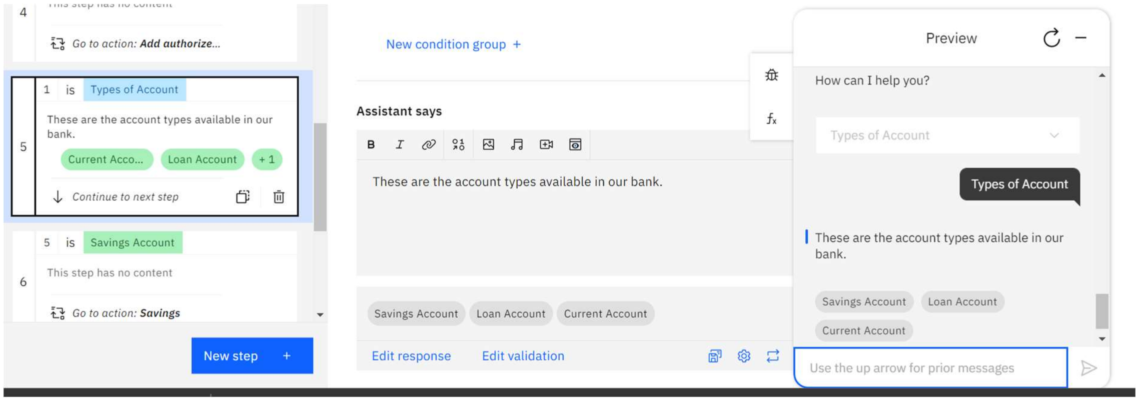
Project Development Phase

Delivery of Sprint-2

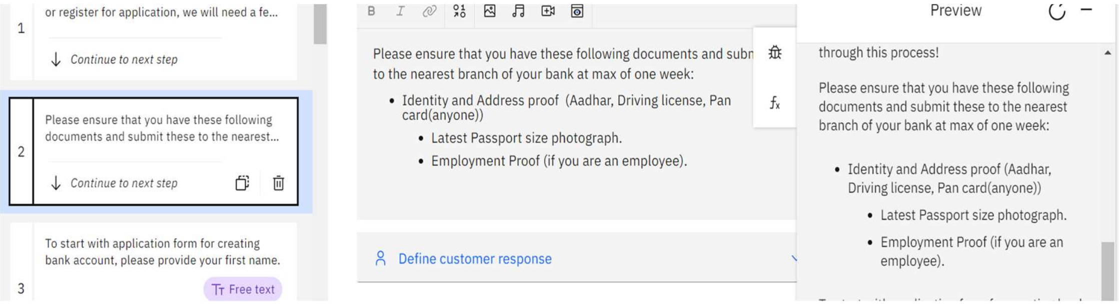
Date	07.11.2022
Team Id	PNT2022TMID01145
Project Name	AI Based Discourse for Banking Industry

Types of account offered by the bank:


4
Go to action: Add authorize...
5
1 is Types of Account
Current Acco...
Loan Account
+ 1
Continue to next step
6
5 is Savings Account
This step has no content
Go to action: Savings
New step +
New condition group +
Assistant says
B I
Savings Account
Loan Account
Current Account
Edit response
Edit validation
Preview
How can I help you?
Types of Account
Types of Account
Savings Account
Loan Account
Current Account
Use the up arrow for prior messages

These are the account types available in our bank.

Files Required to create the account:


1
Continue to next step
2
Continue to next step
3
Free text
B I
Define customer response
Preview

or register for application, we will need a fe...

Please ensure that you have these following documents and submit these to the nearest...

To start with application form for creating bank account, please provide your first name.

Please ensure that you have these following documents and subn to the nearest branch of your bank at max of one week:

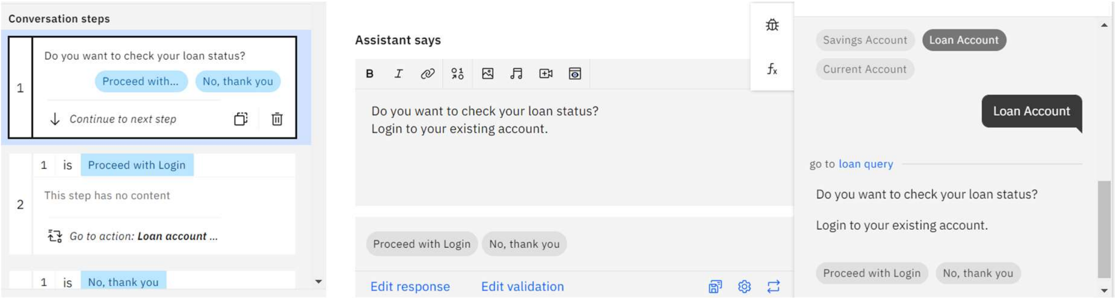
- Identity and Address proof (Aadhar, Driving license, Pan card(anyone))
  - Latest Passport size photograph.
  - Employment Proof (if you are an employee).

through this process!

Please ensure that you have these following documents and submit these to the nearest branch of your bank at max of one week:

- Identity and Address proof (Aadhar, Driving license, Pan card(anyone))
  - Latest Passport size photograph.
  - Employment Proof (if you are an employee).

Status of loan:


Conversation steps
1
Proceed with...
No, thank you
Continue to next step
1 is Proceed with Login
2
Go to action: Loan account ...
1 is No, thank you
Assistant says
B I
Proceed with Login
No, thank you
Edit response
Edit validation
Savings Account
Loan Account
Current Account
Loan Account
go to loan query
Proceed with Login
No, thank you

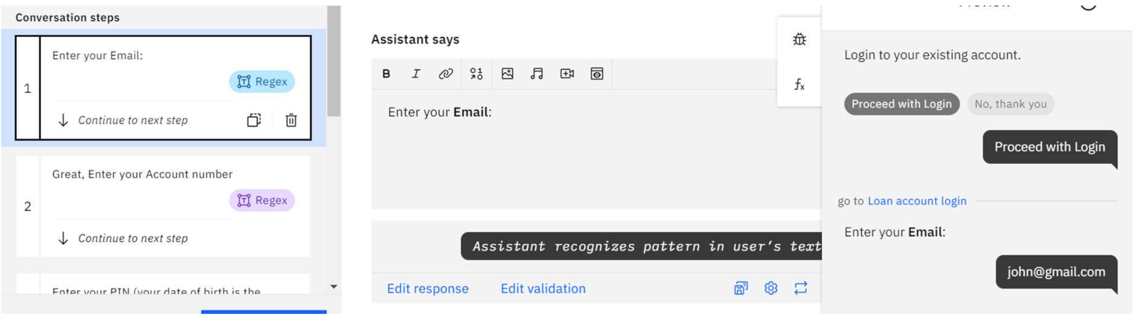
Do you want to check your loan status?

This step has no content

Do you want to check your loan status?
Login to your existing account.

Do you want to check your loan status?

Login to your existing account.


Conversation steps
1
Regex
Continue to next step
2
Regex
Continue to next step
Assistant says
B I
Assistant recognizes pattern in user's text
Edit response
Edit validation
Proceed with Login
No, thank you
Proceed with Login
go to Loan account login
john@gmail.com

Enter your Email:

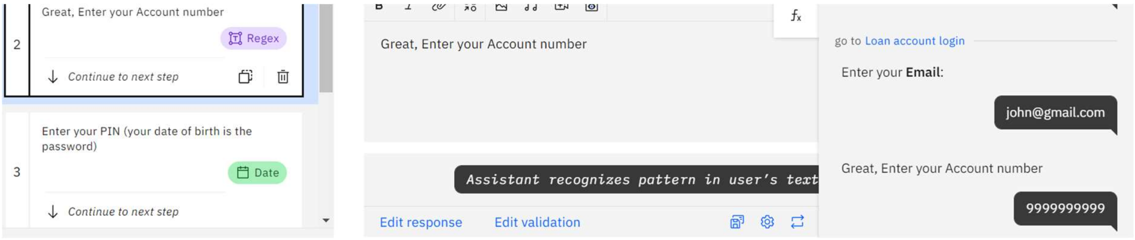
Great, Enter your Account number

Enter your PIN (your date of birth is the

Enter your **Email**:

Login to your existing account.

Enter your **Email**:


2
Regex
Continue to next step
3
Date
Continue to next step
Assistant recognizes pattern in user's text
Edit response
Edit validation
go to Loan account login
john@gmail.com
9999999999

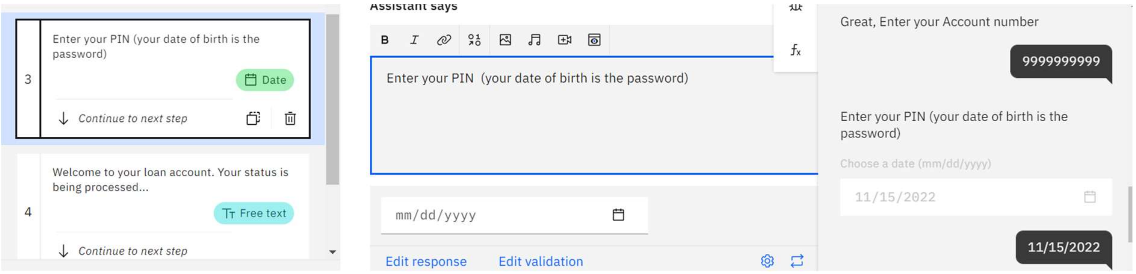
Great, Enter your Account number

Enter your PIN (your date of birth is the password)

Great, Enter your Account number

Enter your **Email**:

Great, Enter your Account number


3
Date
Continue to next step
4
Free text
Continue to next step
Assistant says
B I
mm/dd/yyyy
Edit response
Edit validation
9999999999
Choose a date (mm/dd/yyyy)
11/15/2022
11/15/2022

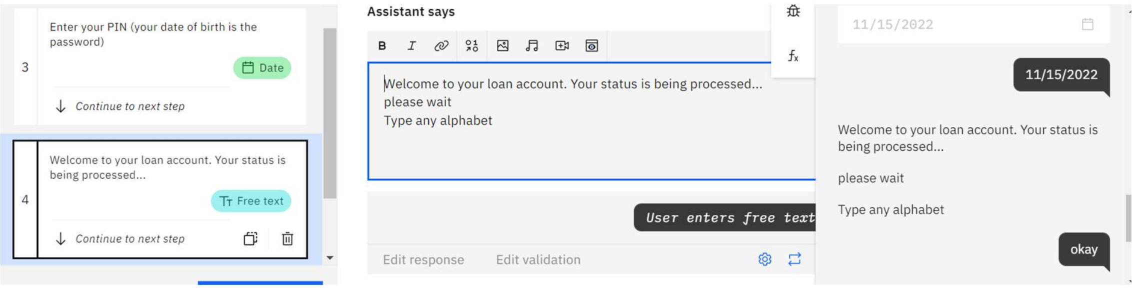
Enter your PIN (your date of birth is the password)

Welcome to your loan account. Your status is being processed...

Enter your PIN (your date of birth is the password)

Great, Enter your Account number

Enter your PIN (your date of birth is the password)



3 Enter your PIN (your date of birth is the password)

4 Welcome to your loan account. Your status is being processed...

Assistant says

Welcome to your loan account. Your status is being processed...
please wait
Type any alphabet

11/15/2022

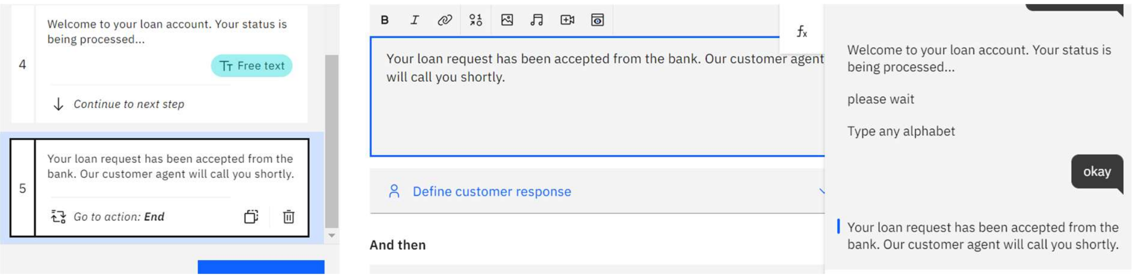
Welcome to your loan account. Your status is being processed...

please wait

Type any alphabet

okay

Date
Continue to next step
Free text
Continue to next step
User enters free text
Edit response
Edit validation
11/15/2022



4 Welcome to your loan account. Your status is being processed...

5 Your loan request has been accepted from the bank. Our customer agent will call you shortly.

Your loan request has been accepted from the bank. Our customer agent will call you shortly.

Welcome to your loan account. Your status is being processed...

please wait

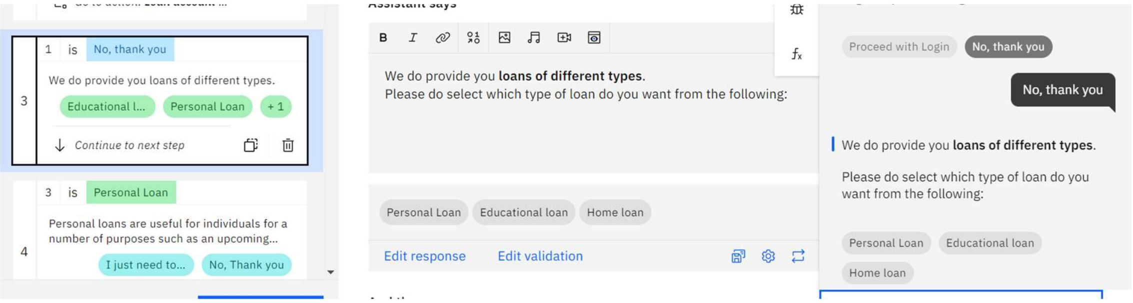
Type any alphabet

okay

Your loan request has been accepted from the bank. Our customer agent will call you shortly.

Free text
Continue to next step
Go to action: End
Define customer response
And then

Loan Account Action:



3 1 is No, thank you
We do provide you loans of different types.

4 3 is Personal Loan
Personal loans are useful for individuals for a number of purposes such as an upcoming...

We do provide you **loans of different types**.
Please do select which type of loan do you want from the following:

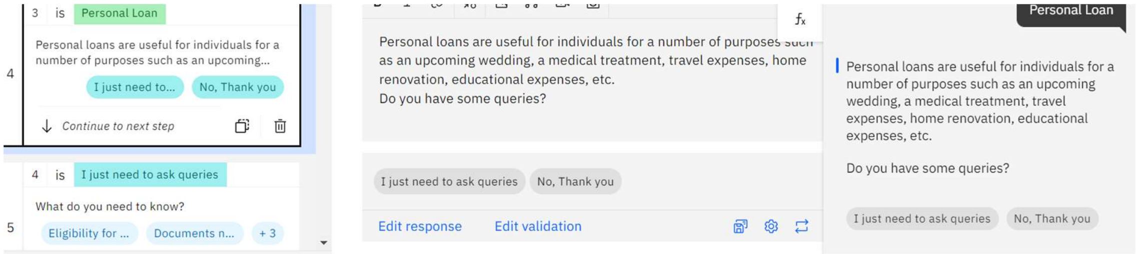
No, thank you

We do provide you **loans of different types**.

Please do select which type of loan do you want from the following:

Educational l...
Personal Loan
+ 1
Continue to next step
I just need to...
No, Thank you
Personal Loan
Educational loan
Home loan
Edit response
Edit validation
Proceed with Login
No, thank you
Personal Loan
Educational loan
Home loan

Personal Loan:



4 3 is Personal Loan
Personal loans are useful for individuals for a number of purposes such as an upcoming...

5 4 is I just need to ask queries
What do you need to know?

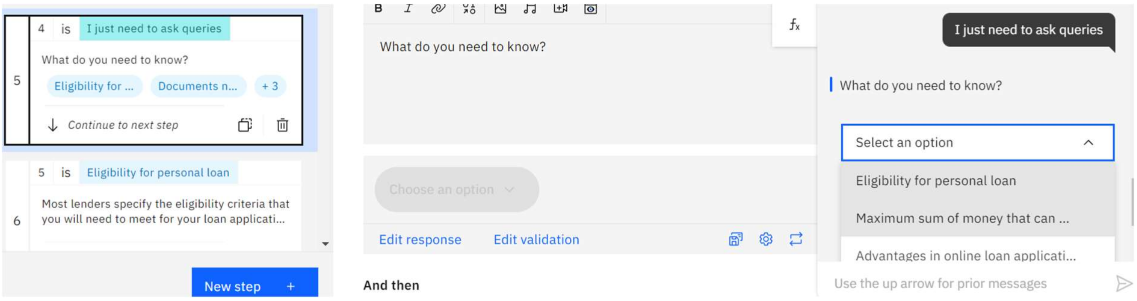
Personal loans are useful for individuals for a number of purposes such as an upcoming wedding, a medical treatment, travel expenses, home renovation, educational expenses, etc.
Do you have some queries?

Personal Loan

Personal loans are useful for individuals for a number of purposes such as an upcoming wedding, a medical treatment, travel expenses, home renovation, educational expenses, etc.

Do you have some queries?

I just need to...
No, Thank you
Continue to next step
Eligibility for ...
Documents n...
+ 3
I just need to ask queries
No, Thank you
Edit response
Edit validation
I just need to ask queries
No, Thank you



5 4 is I just need to ask queries

What do you need to know?

Eligibility for ... Documents n... + 3

6 5 is Eligibility for personal loan

Most lenders specify the eligibility criteria that you will need to meet for your loan applicati...

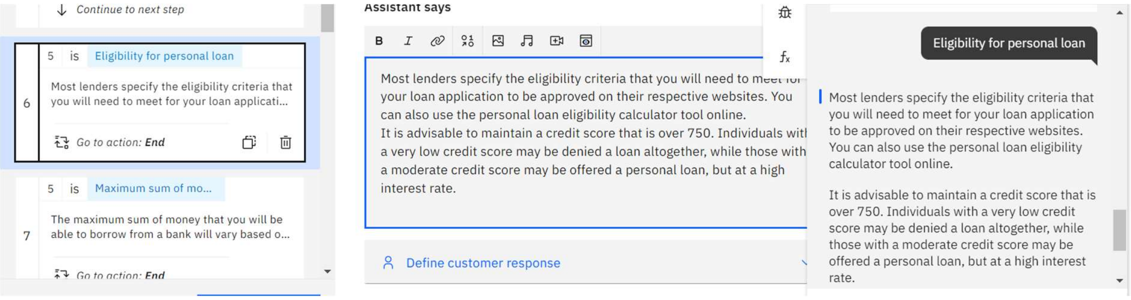
What do you need to know?

I just need to ask queries

What do you need to know?

Select an option

- Eligibility for personal loan
- Maximum sum of money that can ...
- Advantages in online loan applicati...



6 5 is Eligibility for personal loan

Most lenders specify the eligibility criteria that you will need to meet for your loan applicati...

7 5 is Maximum sum of mo...

The maximum sum of money that you will be able to borrow from a bank will vary based o...

Most lenders specify the eligibility criteria that you will need to meet for your loan application to be approved on their respective websites. You can also use the personal loan eligibility calculator tool online.
It is advisable to maintain a credit score that is over 750. Individuals with a very low credit score may be denied a loan altogether, while those with a moderate credit score may be offered a personal loan, but at a high interest rate.

Eligibility for personal loan

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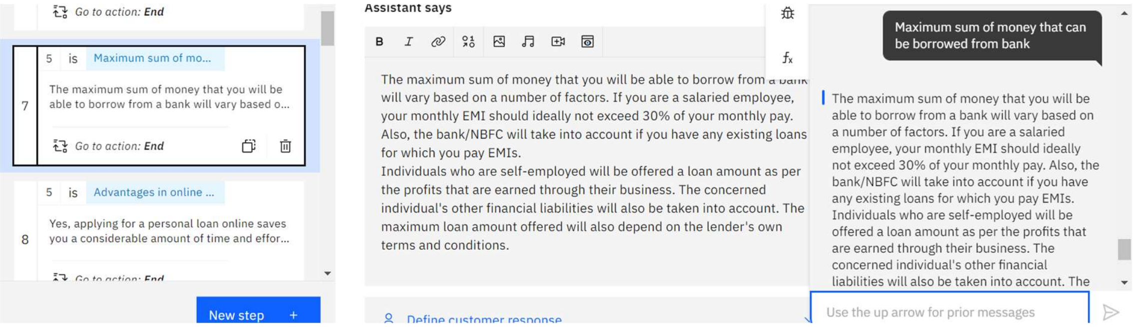


7 5 is Maximum sum of mo...

The maximum sum of money that you will be able to borrow from a bank will vary based o...

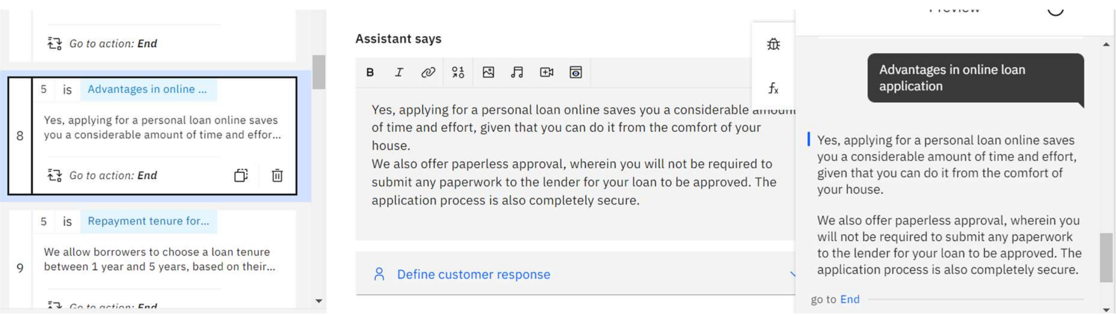
8 5 is Advantages in online ...

Yes, applying for a personal loan online saves you a considerable amount of time and effor...

The maximum sum of money that you will be able to borrow from a bank will vary based on a number of factors. If you are a salaried employee, your monthly EMI should ideally not exceed 30% of your monthly pay. Also, the bank/NBFC will take into account if you have any existing loans for which you pay EMIs.
Individuals who are self-employed will be offered a loan amount as per the profits that are earned through their business. The concerned individual's other financial liabilities will also be taken into account. The maximum loan amount offered will also depend on the lender's own terms and conditions.

Maximum sum of money that can be borrowed from bank

The maximum sum of money that you will be able to borrow from a bank will vary based on a number of factors. If you are a salaried employee, your monthly EMI should ideally not exceed 30% of your monthly pay. Also, the bank/NBFC will take into account if you have any existing loans for which you pay EMIs. Individuals who are self-employed will be offered a loan amount as per the profits that are earned through their business. The concerned individual's other financial liabilities will also be taken into account. The



8 5 is Advantages in online ...

Yes, applying for a personal loan online saves you a considerable amount of time and effor...

9 5 is Repayment tenure for...

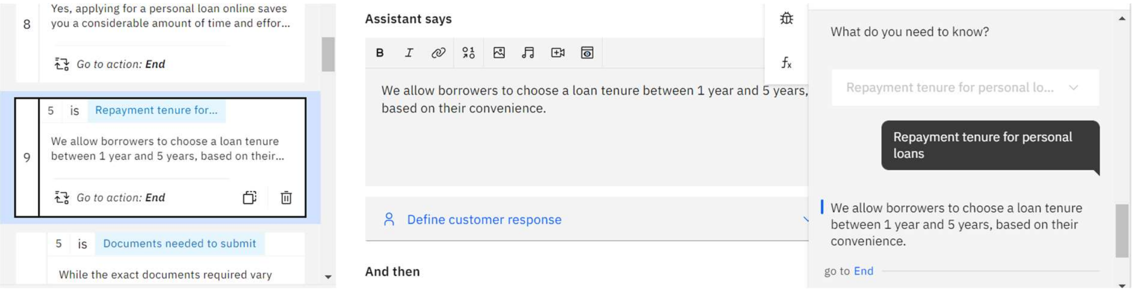
We allow borrowers to choose a loan tenure between 1 year and 5 years, based on their...

Yes, applying for a personal loan online saves you a considerable amount of time and effort, given that you can do it from the comfort of your house.
We also offer paperless approval, wherein you will not be required to submit any paperwork to the lender for your loan to be approved. The application process is also completely secure.

Advantages in online loan application

Yes, applying for a personal loan online saves you a considerable amount of time and effort, given that you can do it from the comfort of your house.

We also offer paperless approval, wherein you will not be required to submit any paperwork to the lender for your loan to be approved. The application process is also completely secure.



8 Yes, applying for a personal loan online saves you a considerable amount of time and effor...

Go to action: End

9 5 is Repayment tenure for...

We allow borrowers to choose a loan tenure between 1 year and 5 years, based on their...

Go to action: End

5 is Documents needed to submit

While the exact documents required vary

Assistant says

We allow borrowers to choose a loan tenure between 1 year and 5 years, based on their convenience.

Define customer response

And then

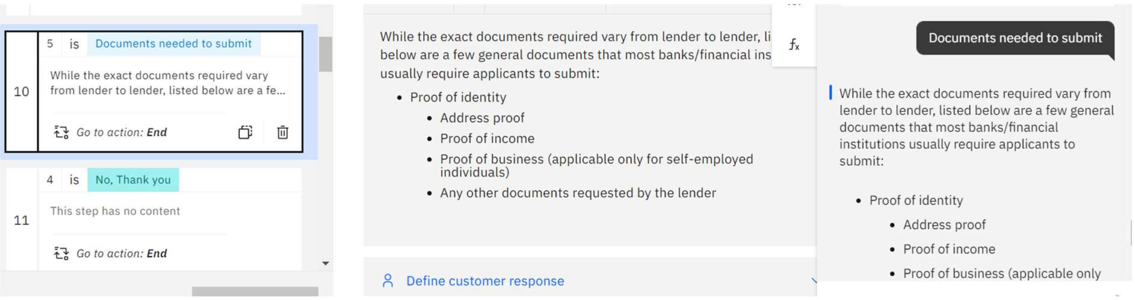
What do you need to know?

Repayment tenure for personal lo...

Repayment tenure for personal loans

We allow borrowers to choose a loan tenure between 1 year and 5 years, based on their convenience.

go to End



10 5 is Documents needed to submit

While the exact documents required vary from lender to lender, listed below are a fe...

Go to action: End

11 4 is No, Thank you

This step has no content

Go to action: End

While the exact documents required vary from lender to lender, li below are a few general documents that most banks/financial ins usually require applicants to submit:

- Proof of identity
    - Address proof
    - Proof of income
    - Proof of business (applicable only for self-employed individuals)
    - Any other documents requested by the lender

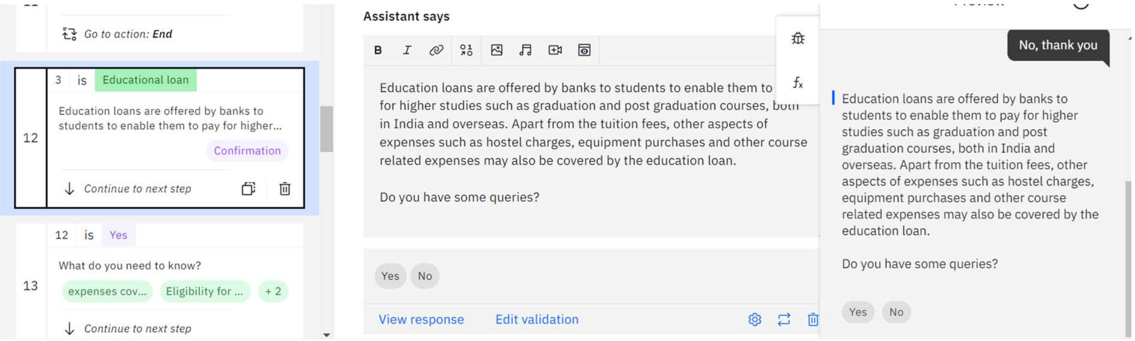
Define customer response

Documents needed to submit

While the exact documents required vary from lender to lender, listed below are a few general documents that most banks/financial institutions usually require applicants to submit:

- Proof of identity
    - Address proof
    - Proof of income
    - Proof of business (applicable only

Educational loan



Go to action: End

12 3 is Educational loan

Education loans are offered by banks to students to enable them to pay for higher...

Confirmation

Continue to next step

13 12 is Yes

What do you need to know?

expenses cov... Eligibility for ... + 2

Continue to next step

Assistant says

Education loans are offered by banks to students to enable them to pay for higher studies such as graduation and post graduation courses, both in India and overseas. Apart from the tuition fees, other aspects of expenses such as hostel charges, equipment purchases and other course related expenses may also be covered by the education loan.

Do you have some queries?

Yes No

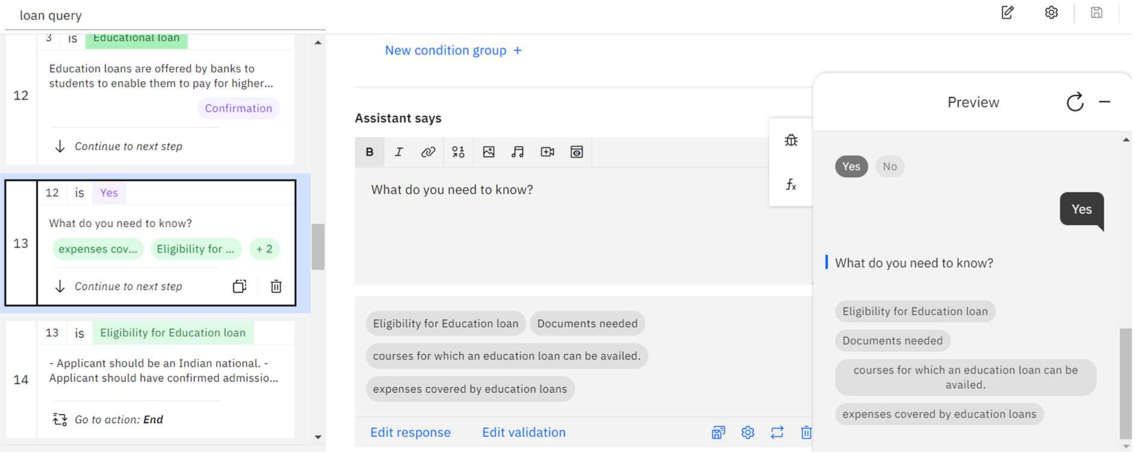
View response Edit validation

No, thank you

Education loans are offered by banks to students to enable them to pay for higher studies such as graduation and post graduation courses, both in India and overseas. Apart from the tuition fees, other aspects of expenses such as hostel charges, equipment purchases and other course related expenses may also be covered by the education loan.

Do you have some queries?

Yes No



loan query

3 is Educational loan

12 Education loans are offered by banks to students to enable them to pay for higher...

Confirmation

Continue to next step

13 12 is Yes

What do you need to know?

expenses cov... Eligibility for ... + 2

Continue to next step

14 13 is Eligibility for Education loan

- Applicant should be an Indian national. - Applicant should have confirmed admissio...

Go to action: End

New condition group +

Assistant says

What do you need to know?

Eligibility for Education loan Documents needed

courses for which an education loan can be availed.

expenses covered by education loans

Edit response Edit validation

Preview

Yes No

Yes

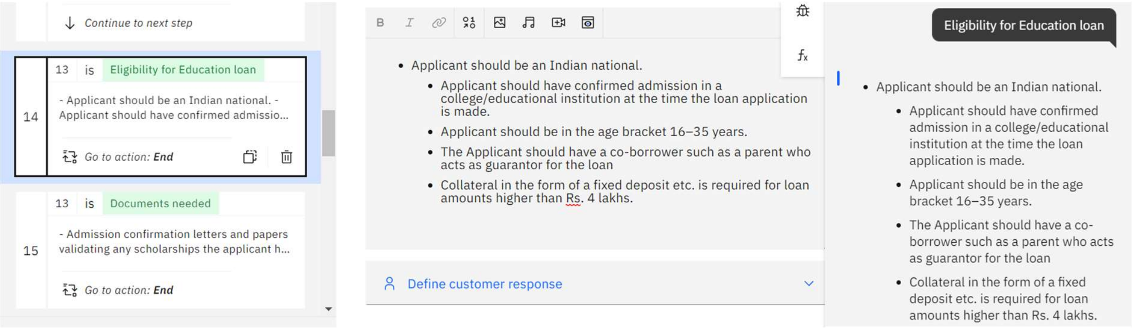
What do you need to know?

Eligibility for Education loan

Documents needed

courses for which an education loan can be availed.

expenses covered by education loans



Continue to next step

14 — 13 is Eligibility for Education loan

- Applicant should be an Indian national. - Applicant should have confirmed admissio...

Go to action: End

15 — 13 is Documents needed

- Admission confirmation letters and papers validating any scholarships the applicant h...

Go to action: End

- Applicant should be an Indian national.
  - Applicant should have confirmed admission in a college/educational institution at the time the loan application is made.
  - Applicant should be in the age bracket 16–35 years.
  - The Applicant should have a co-borrower such as a parent who acts as guarantor for the loan
  - Collateral in the form of a fixed deposit etc. is required for loan amounts higher than Rs. 4 lakhs.

Define customer response

Eligibility for Education loan

- Applicant should be an Indian national.
  - Applicant should have confirmed admission in a college/educational institution at the time the loan application is made.
  - Applicant should be in the age bracket 16–35 years.
  - The Applicant should have a co-borrower such as a parent who acts as guarantor for the loan
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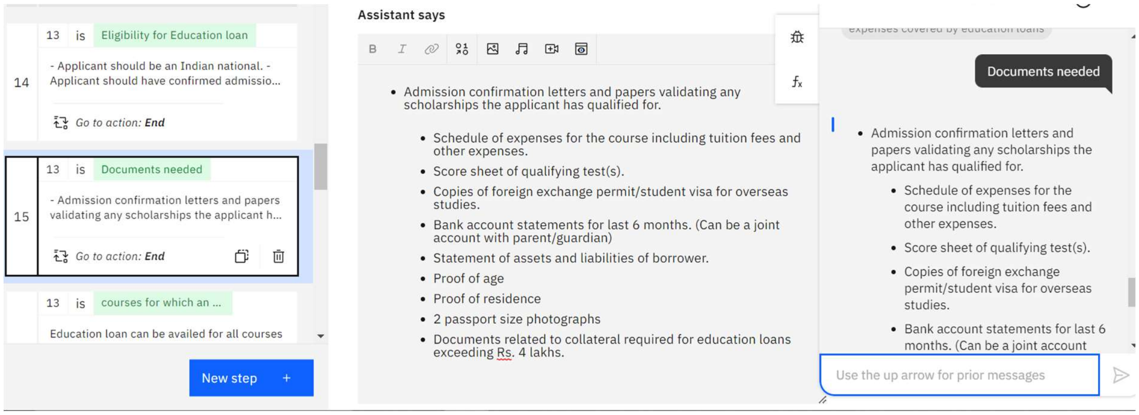


14 — 13 is Eligibility for Education loan

- Applicant should be an Indian national. - Applicant should have confirmed admissio...

Go to action: End

15 — 13 is Documents needed

- Admission confirmation letters and papers validating any scholarships the applicant h...

Go to action: End

13 is courses for which an ...

Education loan can be availed for all courses

New step +

Assistant says

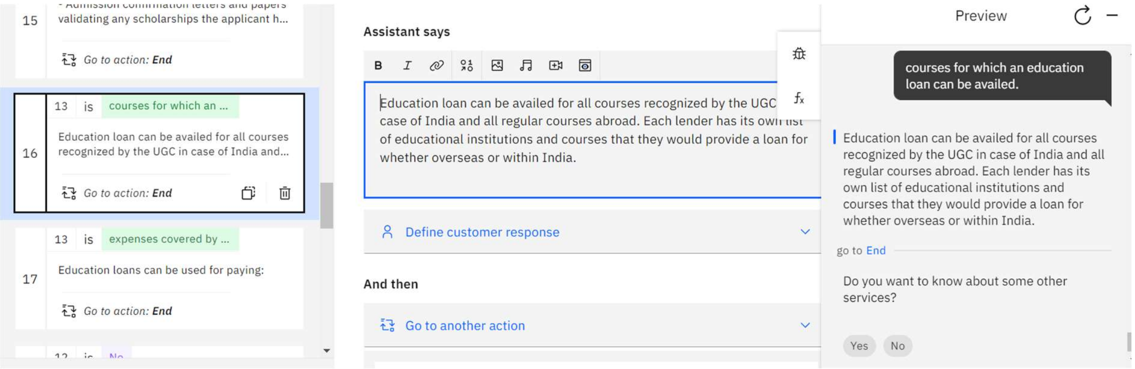
- Admission confirmation letters and papers validating any scholarships the applicant has qualified for.
  - Schedule of expenses for the course including tuition fees and other expenses.
  - Score sheet of qualifying test(s).
  - Copies of foreign exchange permit/student visa for overseas studies.
  - Bank account statements for last 6 months. (Can be a joint account with parent/guardian)
  - Statement of assets and liabilities of borrower.
  - Proof of age
  - Proof of residence
  - 2 passport size photographs
  - Documents related to collateral required for education loans exceeding Rs. 4 lakhs.

expenses covered by education loans

Documents needed

- Admission confirmation letters and papers validating any scholarships the applicant has qualified for.
  - Schedule of expenses for the course including tuition fees and other expenses.
  - Score sheet of qualifying test(s).
  - Copies of foreign exchange permit/student visa for overseas studies.
  - Bank account statements for last 6 months. (Can be a joint account

Use the up arrow for prior messages



15 — - Admission confirmation letters and papers validating any scholarships the applicant h...

Go to action: End

16 — 13 is courses for which an ...

Education loan can be availed for all courses recognized by the UGC in case of India and...

Go to action: End

17 — 13 is expenses covered by ...

Education loans can be used for paying:

Go to action: End

12 is No

Assistant says

Education loan can be availed for all courses recognized by the UGC case of India and all regular courses abroad. Each lender has its own list of educational institutions and courses that they would provide a loan for whether overseas or within India.

Define customer response

And then

Go to another action

Preview

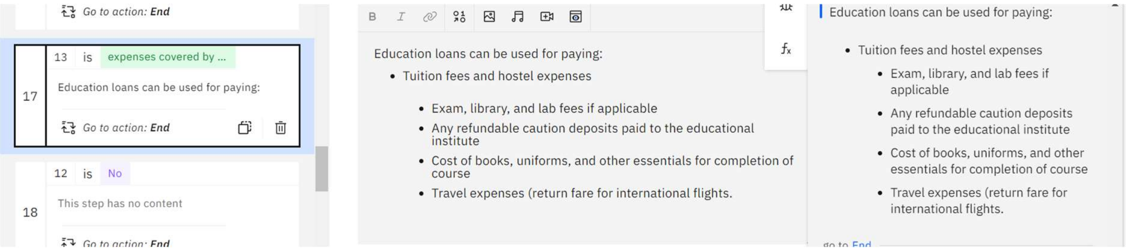
courses for which an education loan can be availed.

Education loan can be availed for all courses recognized by the UGC in case of India and all regular courses abroad. Each lender has its own list of educational institutions and courses that they would provide a loan for whether overseas or within India.

go to End

Do you want to know about some other services?

Yes No



Go to action: End

17 — 13 is expenses covered by ...

Education loans can be used for paying:

Go to action: End

18 — 12 is No

This step has no content

Go to action: End

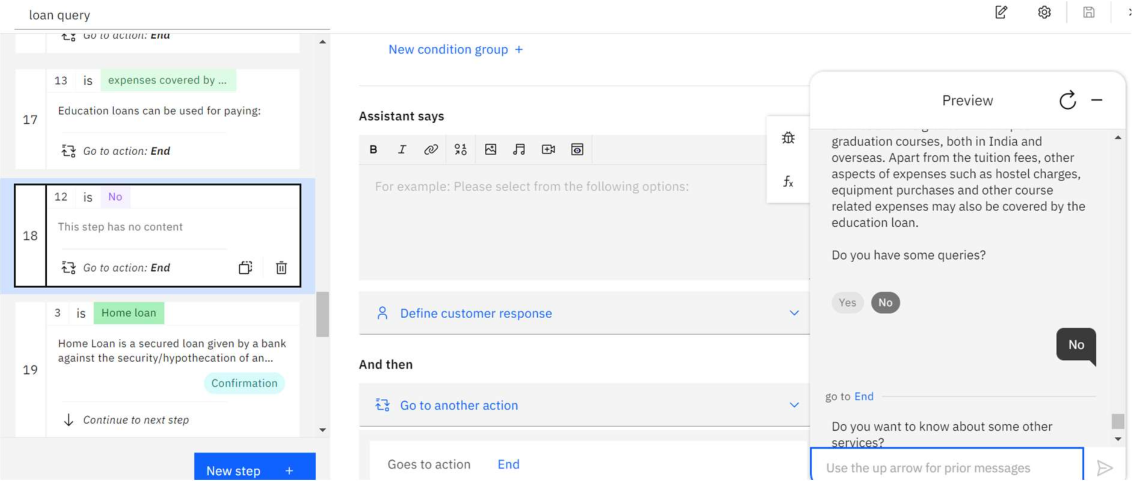
Education loans can be used for paying:

- Tuition fees and hostel expenses
  - Exam, library, and lab fees if applicable
  - Any refundable caution deposits paid to the educational institute
  - Cost of books, uniforms, and other essentials for completion of course
  - Travel expenses (return fare for international flights.

Education loans can be used for paying:

- Tuition fees and hostel expenses
  - Exam, library, and lab fees if applicable
  - Any refundable caution deposits paid to the educational institute
  - Cost of books, uniforms, and other essentials for completion of course
  - Travel expenses (return fare for international flights.

go to End


loan query
Go to action: End
13 is expenses covered by ...
17
Go to action: End
18
12 is No
Go to action: End
19
3 is Home loan
Confirmation
Continue to next step
New step +
New condition group +
Assistant says
Define customer response
And then
Go to another action
Preview
Yes
No
go to End

Education loans can be used for paying:

This step has no content

Home Loan is a secured loan given by a bank against the security/hypothecation of an...

For example: Please select from the following options:

Goes to action End

graduation courses, both in India and overseas. Apart from the tuition fees, other aspects of expenses such as hostel charges, equipment purchases and other course related expenses may also be covered by the education loan.

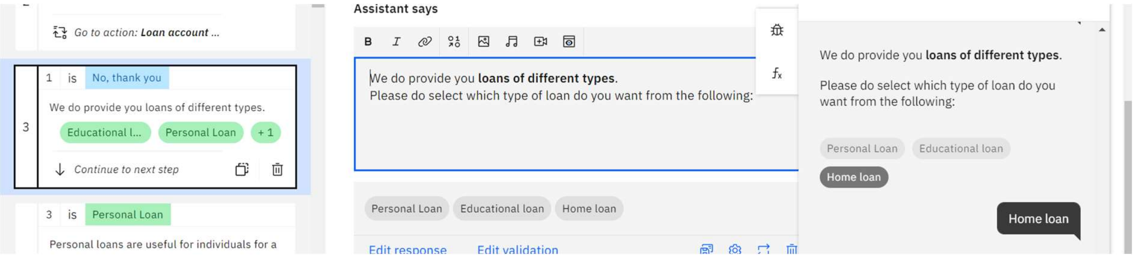
Do you have some queries?

No

Do you want to know about some other services?

Use the up arrow for prior messages

Home Loan


Go to action: Loan account ...
3
1 is No, thank you
Educational l...
Personal Loan
+ 1
Continue to next step
3 is Personal Loan
Assistant says
Personal Loan
Educational loan
Home loan
Edit response
Edit validation

We do provide you loans of different types.

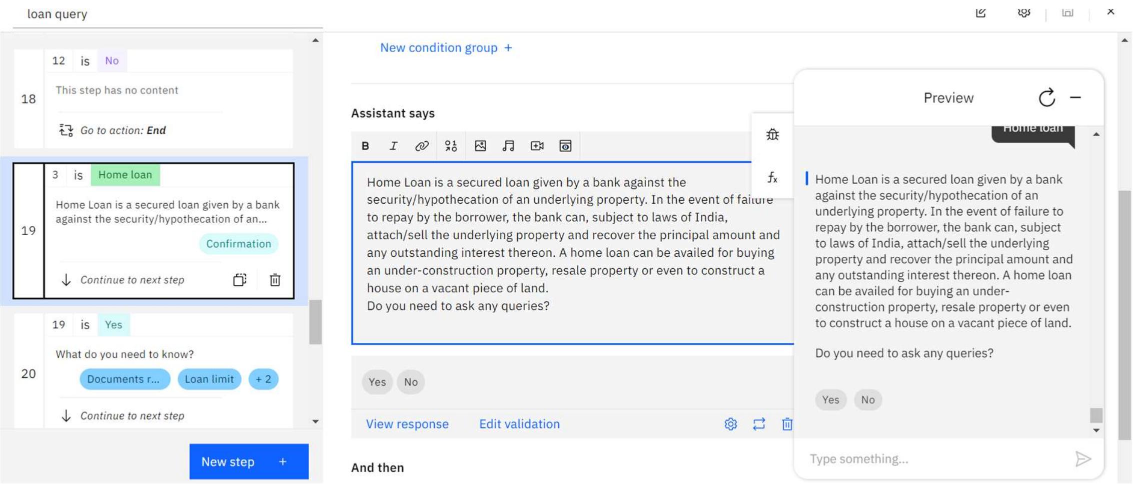
Personal loans are useful for individuals for a

We do provide you **loans of different types**.
Please do select which type of loan do you want from the following:

We do provide you **loans of different types**.

Please do select which type of loan do you want from the following:

Home loan


loan query
18
12 is No
Go to action: End
19
3 is Home loan
Confirmation
Continue to next step
20
19 is Yes
Documents r...
Loan limit
+ 2
Continue to next step
New step +
New condition group +
Assistant says
Yes
No
View response
Edit validation
And then
Preview
Home loan

This step has no content

Home Loan is a secured loan given by a bank against the security/hypothecation of an...

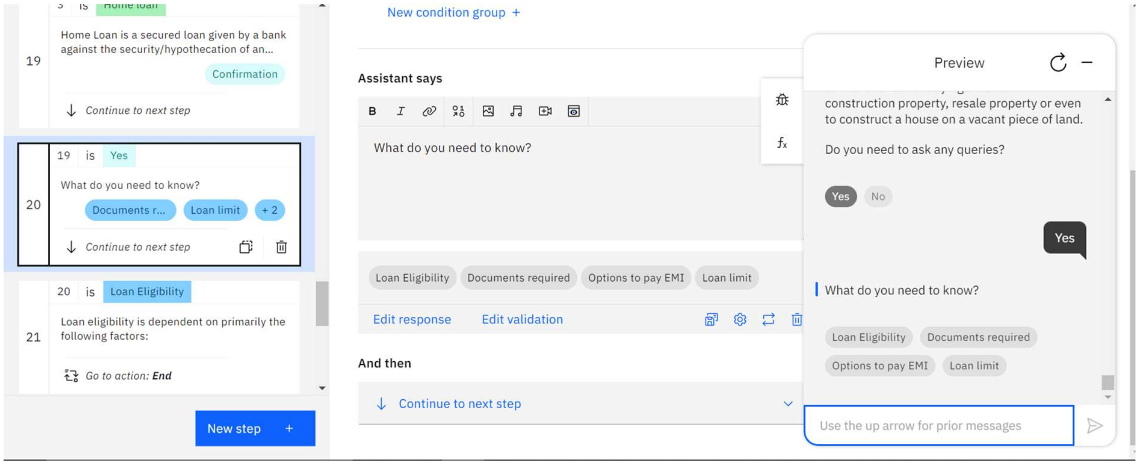
What do you need to know?

Home Loan is a secured loan given by a bank against the security/hypothecation of an underlying property. In the event of failure to repay by the borrower, the bank can, subject to laws of India, attach/sell the underlying property and recover the principal amount and any outstanding interest thereon. A home loan can be availed for buying an under-construction property, resale property or even to construct a house on a vacant piece of land.
Do you need to ask any queries?

Home Loan is a secured loan given by a bank against the security/hypothecation of an underlying property. In the event of failure to repay by the borrower, the bank can, subject to laws of India, attach/sell the underlying property and recover the principal amount and any outstanding interest thereon. A home loan can be availed for buying an under-construction property, resale property or even to construct a house on a vacant piece of land.

Do you need to ask any queries?

Type something...



19 — Home Loan is a secured loan given by a bank against the security/hypothecation of an... — Confirmation — Continue to next step

20 — 19 is Yes — What do you need to know? — Documents r... | Loan limit | + 2 — Continue to next step

21 — 20 is Loan Eligibility — Loan eligibility is dependent on primarily the following factors: — Go to action: End

What do you need to know?

Loan Eligibility | Documents required | Options to pay EMI | Loan limit

construction property, resale property or even to construct a house on a vacant piece of land.

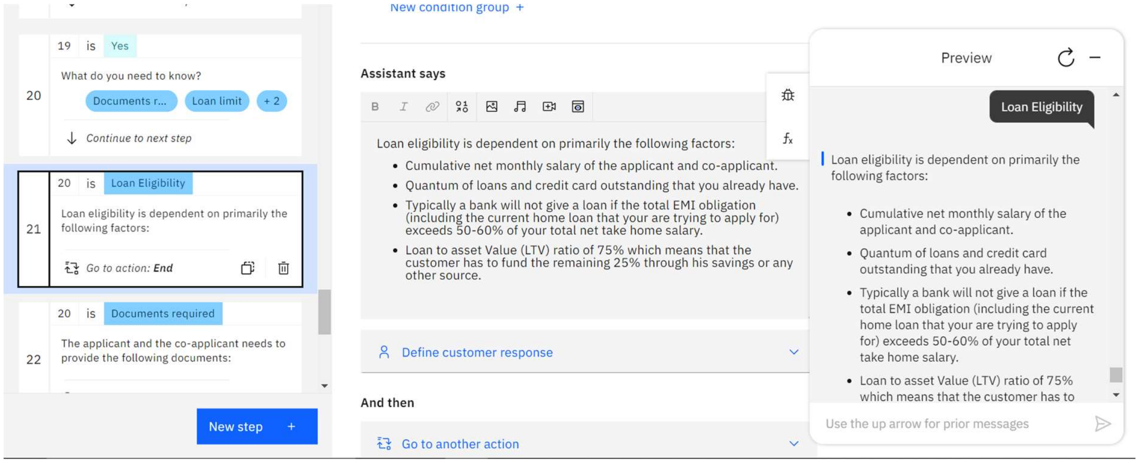
Do you need to ask any queries?

Yes | No

Yes

What do you need to know?

Loan Eligibility | Documents required | Options to pay EMI | Loan limit



20 — 19 is Yes — What do you need to know? — Documents r... | Loan limit | + 2 — Continue to next step

21 — 20 is Loan Eligibility — Loan eligibility is dependent on primarily the following factors: — Go to action: End

22 — 20 is Documents required — The applicant and the co-applicant needs to provide the following documents:

Loan eligibility is dependent on primarily the following factors:

- Cumulative net monthly salary of the applicant and co-applicant.
- Quantum of loans and credit card outstanding that you already have.
- Typically a bank will not give a loan if the total EMI obligation (including the current home loan that your are trying to apply for) exceeds 50-60% of your total net take home salary.
- Loan to asset Value (LTV) ratio of 75% which means that the customer has to fund the remaining 25% through his savings or any other source.

Loan Eligibility

Loan eligibility is dependent on primarily the following factors:

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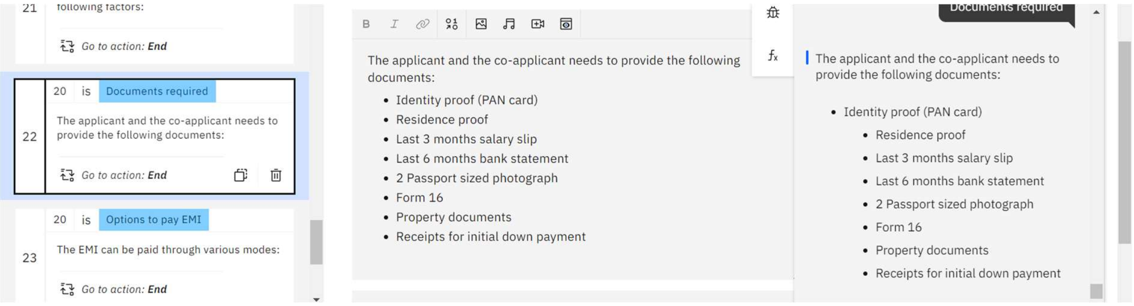


21 — following factors: — Go to action: End

22 — 20 is Documents required — The applicant and the co-applicant needs to provide the following documents: — Go to action: End

23 — 20 is Options to pay EMI — The EMI can be paid through various modes: — Go to action: End

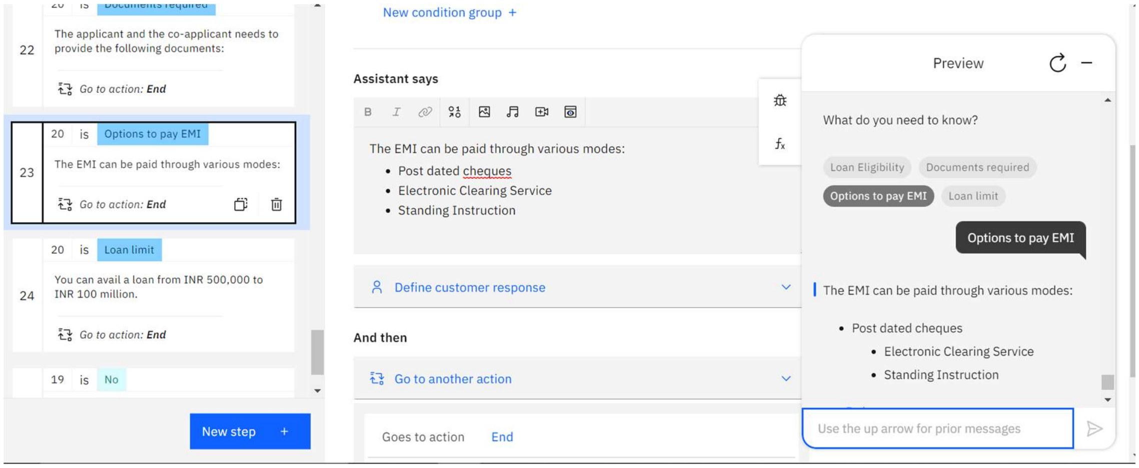
The applicant and the co-applicant needs to provide the following documents:

- Identity proof (PAN card)
- Residence proof
- Last 3 months salary slip
- Last 6 months bank statement
- 2 Passport sized photograph
- Form 16
- Property documents
- Receipts for initial down payment

Documents required

The applicant and the co-applicant needs to provide the following documents:

- Identity proof (PAN card)
  - Residence proof
  - Last 3 months salary slip
  - Last 6 months bank statement
  - 2 Passport sized photograph
  - Form 16
  - Property documents
  - Receipts for initial down payment



22 The applicant and the co-applicant needs to provide the following documents:

Go to action: **End**

20 is Options to pay EMI

23 The EMI can be paid through various modes:

Go to action: **End**

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.

Go to action: **End**

19 is No

New condition group +

Assistant says

The EMI can be paid through various modes:

- Post dated cheques
- Electronic Clearing Service
- Standing Instruction

Define customer response

And then

Go to another action

Goes to action End

Preview

What do you need to know?

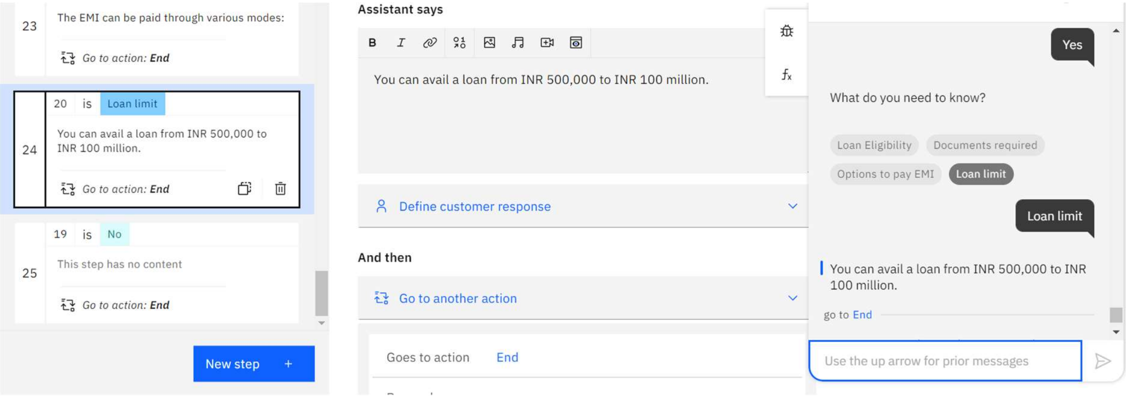
Loan Eligibility | Documents required | Options to pay EMI | Loan limit

Options to pay EMI

The EMI can be paid through various modes:

- Post dated cheques
  - Electronic Clearing Service
  - Standing Instruction

Use the up arrow for prior messages



23 The EMI can be paid through various modes:

Go to action: **End**

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.

Go to action: **End**

19 is No

25 This step has no content

Go to action: **End**

Assistant says

You can avail a loan from INR 500,000 to INR 100 million.

Define customer response

And then

Go to another action

Goes to action End

Yes

What do you need to know?

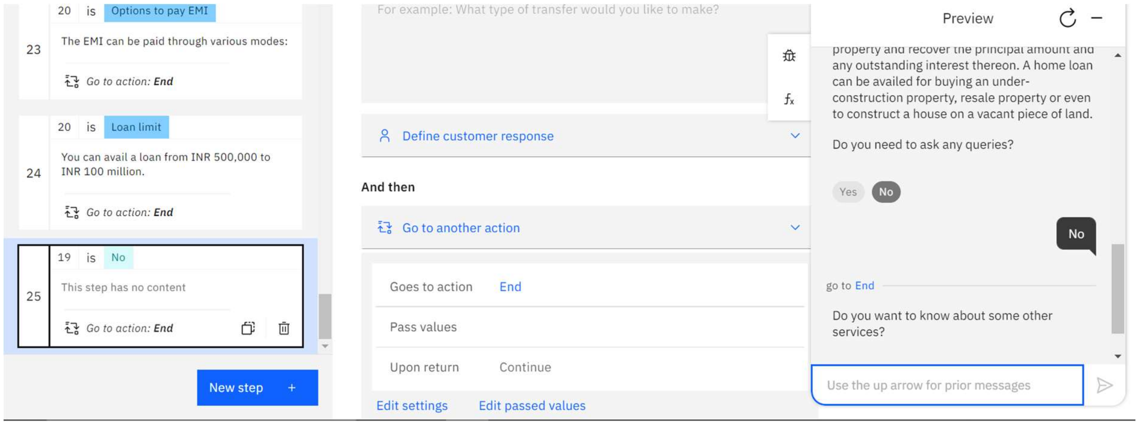
Loan Eligibility | Documents required | Options to pay EMI | Loan limit

Loan limit

You can avail a loan from INR 500,000 to INR 100 million.

go to End

Use the up arrow for prior messages



20 is Options to pay EMI

23 The EMI can be paid through various modes:

Go to action: **End**

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.

Go to action: **End**

19 is No

25 This step has no content

Go to action: **End**

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

Define customer response

And then

Go to another action

Goes to action End

Pass values

Upon return Continue

Edit settings | Edit passed values

Preview

property and recover the principal amount and any outstanding interest thereon. A home loan can be availed for buying an under-construction property, resale property or even to construct a house on a vacant piece of land.

Do you need to ask any queries?

Yes | No

No

go to End

Do you want to know about some other services?

Use the up arrow for prior messages