing a 'Continue to next step' button.

The interface also includes a 'New step' button at the bottom left and a 'Preview' button at the bottom right.

Under savings account the option available are:

a. Zero balance Account

Savings Account

Conversation steps

1

Which type of savings account do you want to create?

Kids savings ...

Zero Balance...

+ 1

Continue to next step

2

Hey! Wise choice, let me help you with the documents, 1. Aadhar Card 2. PAN card 3. Passpor...

Go to action: END

3

Pleasure to guide you on the documents required. 1. Birth certificate of the kid 2. Aadhar card of the...

Go to action: END

1

Regular savings Account

Great Choice! Please visit our nearby branch and

New step +

Step 2 is taken

with conditions

f_x

Conditions

1 condition

If All of this is true:

1. Which type of sav...

is

Zero Balance savings Account

x

and Add condition +

New condition group +

Assistant says

B I [icons]

Hey! Wise choice, let me help you with the documents,
1. Aadhar Card
2. PAN card
3. Passport size photos
huff, no worries no initial deposits needed and make sure you are not a NRI or POI

Define customer response

And then

Go to another action

Goes to action END

Pass values

Upon return Continue

Edit settings Edit passed values

b. Regular savings account

Step 4 is taken

with conditions

f_x

Conditions

1 condition

If All of this is true:

1. Which type of sav...

is

Regular savings Account

x

and Add condition +

New condition group +

Assistant says

B I [icons]

Great Choice! Please visit our nearby branch and never forget the following documents!
1. Aadhar Card
2. PAN card
3. Passport size Photo
4. Deposit amount (min 500)
Oops, you left your pen! Never mind the forms.

c. Kids savings account

Preview

Preview

2. Current Account actions:

Step 1 is taken without conditions



Assistant says

B I

What's your company type?

Proprietorship Partnership

Edit response Edit validation

And then

Continue to next step



Response covered in current account includes:

a. Partnership

Step 2 is taken with conditions



Conditions1 condition

If All of this is true:

1. What's your comp... is Partnership

and Add condition

New condition group

Assistant says

B I

Be careful while submitting the documents!


1. PAN in name of Firm

2. Partnership Deeds


3. Registration Certificate or one government-issued certificate confirming the name, address & activity of the firm

o Certificate/license issued by the municipal authorities under Shop and Establishment Act

- o Complete Income Tax Return (not just the acknowledgment) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities
 - o TAN Allotment Letter issued by NSDL in the name of the firm
 - o Certificate/ License of Registration under any specific Statute/Act of the government
 - o Utility bills such as electricity, water, and landline telephone bills
- 1. Partnership Declaration in bank format (to be signed by all the partners)**
- 2. Proof of Identity & Address of Partners:**
- o Passport
 - o Driving License
 - o Voter ID card
 - o Aadhaar card
 - o PAN card
 - o Letter issued by the National Population Register

 Define customer response

And then

 Go to another action

Goes to action **END**

Pass values

Preview



b. Proprietorship

Step 3 is taken

with conditions



Conditions

1 condition

If **All** of this is true:

1. What's your comp... is Proprietorship

and [Add condition](#)

[New condition group](#)

Assistant says

B *I*      

Let me guide you with the documents!!

1. PAN in name of Firm
 2. Partnership Deeds
 3. Registration Certificate or one government-issued certificate confirming the name, address & activity of the firm
- o Certificate/license issued by the municipal authorities under Shop and Establishment Act

Preview



1. Identity and Address of the Sole Proprietor:

o

Passport

o

Driving License

o

Voter ID card

o

Aadhaar card

o

PAN card

o

Letter issued by the National Population Register

1. A self-declaration on the Bank's prescribed format

Quite long isn't it? No worries it's my duty to provide you with all options.

Define customer response

▼

And then

Go to another action

▼

Goes to action

END

Pass values

Upon return

Continue

Edit settings

Edit passed values

Preview

▶

3. Loan services enquiry

Creating new action for loan

Step 1 is taken

without conditions ▼

fx

Assistant says

B

I

↻

%

📎

🎵

📷

🖼️

</>

What type of loan you are looking at?

Choose an option ▼

Edit response

Edit validation

📄

⚙️

↺

🗑️

And then

↓

Continue to next step

▼

Queries covered on type of loans includes:

a. Vehicle loan

Conditions

1 condition ^

If

All ▾

of this is true:

1. What type of loan you a...

is

Vehicle Loan

×

and

Add condition +

New condition group +

Assistant says

B

I

</>

Kindly approach the bank with the following documents

1. Automobile Invoice

2. PAN card

3. Income Tax Returns for the last 3 years.

Define customer response

▾

And then

Go to another action

▾

Goes to action

END

b. Personal loan

Conditions

1 condition ^

If

All ▾

of this is true:

1. What type of loan you a...

is

Personal Loan

×

and

Add condition +

New condition group +

Assistant says

B

I

</>

Too personal aren't you? just kidding, let me help you with the document submissions.

• KYC Documents (proof of the applicant's age, nationality, etc.)

• Documents declaring the continued employment of the applicant

• A duly filled loan application form.

Define customer response

▾

And then

Go to another action

▾

Goes to action

END

c. Education loan

Conditions

1 condition

If

All

of this is true:

1. What type of loan you a...

is

Education Loan

and

Add condition

New condition group

Assistant says

We believe in "**Better education equals a better nation.**" Let me explain the document requirements.

Documents for Education Loan for salaried individuals:

- Bank Statement / Pass Book of last 6 months
- Optional – Guarantor Form
- Copy of admission letter of the Institute along with fees schedule
- Mark sheets / passing certificates of S.S.C., H.S.C, Degree courses


Document required for education loan to all other individuals

- Bank Statement / Pass Book of last 6 months
- Optional – Guarantor Form
- Copy of admission letter of the Institute along with fees schedule

- Sanction letter signed by applicant, co-applicants
- Disbursement request form signed by applicant, co-applicants
- Receipts of margin money paid to the college/university along with bank statement reflecting the transaction
- Documents for collateral security (if applicable)
- Form A2 signed by applicant or co-applicants in case of overseas institute

Documents for subsequent disbursement

- A demand letter from a college or university
- Disbursement request form signed by applicant, co-applicants
- Receipts of margin money paid to the college/university along with bank statement reflecting the transaction
- Exam progress report, mark sheet, bonafide certificate (Anyone)
- Form A2 signed by applicant or co-applicants in case of overseas institute

 Define customer response

And then

Go to another action

Goes to action

END

Pass values

Upon return

Continue

Edit settings

Edit passed values

d. Gold loan

1. What type of loan you a...	is	Gold Loan	x
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and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I*

To opt gold loan we wish you to follow the following document submissions:

1. Application Form for Gold Loans
2. Two copies of photographs of the borrower(s)
3. Proof of Identity such as PAN card, Aadhar card
4. Proof of Address such as voter ID, ration card

[Define customer response](#)

And then

[Go to another action](#)

Goes to action [END](#)

Pass values

e. Housing loan

If [All](#) of this is true:

1. What type of loan you a...	is	Housing Loan	x
-------------------------------	----	--------------	---

and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I*

To be eligible for a housing loan please contact our bank service providers with existing loan details.

[Define customer response](#)

And then

[Go to another action](#)

Goes to action [END](#)

4. Net Banking

Step 1 is taken

without conditions ▾

[fx](#)

Assistant says

B *I* </>

What are the queries you have regarding Netbanking?

What is mean by Net Banking? How do I register for Net Banking Facing errors in Net Banking

What are the features of Net Banking?

[Edit response](#) [Edit validation](#)

And then

[Continue to next step](#) ▾

Queries covered under net banking includes:

1. What are the queries yo...

is

What is mean by Net Banking?

×

and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I* </>

The staff assigned by the bank allows the customers to use banking services over the internet. Customers need not want to visit their banks for small services.

[Define customer response](#) ▾

And then

[Go to another action](#) ▾

Goes to action [END](#)

Pass values

Conditions

1 condition ^

If

All v

 of this is true:

1. What are the queries yo...

is

What are the features of Net Banking?

x

and [Add condition +](#)

[New condition group +](#)

Assistant says

B I

</>

1. Open a fixed deposit account.

2. Pay bills such as food orderings, ticket booking and electricity bills.

3. Make payments

4. Check the account statement online.

[Define customer response](#)

v

And then

[Go to another action](#)

v

5. General Queries

Step 1 is taken

without conditions v

f_x

Assistant says

B I

</>

Select the general queries listed below.

Choose an option v

[Edit response](#) [Edit validation](#)

And then

↓ [Continue to next step](#)

v

Edit response

Enter a list of options or pull from a variable to generate a dynamic list of options. [Learn more](#)

Dynamic Beta ⓘ



Option 1



Bank working days



Option 2



List of branches



Option 3



Storage locker facility



Option 4



Currency conversion facility



Option 5

a. Bank working days

If All of this is true:

1. Select the general queri...

is

Bank working days



and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I*

</>

In 2015, the Reserve Bank of India declared that both private and PSU banks in India will remain **closed on the 2nd and 4th Saturdays of the month**. Banks will remain operational from 9:30 AM to 4 PM on Mondays to other Saturdays. Also, banks in the country are closed on Sundays and public holidays.

[Define customer response](#)



And then

[Go to another action](#)



Goes to action

[END](#)

b. List of branches

If All of this is true:

1. Select the genera...	is	List of branches	×
-------------------------	----	------------------	---

and [Add condition +](#)

[New condition group +](#)

Assistant says

B I

</>

Ariyalur Chengalpattu Chennai Coimbatore Cuddalore Dindigul Erode Kallakurichi
Kancheepuram Karur Krishnagiri Madurai Mayiladuthurai
Nagapattinam Kanyakumari Nagercoil Namakkal Perambalur Ranipet
Salem Sivagangai Thanjavur Thiruvallur Tuticorin Tiruchirappalli Tirunelveli Tirupathur Vellore

[Define customer response](#)

And then

[Go to another action](#)

c. Storage locker facility

If All of this is true:

1. Select the general queries liste...	is	Storage locker facility	×
--	----	-------------------------	---

and [Add condition +](#)

[New condition group +](#)

Assistant says

B I

</>

Chennai Kanchipuram Chengalpattu Coimbatore

[Define customer response](#)

And then

[Go to another action](#)

Goes to action

END

d. Currency conversion

Assistant says

B *I* </>

All our Bank branches have a forex exchange facility.

Define customer response

And then

Go to another action

Goes to action	END
Pass values	
Upon return	Continue

[Edit settings](#) [Edit passed values](#)

e. CIBIL

If All of this is true:

1. Select the general queries liste... is CIBIL

and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I* </>

The **Credit Information Bureau (India) Limited (CIBIL)** is the most popular of the four credit information companies licensed by the Reserve Bank of India. **CIBIL Score** is a 3-digit numeric summary of your credit history, rating, and report, and ranges from 300 to 900. The closer your score is to 900, the better your credit rating is.

The CIBIL score plays a critical role in the loan application process. When someone approaches a bank or a financial institution for a loan, the lender first checks the applicant's CIBIL score and report. If the CIBIL score is low, the bank may not even consider the application further. If the CIBIL score is high, the lender will look into the application and consider other details to determine if the applicant is credit-worthy.

The CIBIL score works as a first impression for the lender

Define customer response

And then

Go to another action

Goes to action	END
----------------	-----

f. Find a nearest branch

If

All

of this is true:

1. Select the general queries liste...

is

Find a nearest branch

X

and

Add condition

New condition group

Assistant says

B

I

%

</>

Kindly reach out to our customer care executive.
Contact us 9200472123

Define customer response

And then

Go to another action

Goes to action

END

Pass values

Upon return

Continue