

PROJECT DOCUMENTATION

AI Based Discourse For Banking Industry

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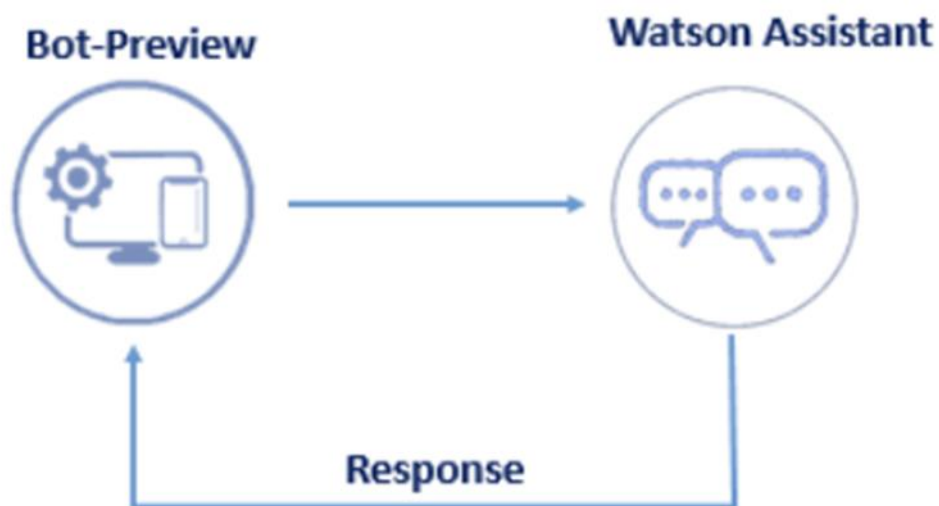
Abstract

In this project, we will be building a chatbot using Watson's assistant. This chat should have the following capabilities:

- The Bot should be able to guide a customer to create a bank account.
- The Bot should be able to answer loan queries.
- The Bot should be able to answer general banking queries.
- The Bot should be able to answer queries regarding net banking.

Services Used:

- IBM Watson Assistant



Keywords- AI, Banking etc.

Introduction

The 2011 quiz competition called 'Jepardi' in the US was unique. One of the 3 contestants was a different person. Surprisingly, the same 'person', won that prestigious competition. By the way, the other two players were not Lechepe. One of them had an unbroken tradition of being undefeated 72 times in a row, while the other had won the biggest prize ever. But the difference between the 'people' who loses these two giants is that he is not a human being, but a computer system. This system, called IBM Watson, defeated humans in its own competition.

This phenomenon brought to light such an intelligent system used in computers, that is, the subject of artificial intelligence (AI) behind it. If a computer system starts doing the work where human beings need special intelligence, it can be called 'artificial intelligence' (AI). Diagnosing scans like X-rays, translating, detecting fraud in many financial transactions, and playing chess are not easy. He needs great intelligence. The same work is now being done by such computer systems.

We live in the time where a lot of work is taken over by machines, software, and various automatic processes. In this regard, artificial intelligence has a special place in all the advancements made today. As the AI systems are used on a day-to-day basis in our life, it is not wrong to say that our lives have also become advanced with the use of this technology, like controlling the temperature of our room, getting answers for our doubts, for helping us to drive our car etc. AI powers product pricing on Amazon, movie recommendations on Netflix, predictive maintenance for machinery and fraud detection for your credit card. AI will do everything for you and as of now it is an added luxury to our lives.

OBJECTIVE OF THE STUDY

- To understand the concept of Artificial Intelligence
- To know the applications of Artificial Intelligence in Banking Sector

Project Objectives

After completing this project, you will learn how to

- Work with Watson Assistant
- Create Skills in Watson Assistant
- Use Entities, Intents, Dialogues

- Deploy skill to generate a preview link

Prerequisites

To complete this project you must have an IBM account

- Please click [here](#) to register for IBM
- Please click [here](#) to log in to IBM Account

Prior Knowledge :

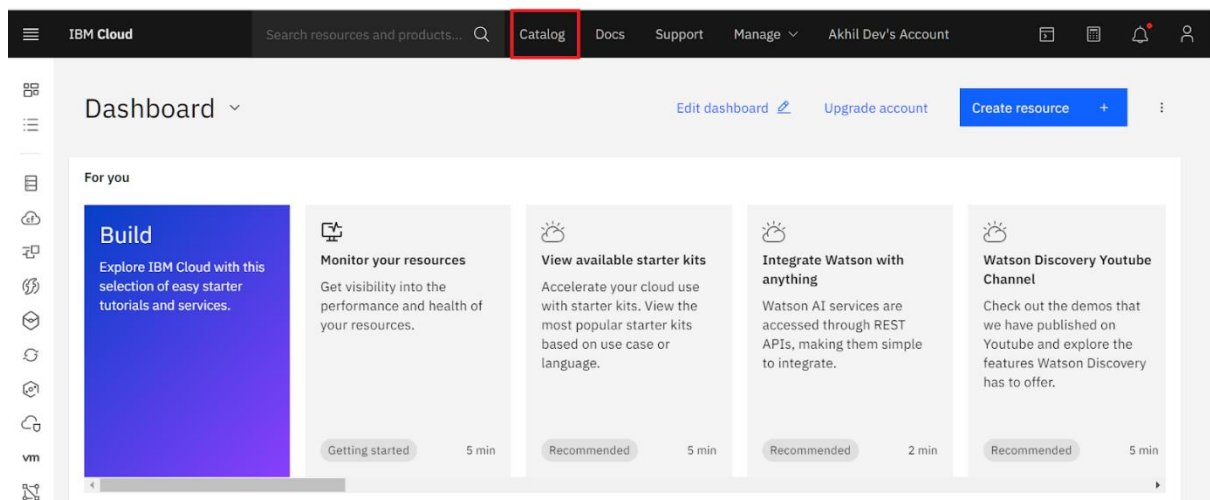
you should have knowledge of the following Concepts

- **What is chatbot**

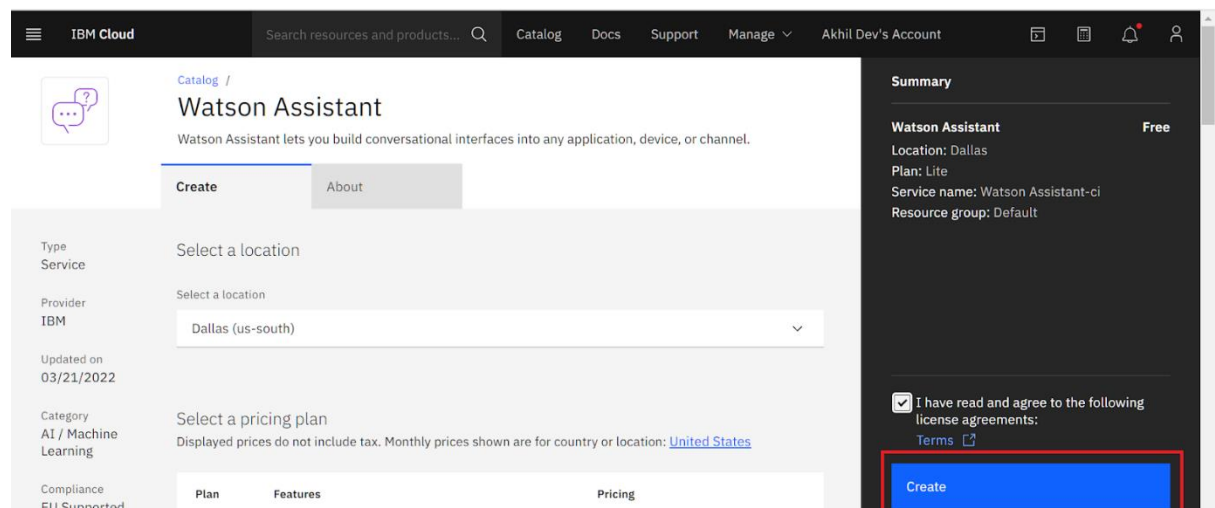
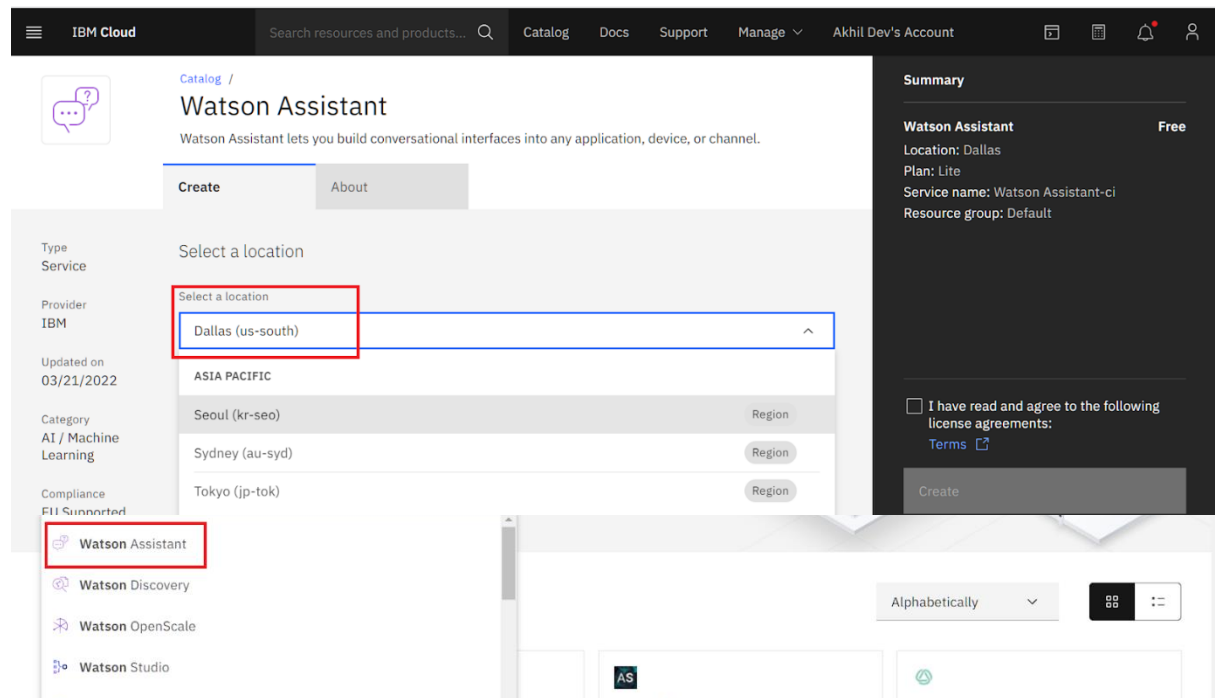
Create IBM Watson Assistant Service

Create IBM Watson Assistant Service

1. Click on the catalog and you will be redirected to a page that will show you all the IBM services, from your left pane click on AI and then select Watson Assistant.



2. Ensure that “Dallas” is selected as a region click on create.



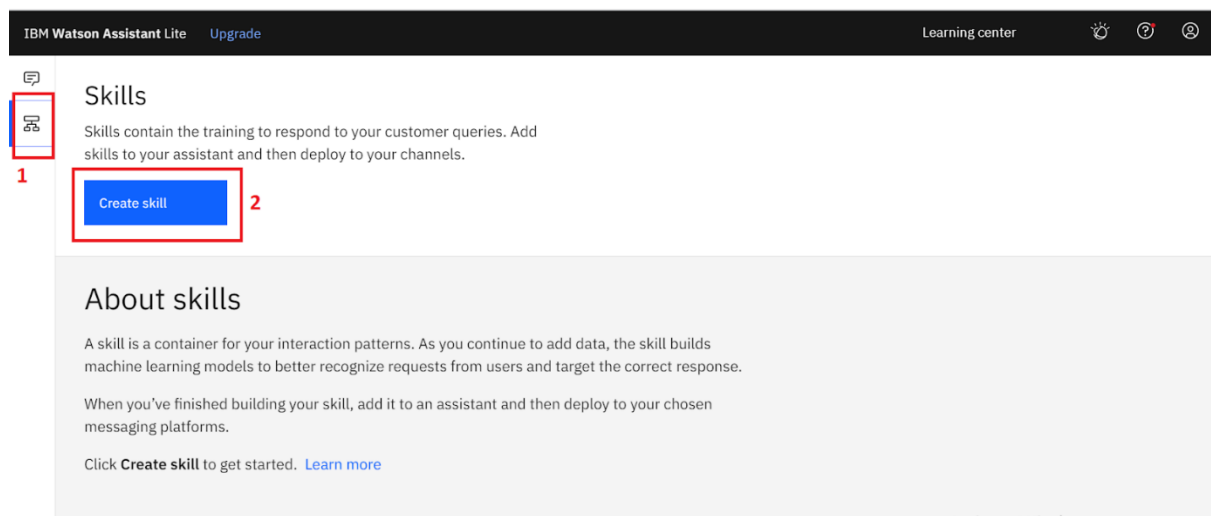
3. Upon successful login to the cloud, you will be on the "Watson Assistant" page. Click on Launch Watson Assistant.

Creating Skills & Assistant For Chatbot

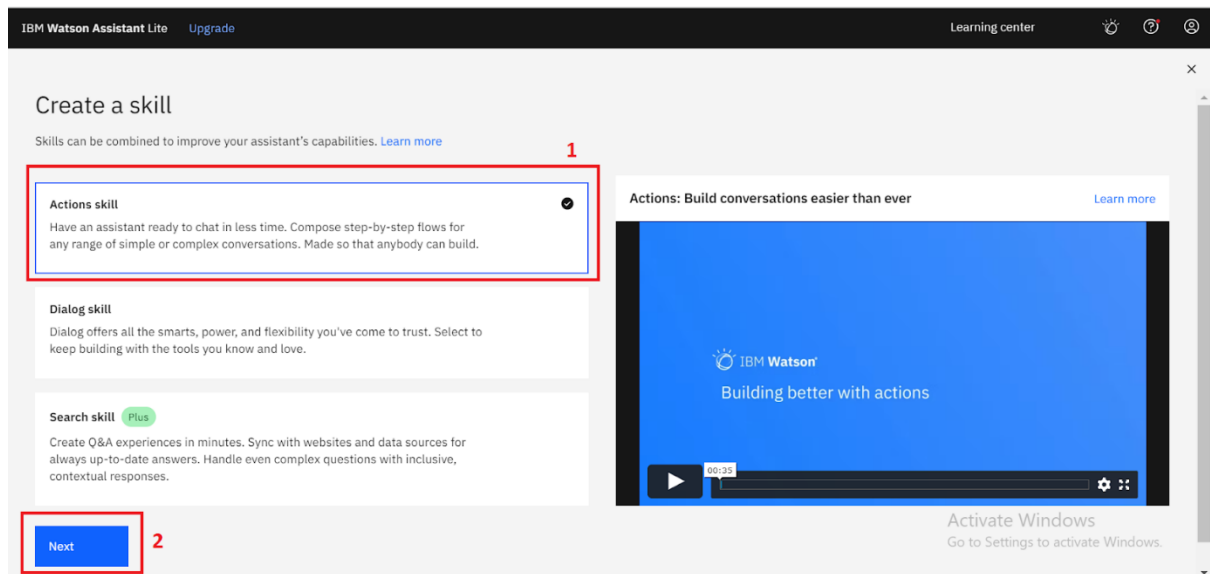
Skills are nothing but actions and steps. Steps are the subset of actions where conversations are built and Assistant is used to integrating skills.

Chatbot Skills Creation

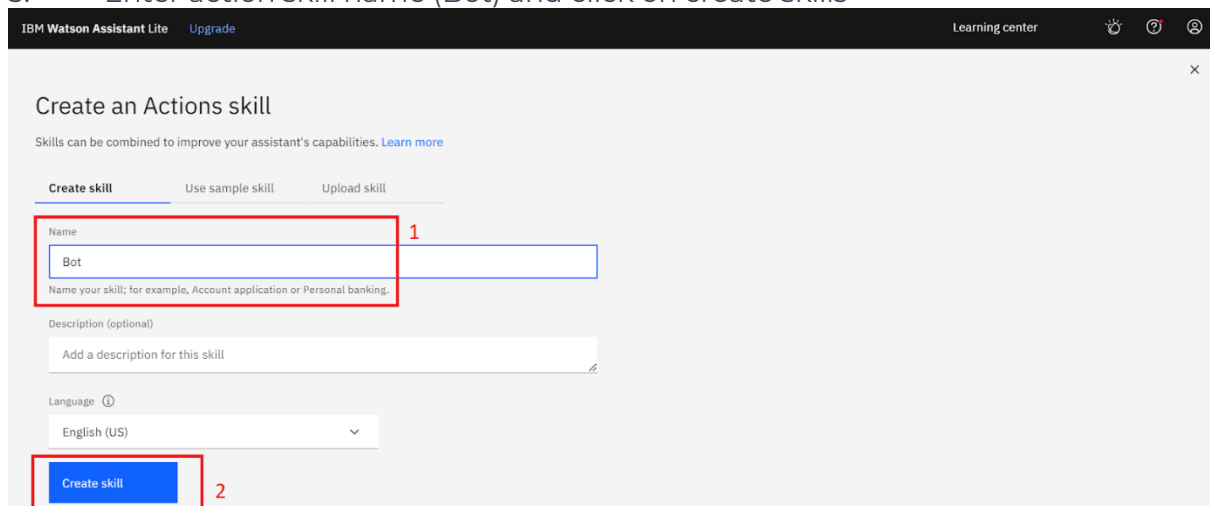
1. Click on the Skills tab and click on create skills.



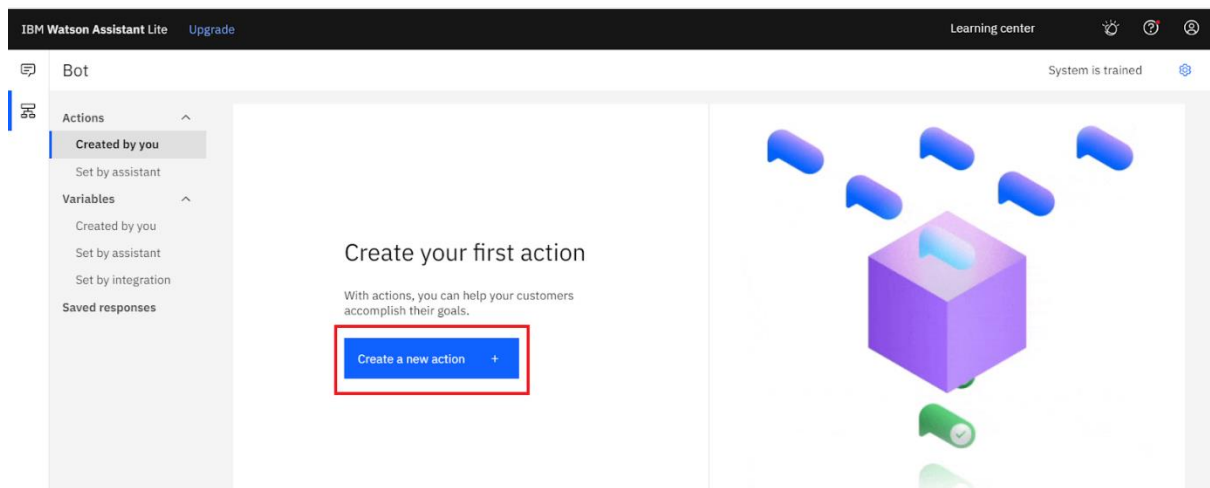
2. Select Action skills and click on next.



3. Enter action skill name (Bot) and click on create skills



4. To create a new action click on Create a new action button.



Creating Assistant & Integrate With Flask Web Page

You will be creating a banking bot in this activity that has the following capabilities

1. The Bot should be able to guide a customer to create a bank account.
2. The Bot should be able to answer loan queries.
3. The Bot should be able to answer general banking queries.
4. The Bot should be able to answer queries regarding net banking.
5. With the help of this bot, you can get all the required details related to banking.

Let us build our flask application which will be running in our local browser with a user interface.

In the flask application, users will interact with the chatbot, and based on the user queries they will get the outcomes.

Build Python Code

1: Importing Libraries

The first step is usually importing the libraries that will be needed in the program.

```
from flask import Flask, render_template
```

Importing the flask module into the project is mandatory. An object of the Flask class is our WSGI application. Flask constructor takes the name of the current module (__name__).

2: Creating our flask application and loading

```
app = Flask(__name__)
```

3: Routing to the Html Page

Here, the declared constructor is used to route to the HTML page created earlier.

The '/' route is bound with the bot function. Hence, when the home page of a web server is opened in the browser, the HTML page will be rendered.


```
@app.route('/')
def bot():
    return render_template('chatbot.html')
```

Main Function

This is used to run the application in localhost.

```
if __name__ == '__main__':
    app.run()
```

Build HTML Code

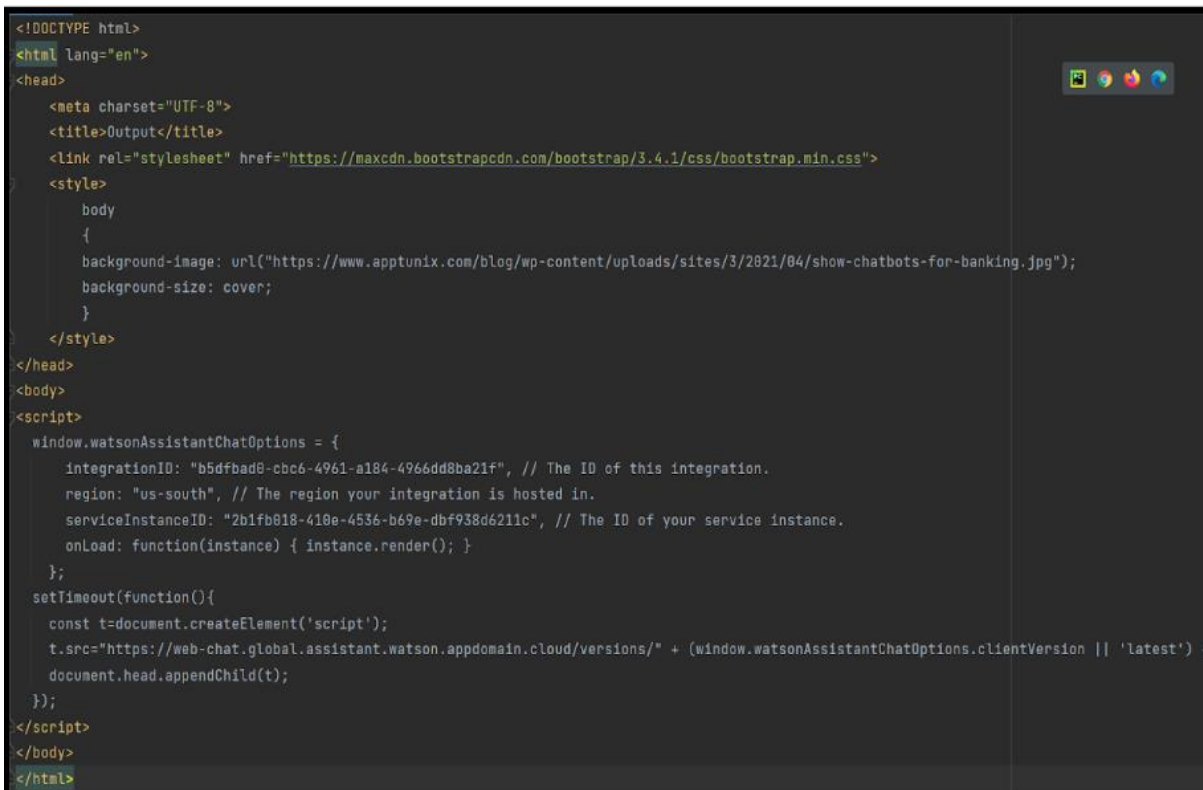
- We use HTML to create the front-end part of the web page.
- Here, we have created 1 HTML page-Chatbot.html
- Chatbot.html displays the home page which integrates with Watson Assistant.
- For more information regarding HTML :
 - [Link](#)

A simple HTML page is created. Auto-generated source code from IBM Watson Assistants is copied and pasted inside the body tag

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="UTF-8">
  <title>Output</title>
  <link rel="stylesheet" href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
  <style>
    body
    {
      background-image: url("https://www.apptunix.com/blog/wp-content/uploads/sites/3/2021/04/show-chatbots-for-banking.jpg");
      background-size: cover;
    }
  </style>
</head>
<body>
<script>
  window.watsonAssistantChatOptions = {
    integrationID: "b5dfbad8-cbc6-4961-a184-4966dd8ba21f", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "2b1fb818-410e-4536-b69e-dbf938d6211c", // The ID of your service instance.
    onLoad: function(instance) { instance.render(); }
  };
  setTimeout(function(){
    const t=document.createElement('script');
    t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" + (window.watsonAssistantChatOptions.clientVersion || 'latest') +
    document.head.appendChild(t);
  });
</script>
</body>
</html>
```

Build HTML Code

- We use HTML to create the front-end part of the web page.

A screenshot of a code editor with a dark theme. The code is HTML, starting with a DOCTYPE declaration, followed by the html, head, and body tags. The head section includes a meta charset, a title 'Output', and a link to Bootstrap CSS. The body section contains a style tag with a background image URL and a script tag that initializes the Watson Assistant chatbot. The script tag includes a function to load the chatbot and a setTimeout function to dynamically load the chatbot script from a CDN.

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="UTF-8">
  <title>Output</title>
  <link rel="stylesheet" href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.min.css">
  <style>
    body
    {
      background-image: url("https://www.apptunix.com/blog/wp-content/uploads/sites/3/2021/04/show-chatbots-for-banking.jpg");
      background-size: cover;
    }
  </style>
</head>
<body>
<script>
  window.watsonAssistantChatOptions = {
    integrationID: "b5dfbad8-cbc6-4961-a184-4966dd8ba21f", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "2b1fb818-418e-4536-b69e-dbf938d6211c", // The ID of your service instance.
    onLoad: function(instance) { instance.render(); }
  };
  setTimeout(function(){
    const t=document.createElement('script');
    t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" + (window.watsonAssistantChatOptions.clientVersion || 'latest') +
    document.head.appendChild(t);
  });
</script>
</body>
</html>
```

- Here, we have created 1 HTML page-Chatbot.html
- Chatbot.html displays the home page which integrates with Watson Assistant.
- For more information regarding HTML

A simple HTML page is created. Auto-generated source code from IBM Watson Assistants is copied and pasted inside the body tag

Run the application

- Open the anaconda prompt from the start menu.
- Navigate to the folder where your app.py resides.
- Now type the “python app.py” command.
- It will show the local host where your app is running on http://127.0.0.1:5000/
- Copy that localhost URL and open that URL in the browser. It does navigate me to where you can view your web page.

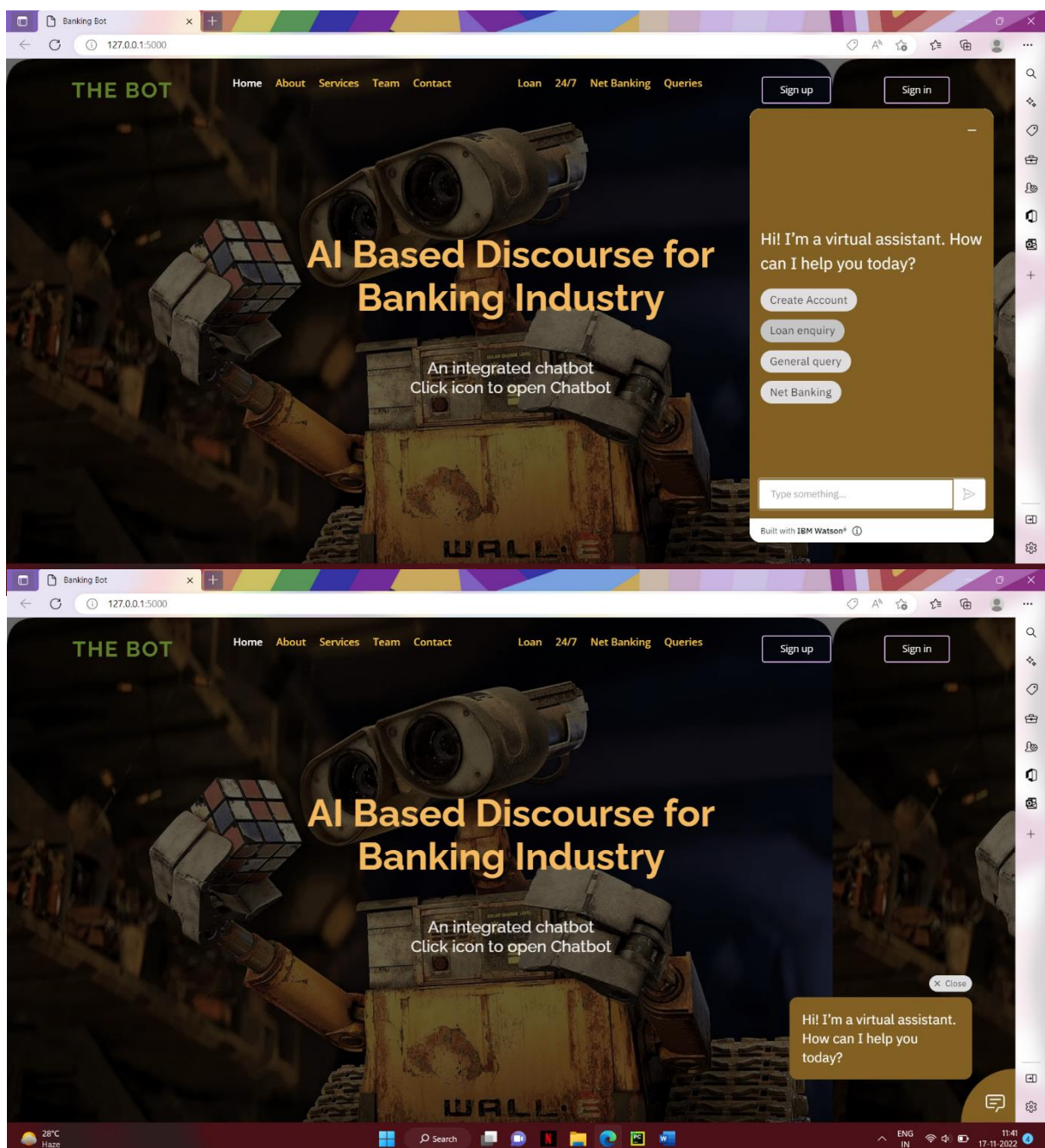
Then it will run on localhost:5000

```
* Serving Flask app "app" (lazy loading)
* Environment: production
  WARNING: This is a development server. Do not use it in a production deployment.
  Use a production WSGI server instead.
* Debug mode: off
* Running on http://127.0.0.1:5000/ (Press CTRL+C to quit)
```

Ideation Phase

Brainstorm & Idea Prioritization Template

Navigate to the localhost (<http://127.0.0.1:5000/>) where you can view your web page.



Brainstorm & Idea Prioritization Template:

Brainstorming provides a free and open environment that encourages everyone within a team to participate in the creative thinking process that leads to problem solving. Prioritizing volume over value, out-of-the-box ideas are welcome and built upon, and all participants are encouraged to collaborate, helping each other develop a rich amount of creative solutions.

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.



Brainstorm & idea prioritization

Use it to brainstorm your ideas and winning solutions so you know what to build on first. Brainstorm and use clustering concepts when it's not so much sitting in front of a screen.

- No rules or agendas
- Free to add ideas
- Multiple participants

Brainstorming collaboration

A lot of preparation goes into being able to do this. Consider how you want to do it, get going.

1. Brainstorming
 - Brainstorming is a process of generating ideas. It's a process of generating ideas. It's a process of generating ideas.
2. Brainstorming
 - Brainstorming is a process of generating ideas. It's a process of generating ideas. It's a process of generating ideas.
3. Brainstorming
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Step-2: Brainstorm, Idea Listing and Grouping

2

Brainstorm

Take about 10 minutes to think about your problem statement.

20 minutes

3

Group ideas

Take notes, cluster your ideas into clusters by similar or related ideas. Organize your ideas into clusters. Then group them into clusters. Give each cluster a name. If you have a cluster that is bigger than the others, it's a cluster. If you have a cluster that is smaller, it's a cluster.

20 minutes

4

Brainstorm

Take about 10 minutes to think about your problem statement.

20 minutes

5

Group ideas

Take notes, cluster your ideas into clusters by similar or related ideas. Organize your ideas into clusters. Then group them into clusters. Give each cluster a name. If you have a cluster that is bigger than the others, it's a cluster. If you have a cluster that is smaller, it's a cluster.

20 minutes

Step-3: Idea Prioritization

4

Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

20 minutes

Importance

If each of these ideas is a good idea, which would have the most impact?

Feasibility

If each of these ideas is a good idea, which would be the easiest to implement?

Tip: Participants can use their cursor to point at where they think ideas should go on the grid. The facilitator can confirm the spot by using the laser pointer holding the it key on the laptop.

What do they THINK AND FEEL?
what really counts
major preoccupations
worries & aspirations

What do they HEAR?
what friends say
what boss say
what influencers say

What do they SAY AND DO?
attitude in public
appearance
behavior towards others

What do they SEE?
environment
friends
what the market offers

PAIN
fears
frustrations
obstacles

GAIN
wants/needs
measures of success
obstacles

Project DesignPhase-I-SolutionFit

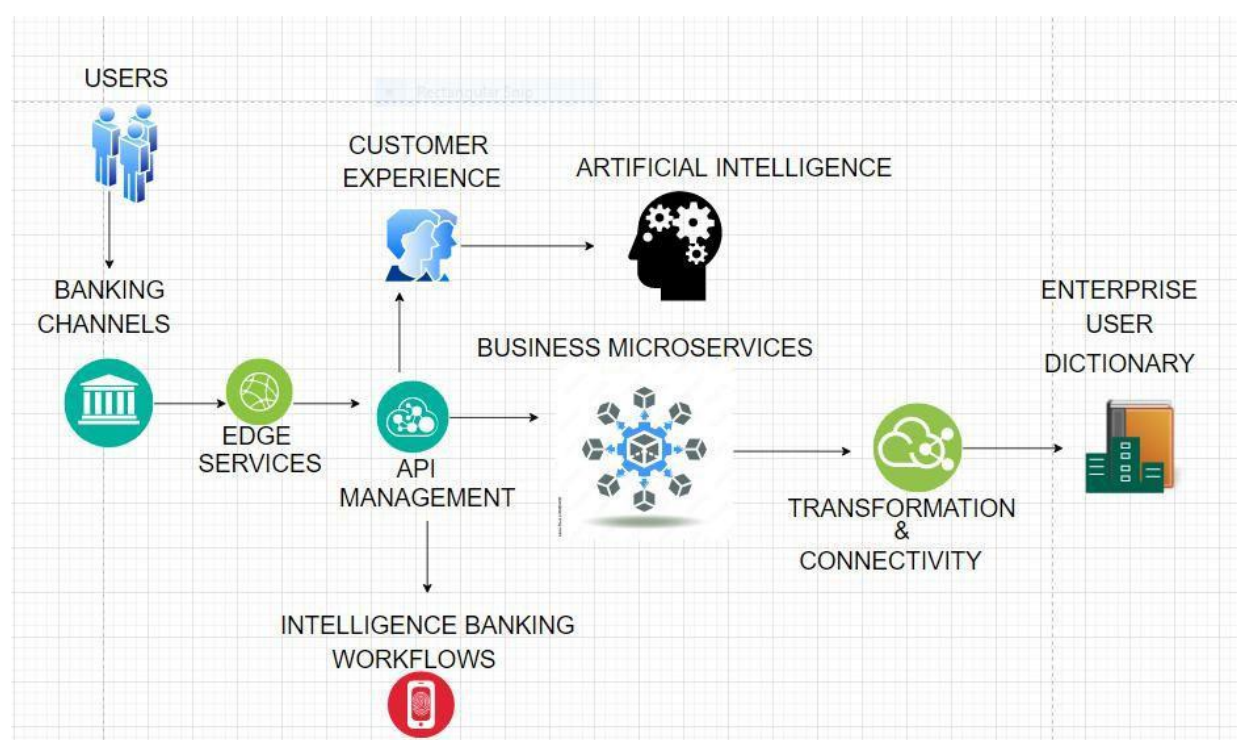
Problem Solution Fit

<p>1. CUSTOMER SEGMENT(S) CS</p> <p>Discover critical data points for customer segmentation</p> <p>Profile new customers into user specific segmentation</p> <p>Real time monitoring and reallocation of segments</p> <p>Support constant learning about each customer</p>	<p>2. CUSTOMER CONSTRAINTS CC</p> <p>The value of reimagined customer engagement</p> <p>Rising customer expectation</p> <p>Disintermediation</p> <p>Increasing human-like formats</p>	<p>3. AVAILABLE SOLUTIONS AS</p> <ul style="list-style-type: none"> Use machine <u>learning</u> to achieve robotic process automation Augment human analytical competencies by <u>leveraging</u> machine learning Use data analytics to make smart and timely decisions
<p>4. JOBS-TO-BE-DONE/PROBLEMS J&P</p> <p>High error rates</p> <p>Hard to access</p> <p>Hard to integrate with external sources</p>	<p>5. PROBLEM ROOT CAUSE RC</p> <p>Security and compliance</p> <p>Localization</p> <p><u>Transparency</u>, <u>Explainability</u></p> <p><u>Siloed</u> data</p>	<p>6. BEHAVIOUR BE</p> <ul style="list-style-type: none"> Reduced costs of <u>acquisition</u> Lower costs to serve Lower risk
<p>7. TRIGGERS TR</p> <p>Triggers can be pieces of information which users create through their everyday actions that indicate they are either a potential customer/ prospect or otherwise</p> <p>A user transacts on a bank's ATM</p> <p>8. EMOTIONS: BEFORE/AFTER EM</p> <p>Before: Risk for storing data</p> <p>After: Easy to manage</p>	<p>9. YOUR SOLUTION SOLN</p> <p>Establish one master version for each customer</p> <p>Predict next best action for each customer</p> <p>Profile new customer as soon as they sign up</p> <p>Achieve smarter cross sell and up sell of products</p>	<p>10. CHANNELS of BEHAVIOUR CB</p> <p>1. ONLINE</p> <p>Blending high tech and high touch banking experience</p> <p>Security and Privacy</p> <p>2. OFFLINE</p> <p>No Immediate response, as there is a direct interaction.</p> <p>Taking time to</p>

Proposed Solution:

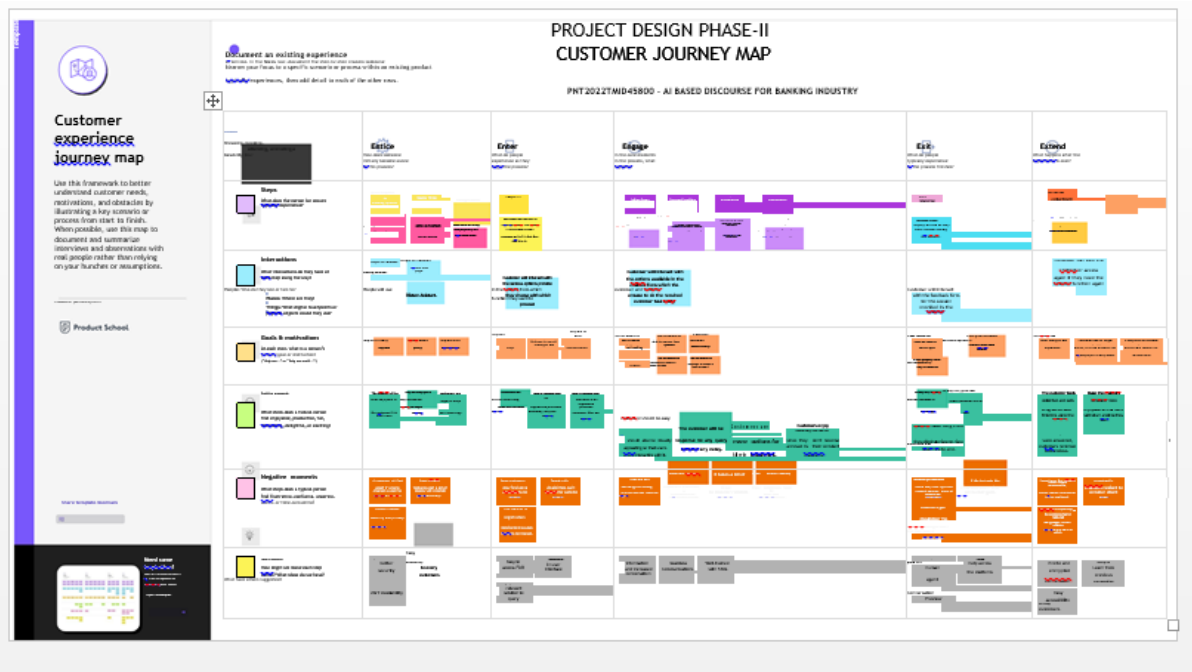
S.NO	Parameter	Description
1.	Problem Statement (Problem to be solved)	<p>Statement- Currently, most banks offer a wide variety of products and services – credit cards, savings accounts, debit cards, financial planning, personal loans, mortgages, etc. Yet many customers are not always aware of all the products offered by the financial company they're doing business with.</p> <p>Description: Banking is one the crucial sector, it deals with financial transactions which can be availed by everyone, banks are not able to resolve the queries of customers related to the products or services in satisfactory way in turn hinders the customer satisfaction</p>
2.	Idea / Solution description	The banking applications these days are working fine and make almost all the banking routines with ease. Yet, these interfaces were either flooded unwanted notifications or missing the spotlight information for the particular customer.
3.	Novelty / Uniqueness	To enable the e-banking services as a customer based preferential service.
4.	Social Impact / Customer Satisfaction	Customers of the bank – Depositors, borrowers, lenders etc
5.	Business Model (Revenue Model)	Banks will enable much and reliable services which will gain customer loyalty. The propose model aims to bring down the gap between the banking customer requirements and satisfaction.
6.	Scalability of the Solution	Instead of promoting regional ads, AI can be deployed to navigate to their interest and customize the entire app tailor made to the customer priority. It shall be deployed as a quality update in all the banking apps.

Solution Architecture



Project Design phase -2

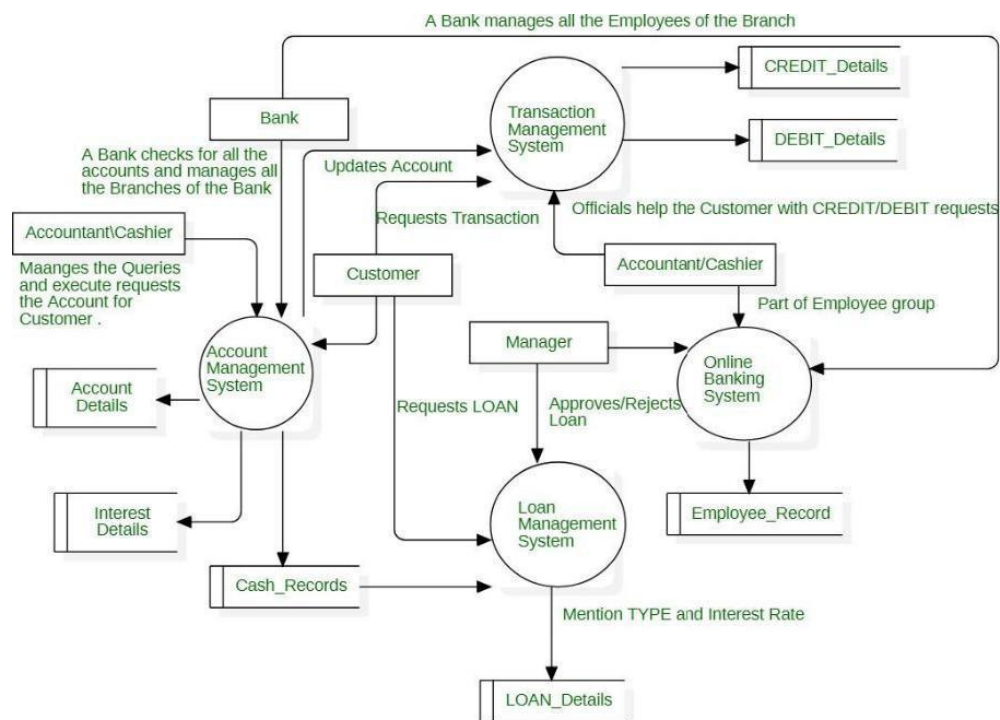
Customer journey



Data Flow Diagram & User stories

Data Flow Diagrams:

A Data Flow Diagram (DFD) is a traditional visual representation of the information flows within a system. A neat and clear DFD can depict the right amount of the system requirement graphically. It shows how data enters and leaves the system, what changes the information, and where data is stored



User Stories

User Type	Functional Requirement (Epic)	User Story Number	User Story / Task	Acceptance criteria	Priority	Release
Customer (Mobile user)	Registration	USN-1	As a user, I can register for the application by entering my email, password, and confirming my password.	I can access my account / dashboard	High	Sprint-1
Customer (Mobile user)	Registration	USN-2	As a user, I will receive confirmation email once I have registered for the application	I can receive confirmation email & click confirm	High	Sprint-1
Customer (Mobile user)	Registration	USN-3	As a user, I can register for the application through Facebook	I can register & access the dashboard with Facebook Login	Low	Sprint-2
Customer (Mobile user)	Registration	USN-4	As a user, I can register for the application through Gmail	I can register & access the dashboard with Gmail Login	Medium	Sprint-1
Customer (Mobile user)	Login	USN-5	As a user, I can log into the application by entering email & password	I can log in & access the dashboard with email and password	High	Sprint-1
Customer (Mobile user)	Dashboard	USN-6	As a user, I can access the dashboard	I can access the dashboard	High	Sprint-1
Customer (Web user)	Registration	USN-7	As a user, I can register for the application by entering my email, password, and confirming my password.	I can access my account/dashboard in web	High	Sprint-1
Customer (Web user)	Balance	USN-8	As a user, I want to check balance of my bank account	I can see the balances displayed	High	Sprint-1
Customer (Web user)	Transfer money	USN-9	As a user, I want to transfer money from my account to another bank account	I can transfer money from my account to another bank account	High	Sprint-1
Customer Care Executive	Solving query		As a user, To continuously improve product knowledge and awareness of market trends and competitor products.	I can deal with customer issues and churning out an easy-to-follow solution.	High	Sprint-1
Administrator	Backup data	USN-9	As a Net Banking Administrator, I want to have the customer's data backed up so that I can restore it any time in case of issues	I can deal with customer's backup data	High	Sprint-1

Solution requirement (functional & Non functional)

Functional Requirements:

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	User Registration	Registration through Form Registration through Gmail Registration through LinkedIn
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User Login	Valid login id and password
FR-4	Query support	AI chatbot for support guidelines.
FR-5	Application filled Data's	Authorised details and files to be uploaded
FR-6	Application approval	Admin review and approve the application
FR-7	Banking credentials	User can manage their account credentials

Non-functional Requirements:

Following are the non-functional requirements of the proposed solution.

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	Developing application performs operation to <u>maximum</u> extent.
NFR-2	Security	Provides highly secured environment to prevent <u>data</u> losses and leaks.
NFR-3	Reliability	Software is developed according to the customers reliability
NFR-4	Performance	The quality of code provides vast features, highly responsive webpage and <u>optimises</u> the performance
NFR-5	Availability	Dynamically available and accessible in smart <u>devices</u> .
NFR-6	Scalability	Developed system is highly scalable and perform <u>vast</u> functionality simultaneously.

Technical Stack (Technical & Stack)

Technical Architecture:

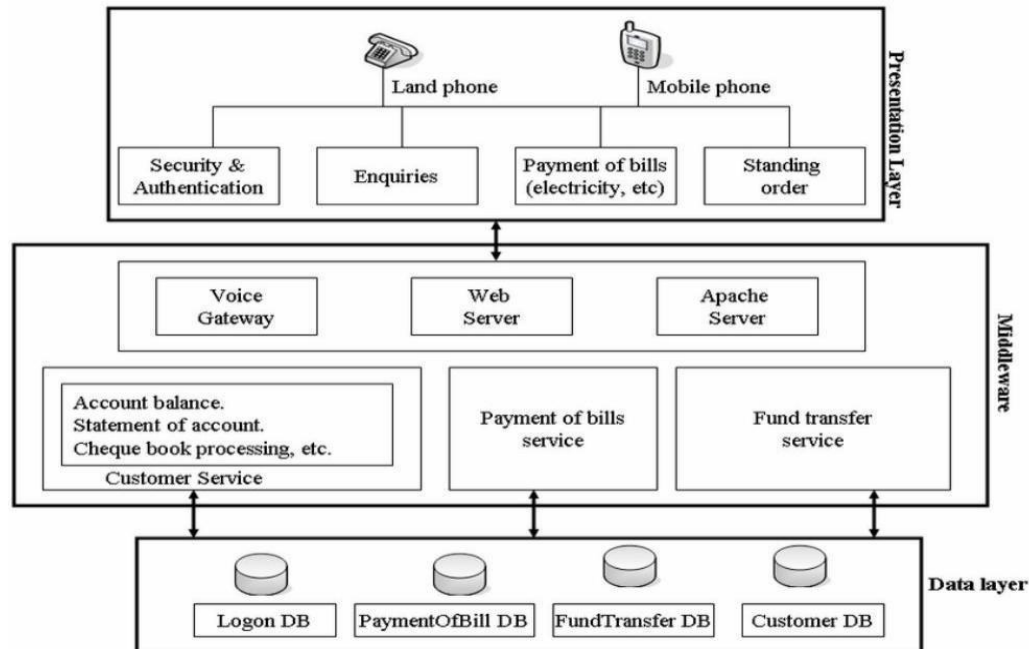


Table-1: Components & Technologies:

S.No	Component	Description	Technology
1.	User Interface	How user interacts with application e.g. Web UI, Mobile App, Chatbot etc.	HTML, CSS, JavaScript, Bootstrap
2.	Application Logic-1	Logic for a process in the application	Python
3.	Application Logic-2	Logic for a process in the application	IBM Watson STT service
4.	Application Logic-3	Logic for a process in the application	IBM Watson Assistant
5.	Database	Data Type, Configurations etc.	MySQL, NoSQL, etc.
6.	Cloud Database	Database Service on Cloud	IBM DB2, IBM Cloudant etc.
7.	File Storage	File storage requirements	IBM Block Storage or Other Storage Service or Local Filesystem
8.	External API-1	Purpose of External API used in the application	IBM Weather API, etc.
9.	External API-2	Purpose of External API used in the application	Aadhar API, etc.
10.	Machine Learning Model	Purpose of Machine Learning Model	Object Recognition Model, etc.
11.	Infrastructure (Server / Cloud)	Application Deployment on Local System / Cloud Local Server Configuration: Cloud Server Configuration :	Local, Cloud Foundry, Kubernetes, etc.

Table-2: Application Characteristics:

S.No	Characteristics	Description	Technology
1.	Open-Source Frameworks	List the open-source frameworks used	Anaconda Navigator, Keras, Tensor flow, Flask
2.	Security Implementations	List all the security / access controls implemented, use of firewalls etc.	e.g. SHA-256, Encryptions, IAM Controls, OWASP etc.
3.	Scalable Architecture	Justify the scalability of architecture (3 – tier, Micro-services)	Response time, Throughput, CPU and network usages, etc.
4.	Availability	Justify the availability of application (e.g. use of load balancers, distributed servers etc.)	All kind of users.
5.	Performance	Design consideration for the performance of the application (number of requests per sec, use of Cache, use of CDN's) etc.	Watson Assistant is used to build the chatbot.

References:

<https://www.ibm.com/cloud/architecture>

<https://app.mural.co/>

<https://medium.com/the-internal-startup/how-to-draw-useful-technical-architecture-diagrams-2d20c9fda90d>

<https://cloud.ibm.com/>

Project Planning Phase

Milestone and Activity List

MILESTONE

□

Pre-Requisites	M-01	To complete this project we should have known the following Watson Assistant.	Yes
Create IBM Service	M-02	In this activity, you will be creating the Necessary IBM service. The following are the service that you have to create.	Yes
Creating Skills & Assistant For Chatbot	M-03	Skills are nothing but actions and steps. Steps are the subset of actions where conversations are built and Assistant is used to integrating skills.	Yes
Creating Assistant & Integrate With Flask Web Page	M-04	<ol style="list-style-type: none"> 1. The Bot should be able to guide a customer to create a bank account. 2. The Bot should be able to answer loan queries. 3. The Bot should be able to answer general banking queries. 4. The Bot should be able to answer queries regarding net banking. 5. With the help of this bot, you can get all the required details related to banking. 	Yes
Ideation phase	M-05	In this milestone you are expected to get started with the Ideation process.	Yes
Project design phase-I	M-06	From this milestone you will be starting the project design phase. You are expected to cover the activities given.	Yes
Project design phase -II	M-07	From this milestone you will be continue working on the project design phase. You are expected to cover the activities given	Yes
Project Planning Phase	M-08	From this milestone you will be continue working on the project design phase. You are expected to cover the activities given	Yes

Project Development Phase	M-09	In this milestone you will start the project development and expected to perform the coding & solutioning, acceptance testing, performance testing based as per the sprint and submit them.	Yes
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ACTIVITY LIST

ACITIVY NUMBER	ACTIVITY	SUB – ACTIVITY	ASSIGNED TO	STATUS
01	Pre-Requisites		All Members	Completed
02	Create IBM Service	Create IBM Watson Assistant Service	All Members	In Progress
03	Creating Skills & Assistant For Chatbot	Chatbot Skills Creation	All Members	In Progress
		Creating Saving Account Action		
		Creating current account action		
		Creating Loan Account Action		
		Creating General Query Action		
		Creating net Banking Action		
04	Creating Assistant & Integrate With Flask Web Page	Build python code	All Members	In Progress
		Build html code		
		Run the Application		
05	Ideation phase	Literature Survey On The Selected Project & Information Gathering	All Members	Completed
		Prepare Empathy Map		
		Ideation		

06	Project design phase-I	Proposed Solution	All Members	Completed
		Problem Solution Fit		
		Solution Architecture		
07	Project design phase -II	Customer journey	All Members	Completed
		Functional Requirement		
		Data flow Diagrams		
		Technology Architecture		
08	Project planning phase	Prepare Milestone & Activity List	All Members	Completed
		Sprint Delivery Plan		
09	Project developement	Project Development Delivery of Sprint -1	All Members	In Progress
		Project Development Delivery of Sprint-2		
		Project Development Delivery of Sprint-3		
		Project Development Delivery of Sprint-4		

Sprint Delivery Plan

Product Backlog, Sprint Schedule, and Estimation (4 Marks)

Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-1	Create IBM Service	USN-1	As a user, I can see a Watson Assistant.	1	Medium	Kaviyarasan M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-1	Chatbot Skills Creation	USN-2	As a user, I will see the Chatbot having banking-related skills.	1	High	Kaviyarasan M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-2	Creating Saving Account Action	USN-3	As a user, I can converse with the chatbot regarding saving account-related queries.	2	Medium	Kaviyarasan M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-2	Creating Current Account Action	USN-4	As a user, I can converse with the chatbot regarding current account-related queries.	2	High	Kaviyarasan M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-3	Creating Loan Account Action	USN-5	As a user, I can converse with the chatbot regarding loan account-related queries	2	Medium	Kaviyarasan M Maha vishnu S Abdul Rahman H Manoj kumar S

Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-3	Creating General Query Action	USN-6	As a user, I can converse with the chatbot regarding general queries.	2	Medium	Kaviyaran M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-3	Creating Net Banking Action	USN-7	As a user, I can converse with the chatbot regarding net banking-related queries.	2	High	Kaviyaran M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-4	Creating Assistant & Integrate With Flask Web Page (Build Python Code)	USN-8	As a user, I can see a flask web page for bank.	1	Medium	Kaviyaran M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-4	Build HTML Code	USN-9	As a user, I can web pages integrated with a chatbot.	1	Medium	Kaviyaran M Maha vishnu S Abdul Rahman H Manoj kumar S
Sprint-4	Run The Application	USN-10	As a user, I can communicate with the chatbot 24*7.	1	Medium	Kaviyaran M Maha vishnu S Abdul Rahman H Manoj kumar S

Project Tracker, Velocity & Burndown Chart: (4 Marks)

Sprint	Total Story Points	Duration	Sprint Start Date	Sprint End Date (Planned)	Story Points Completed (as on Planned End Date)	Sprint Release Date (Actual)
Sprint-1	20	6 Days	24 Oct 2022	29 Oct 2022	20	29 Oct 2022
Sprint-2	20	6 Days	31 Oct 2022	05 Nov 2022	20	05 Nov 2022
Sprint-3	20	6 Days	07 Nov 2022	12 Nov 2022	20	12 Nov 2022
Sprint-4	20	6 Days	14 Nov 2022	19 Nov 2022	20	19 Nov 2022

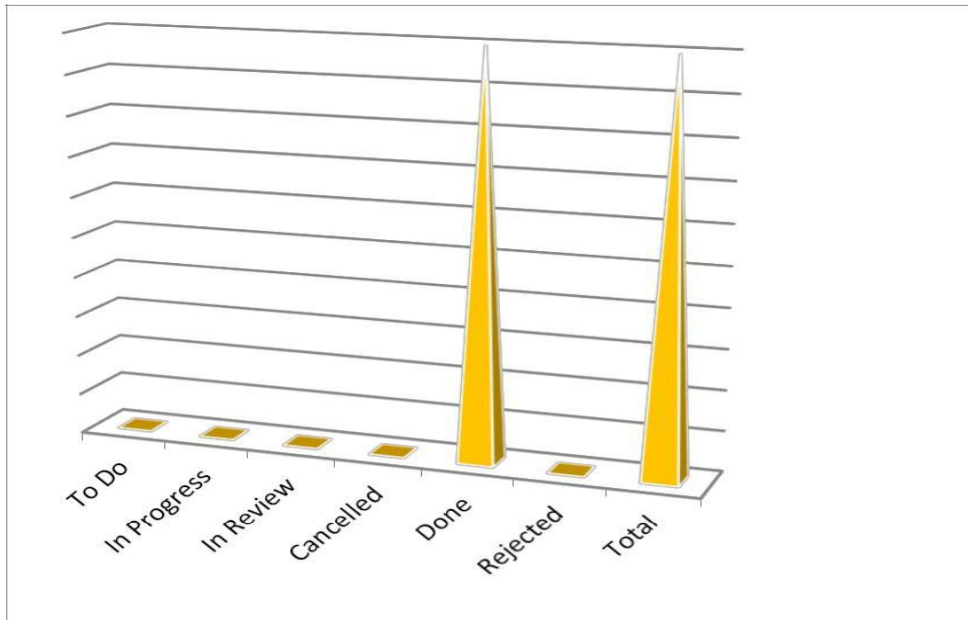
Velocity:

Imagine we have a 10-day sprint duration, and the velocity of the team is 20 (points per sprint). Let's calculate the team's average velocity (AV) per iteration unit (story points per day)

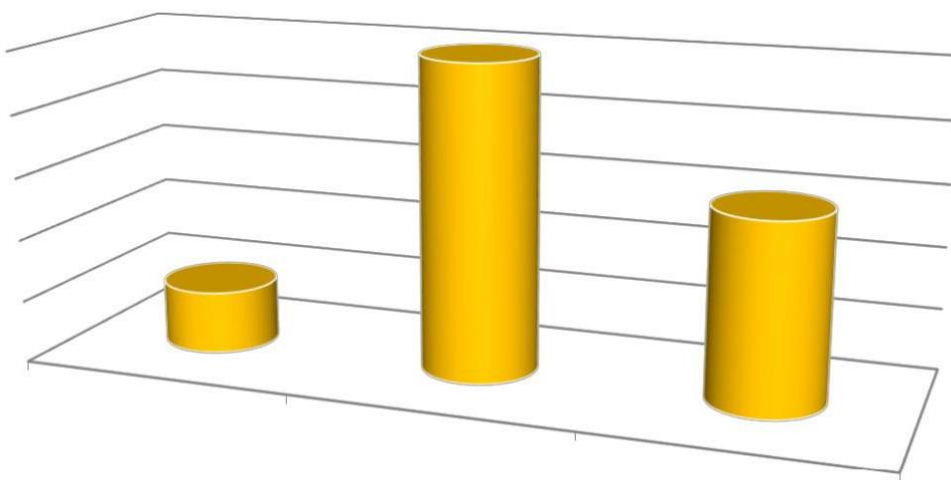
$$AV = \frac{\text{sprint duration}}{\text{velocity}} = \frac{20}{10} = 2$$

Burndown Chart:

A burn down chart is a graphical representation of work left to do versus time. It is often used in agile software development methodologies such as Scrum. However, burn down charts can be applied to any project containing measurable progress over time.



Priority Breakdown:



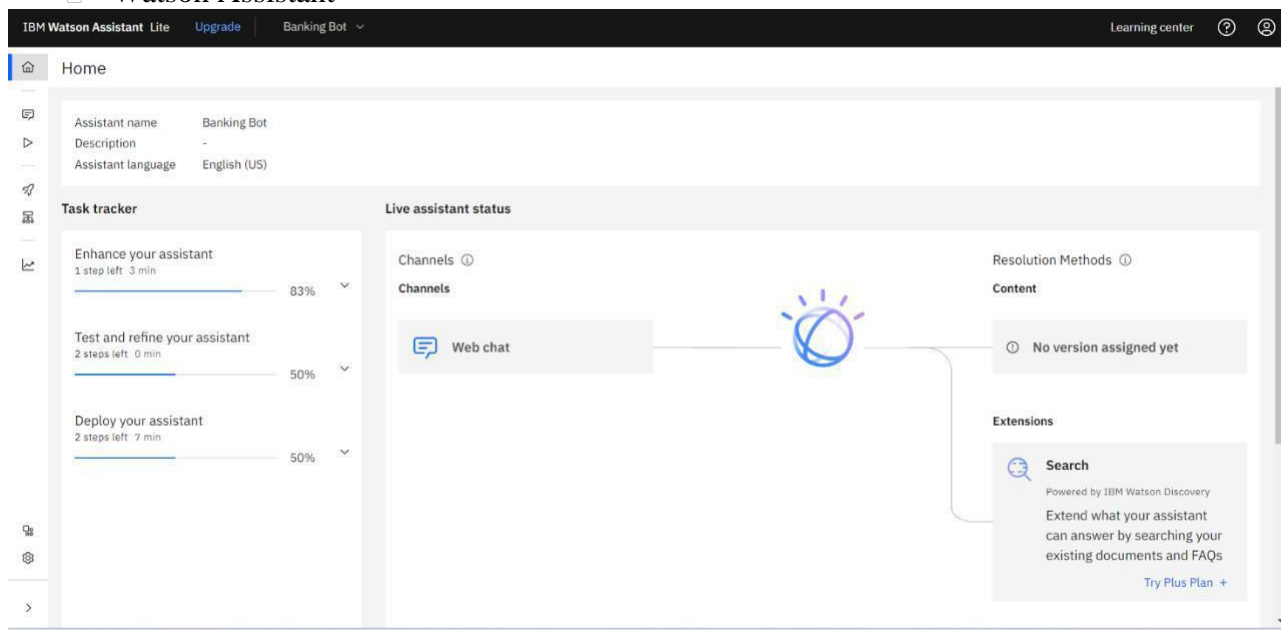
Development Phase

Sprint -1

Create IBM Service

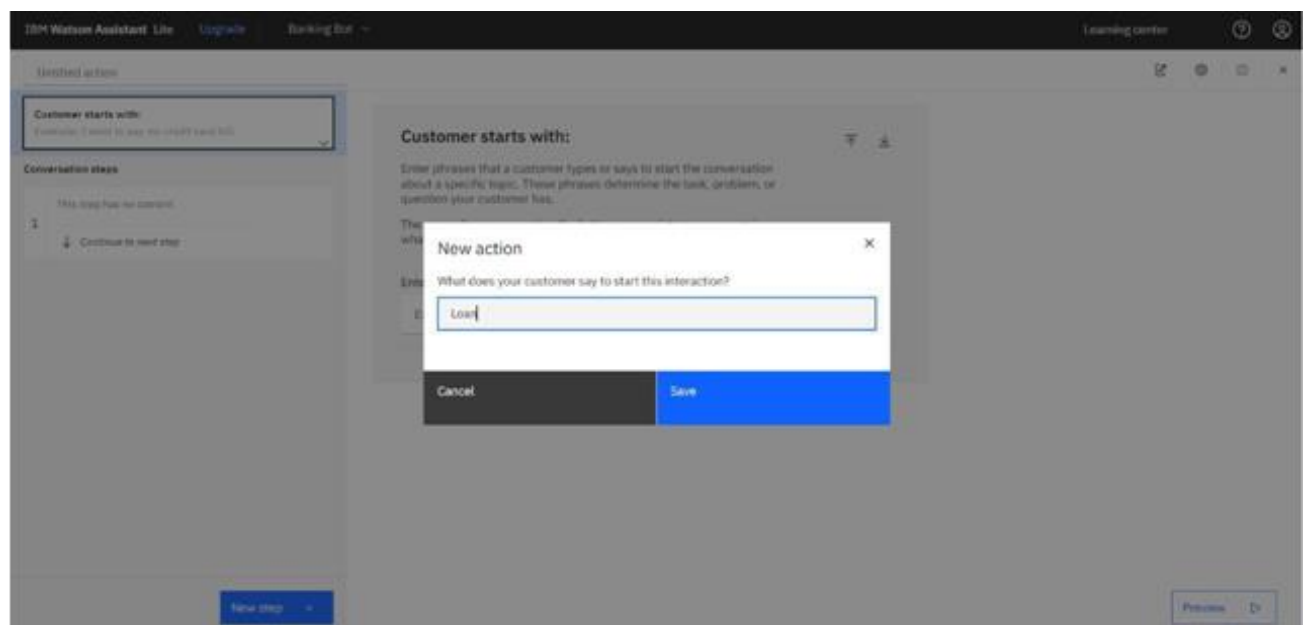
In this activity, you will be creating the Necessary IBM service. The following are the service that you have to create.

☐ Watson Assistant

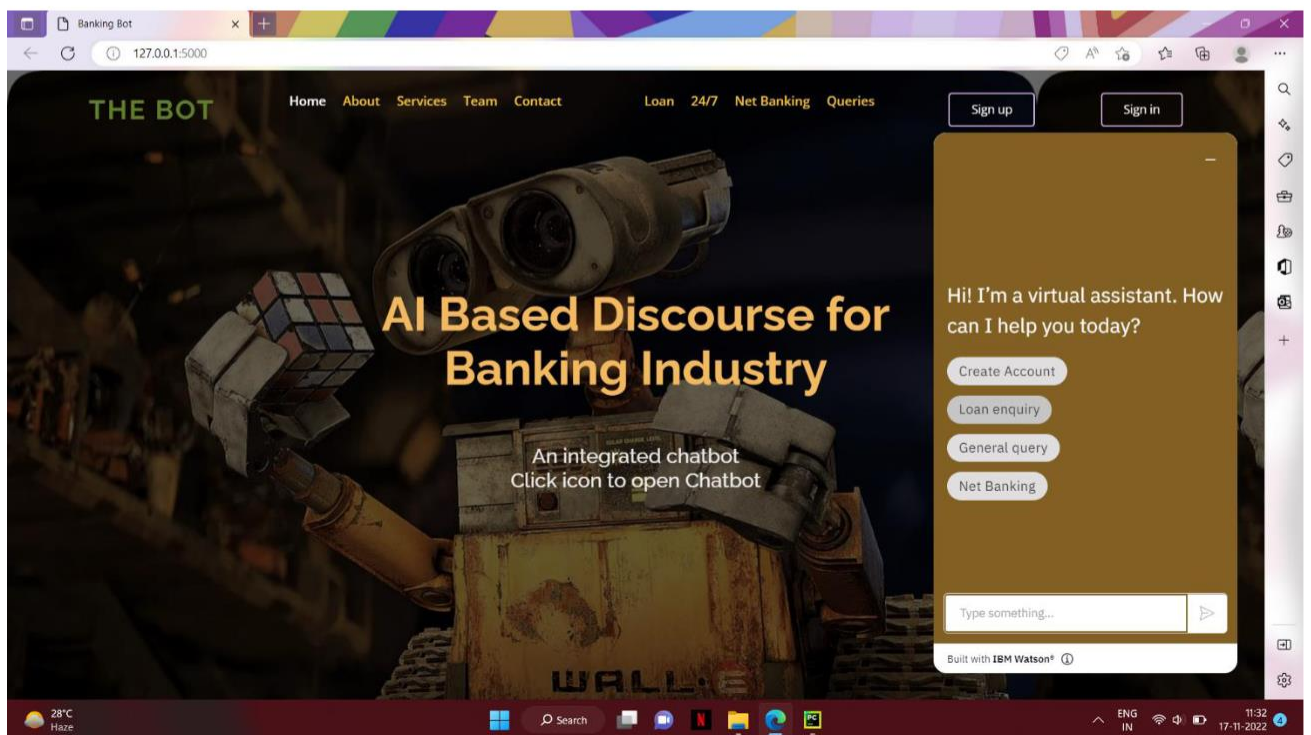
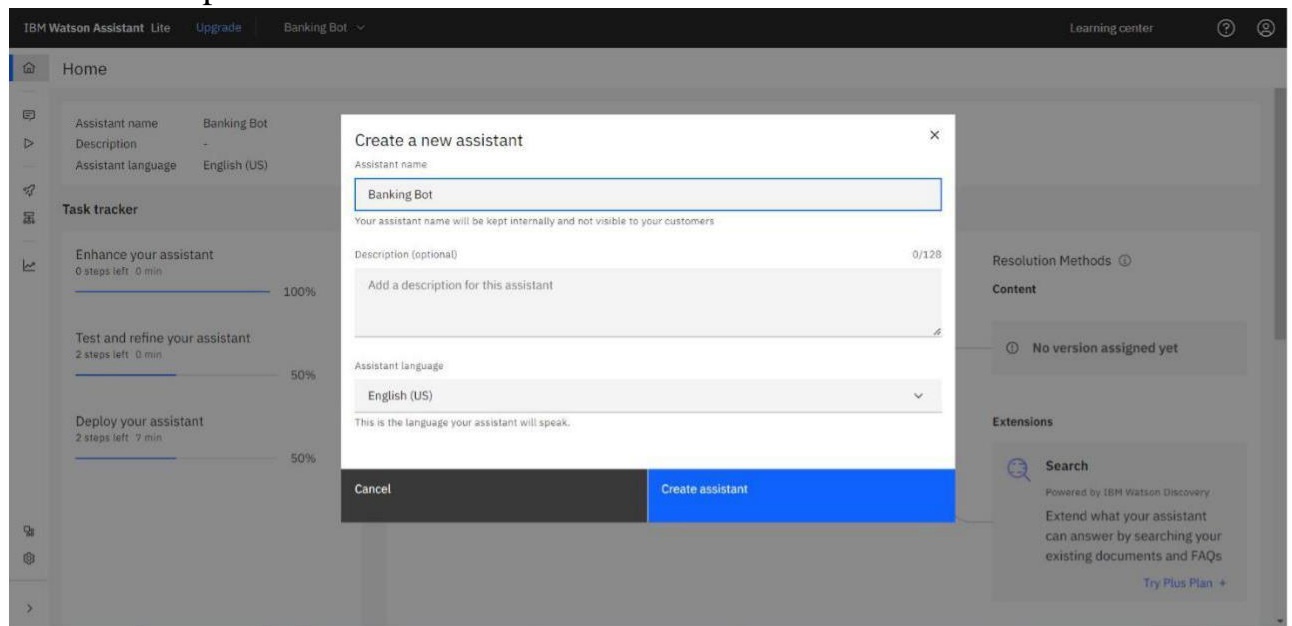


Creating Skills & Assistant For Chatbot

Skills are nothing but actions and steps. Steps are the subset of actions where conversations are



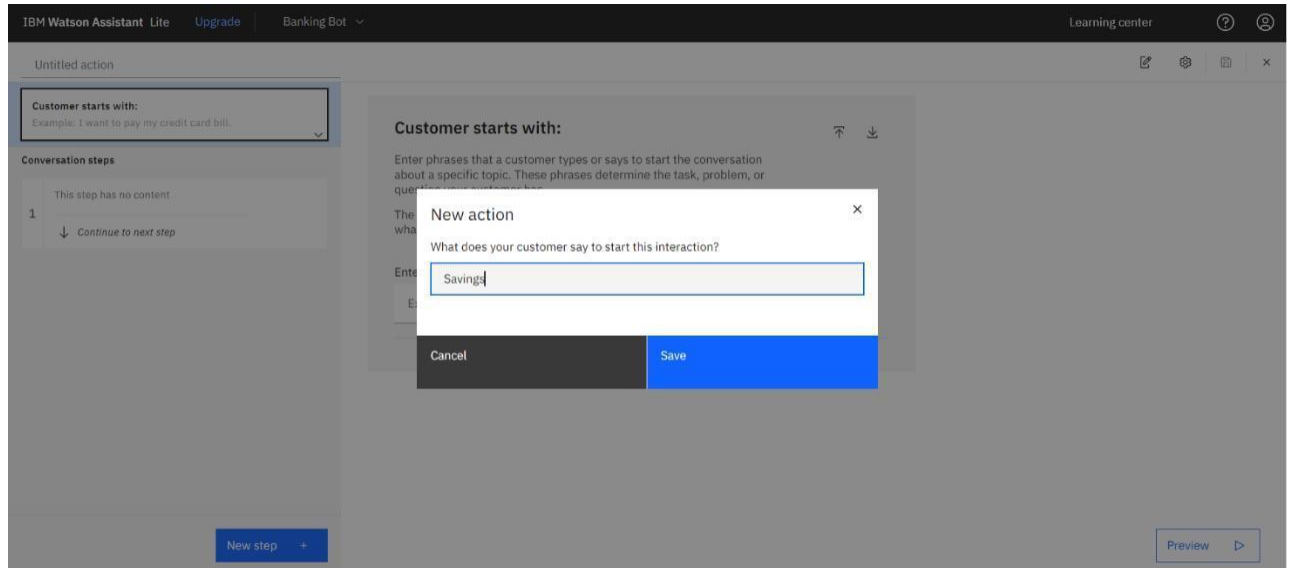
A default template chatbot is created. Need to add actions.



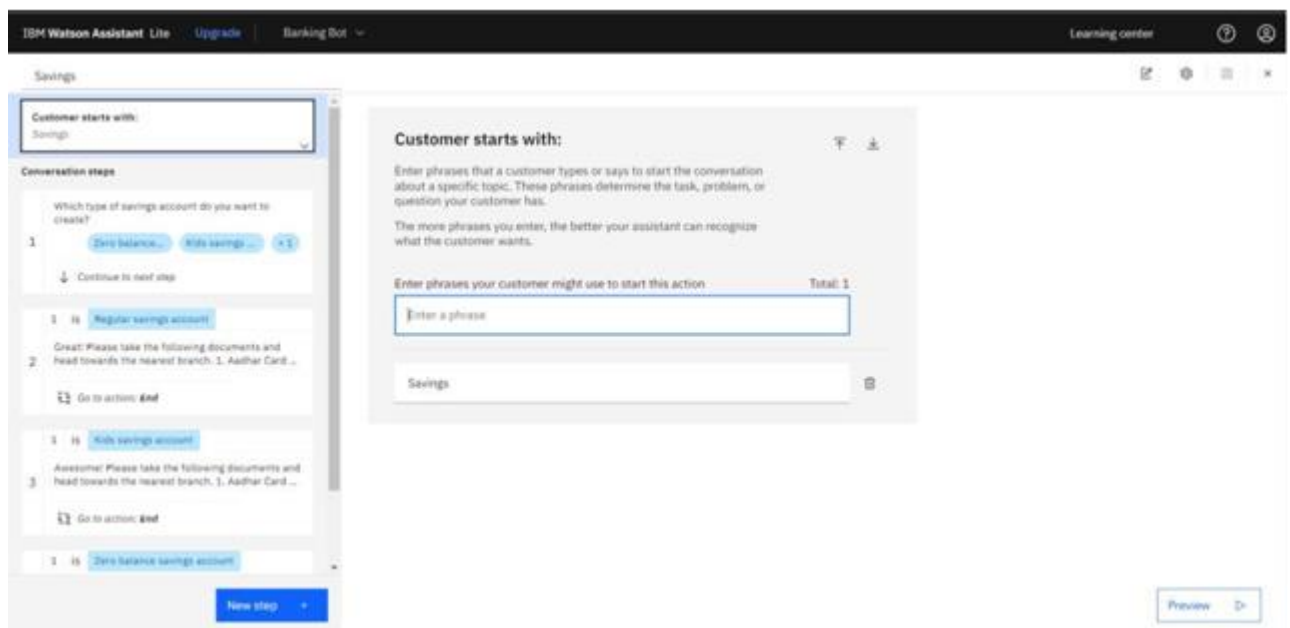
Delivery of Sprint 2

Creating Saving Account Action

Create a saving account in IBM Watson. Create new **Action Saving**.

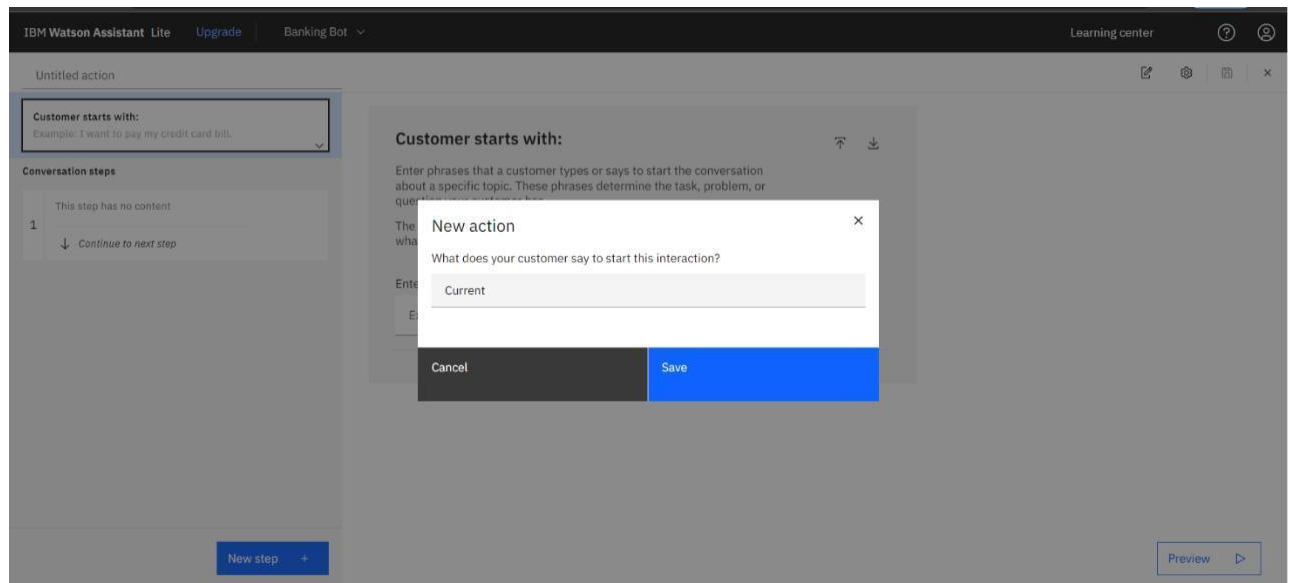


Add steps in savings action.

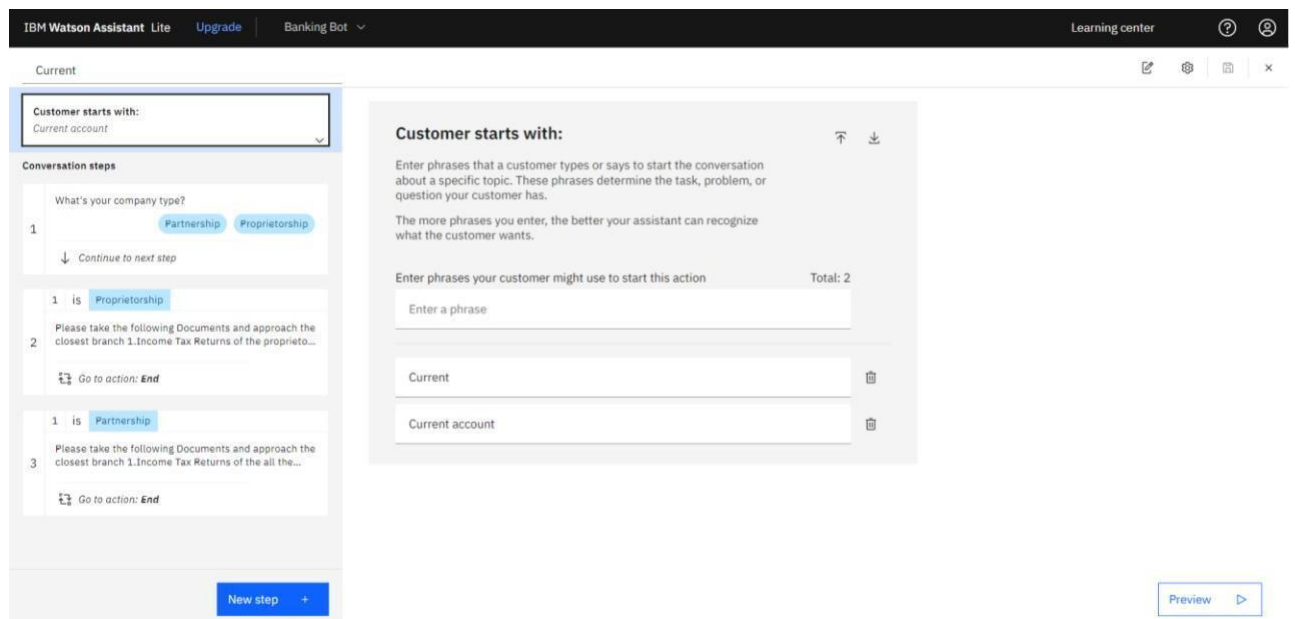


Creating Current Account Action

Create a new **Action** Current for the current account action.



Add steps in current action.

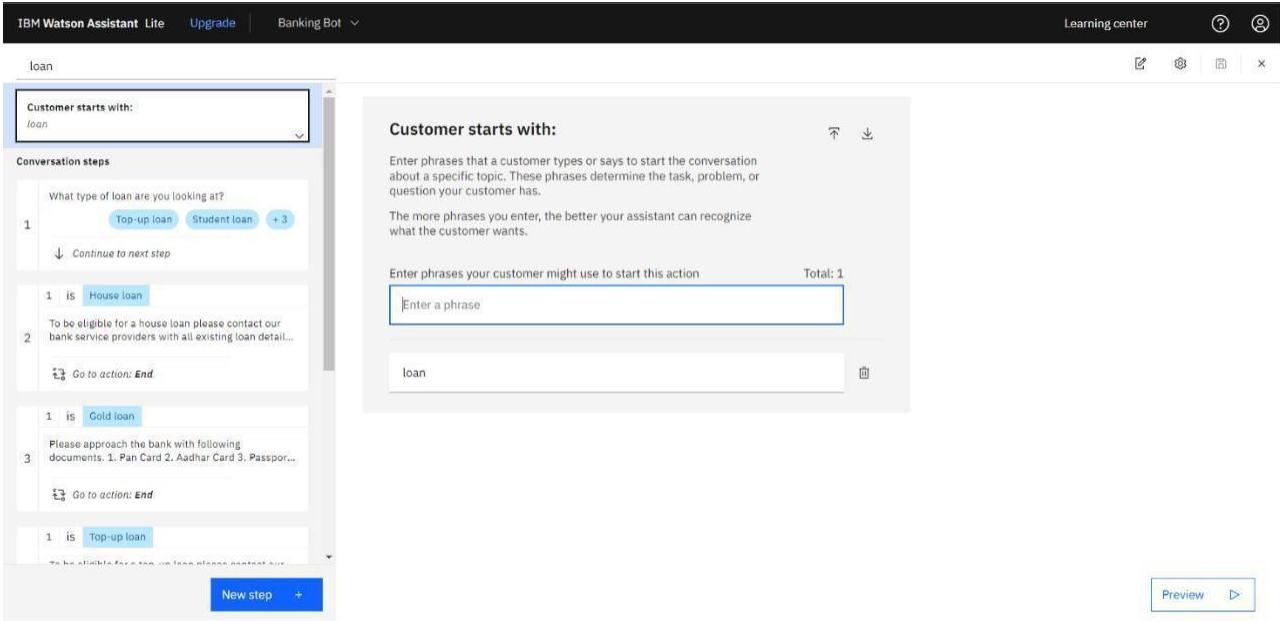


Note: No code for this project. So, I attached the screenshot and step to build it.

Sprint -3

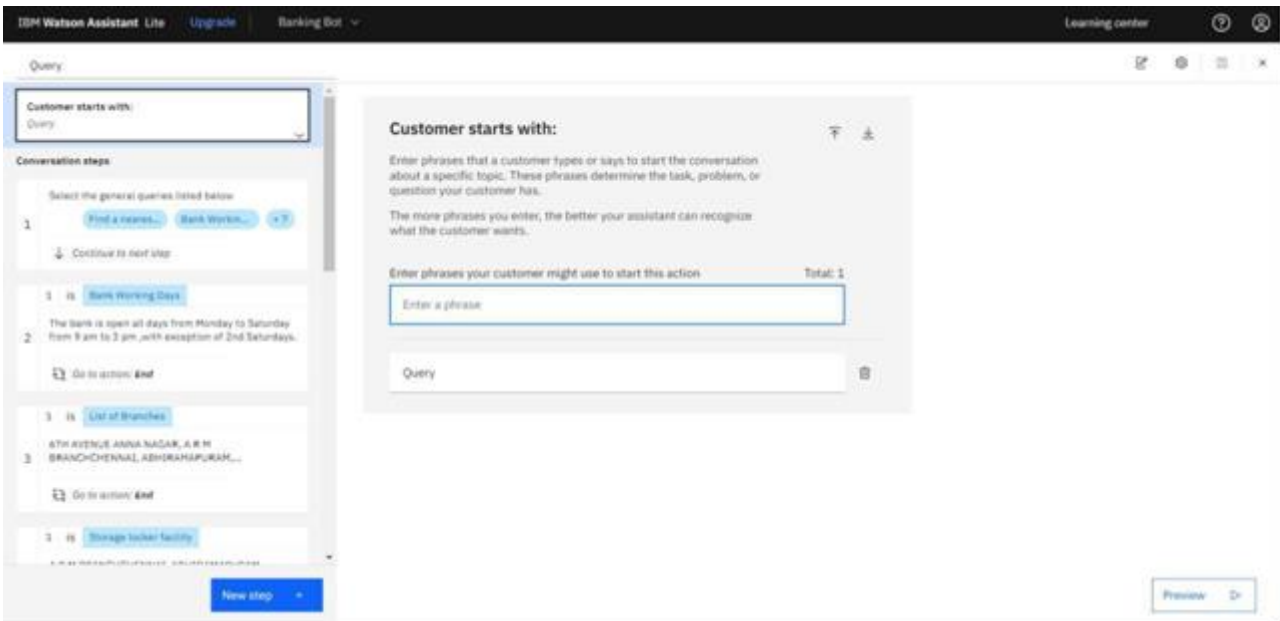
Creating Loan Account Action

Loan action is created with the necessary steps.



Creating General Query Action

General query action is created with the necessary steps.



Creating Net Banking Action

Net banking action is created with the necessary steps

IBM Watson Assistant Lite Upgrade Banking Bot Learning center

Net Banking

Customer starts with:
Net Banking

Conversation steps

What queries do you have regarding net banking?

1 What is Net Banking? How do I register for Net Banking? +2

Continue to next step

1 is What is Net Banking?

The facility offered by the bank allows customers to use banking services over the Internet. Customers...

2

Go to action: End

1 is How do I register for Net Banking?

Please download and fill up the net banking requisition form and submit it to your home branch

3

Go to action: End

1 is What are the features of Net Banking?

1 Check the account statement online 2 Open a new account

New step +

Preview

Customer starts with:

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.

The more phrases you enter, the better your assistant can recognize what the customer wants.

Enter phrases your customer might use to start this action Total: 1

Enter a phrase

Net Banking

In addition to this greeting, end greeting , index and end actions are also created.

IBM Watson Assistant Lite Upgrade Banking Bot Learning center

Actions

Actions

Created by you

Set by assistant

Variables

Created by you

Set by assistant

Set by integration

Saved responses

Name	Last edited	Examples Count	Status
End greeting	a month ago	3	✓
Net Banking	a month ago	1	✓
loan	a month ago	1	✓
Savings	a month ago	1	✓
Index	a month ago	1	✓
Clarifications	a month ago	2	✓
Thank you!	22 days ago	7	✓
End	22 days ago	1	✓
Current	a month ago	2	✓

Items per page: 50 Showing 1-11 of 11 actions

1 1 of 1 pages

Preview

IBM Watson Assistant | Lite | Upgrade | Banking Bot | Learning center

Actions

Created by you

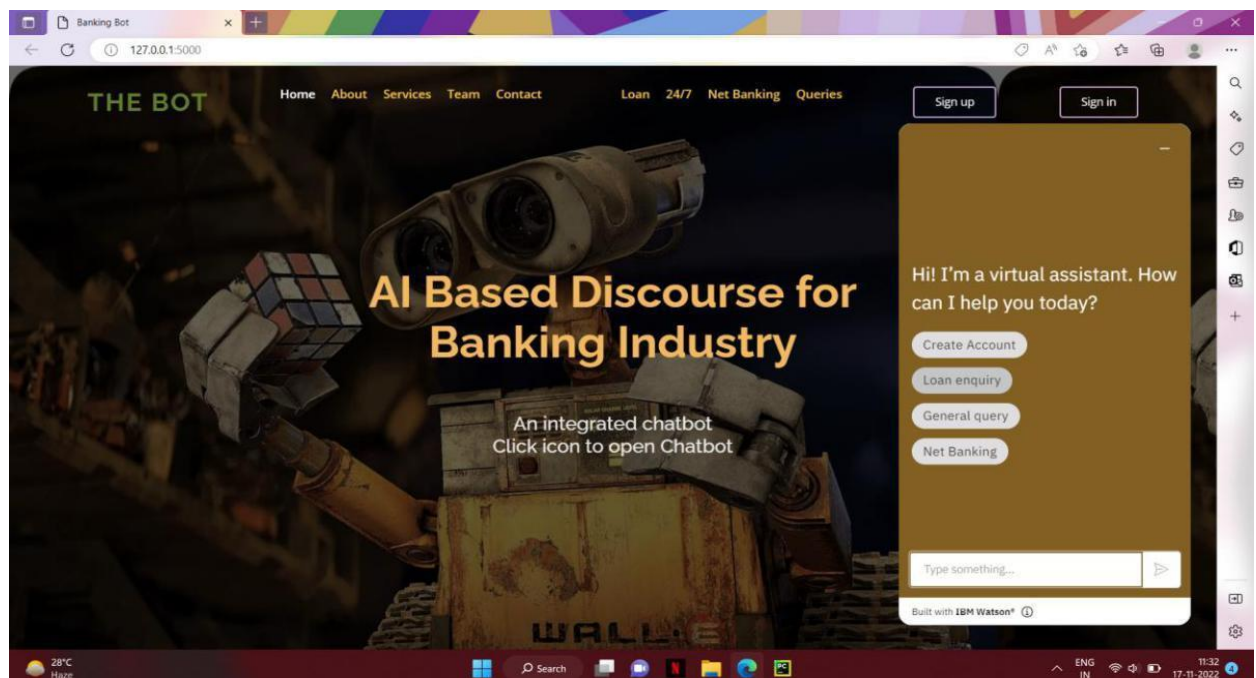
Name	Last edited	Examples Count	Status
Savings	a month ago	1	✓
Index	a month ago	1	✓
Clarifications	a month ago	2	✓
Thank you!	22 days ago	7	✓
End	22 days ago	1	✓
Current	a month ago	2	✓
Query	a month ago	1	✓
Greeting	22 days ago	4	✓

Items per page: 50 | Showing 1-11 of 11 actions | 1 of 1 pages

Preview

PREVIEW OF CHATBOT:

<https://cutt.ly/DMUXGed>



Note: No code for this project. So, I attached the screenshot and step to build it.

Sprint -4

Creating Assistant & Integrate With Flask Web Page

You will be creating a banking bot in this activity that has the following capabilities

- The Bot should be able to guide a customer to create a bank account.
- The Bot should be able to answer loan queries.
- The Bot should be able to answer general banking queries.
- The Bot should be able to answer queries regarding net banking.
- With the help of this bot, you can get all the required details related to banking.

Let us build our flask application which will be running in our local browser with a user interface.

In the flask application, users will interact with the chatbot, and based on the user queries they will get the outcomes.

Build Python Code

1: Importing Libraries

The first step is usually importing the libraries that will be needed in the program.

```
from flask import Flask, render_template
```

Importing the flask module into the project is mandatory. An object of the class is our WSGI application. Flask constructor takes the name of the current module (`__name__`).

2: Creating our flask application and loading

```
app = Flask(__name__)
```

3: Routing to the Html Page

Here, the declared constructor is used to route to the HTML page created earlier.

The '/' route is bound with the bot function. Hence, when the home page of a web server is opened in the browser, the HTML page will be rendered.

```
@app.route('/')
def bot():
    return render_template('chatbot.html')
```

Main Function

This is used to run the application in localhost.

```
if __name__ == '__main__':
    app.run()
```

Build HTML Code

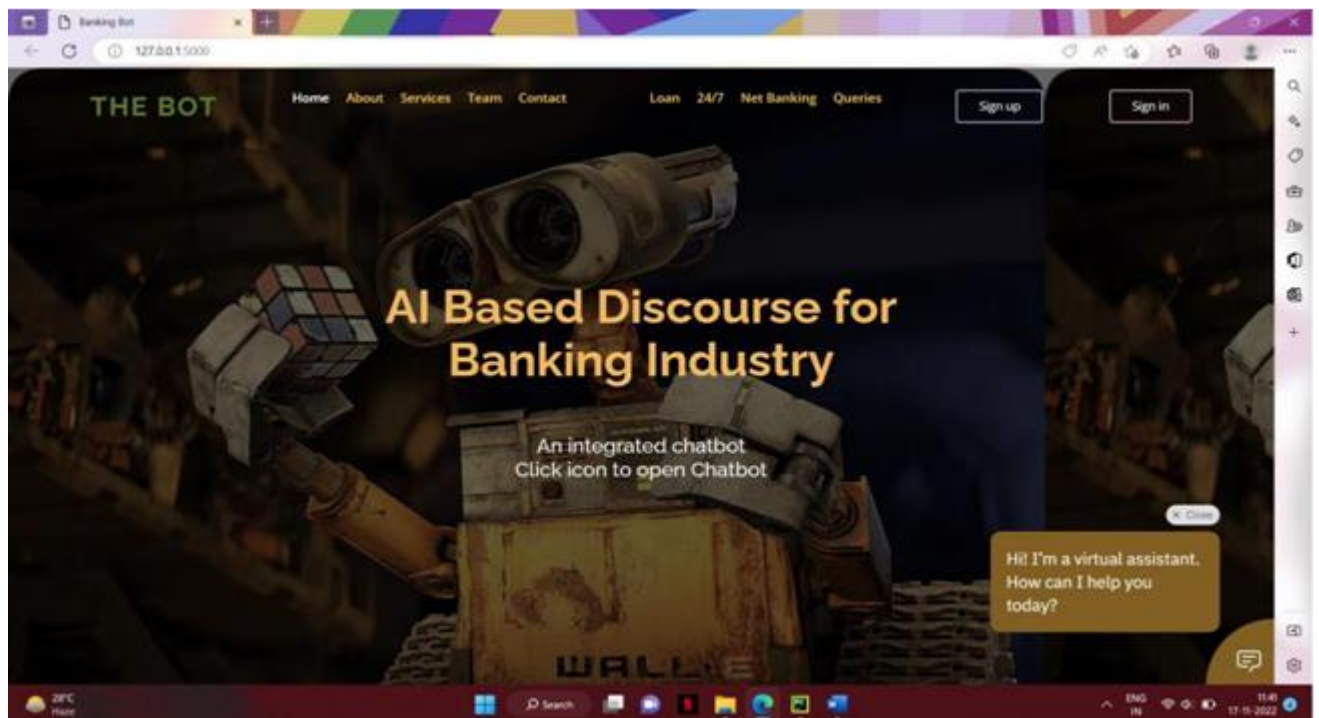
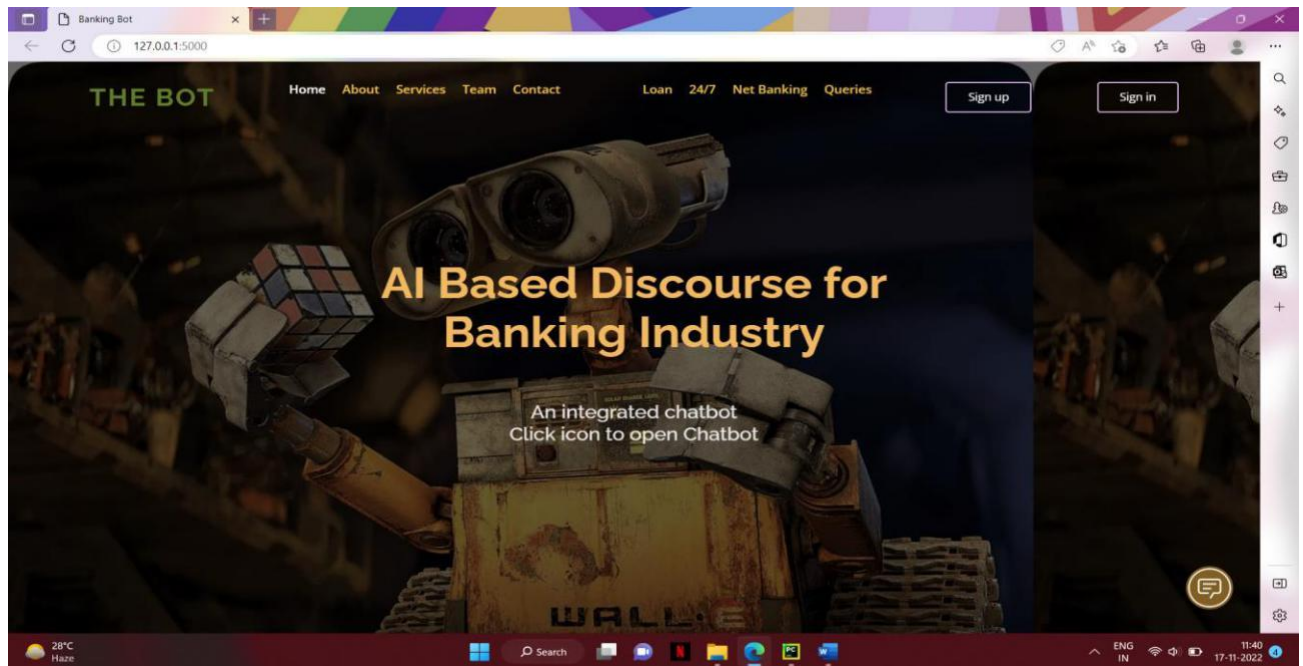
- We use HTML to create the front-end part of the web page.
- Here, we have created 1 HTML page-Chatbot.html
- Chatbot.html displays the home page which integrates with Watson Assistant.
- A simple HTML page is created. Auto-generated source code from IBM Watson Assistants is copied and pasted inside the body tag

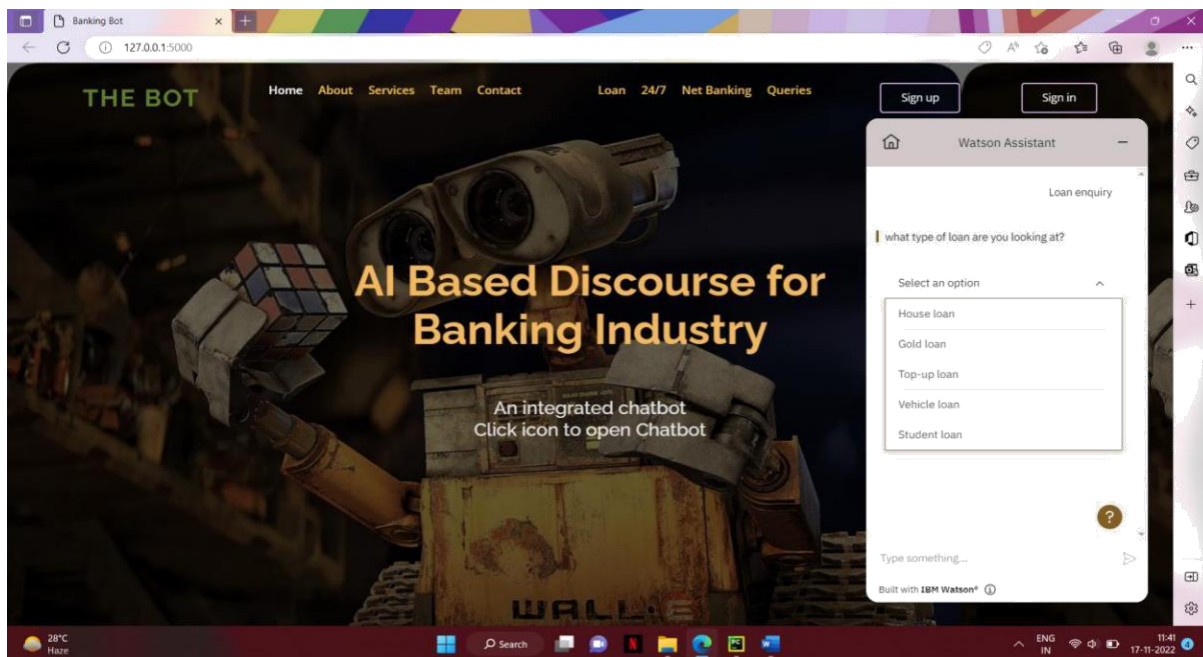
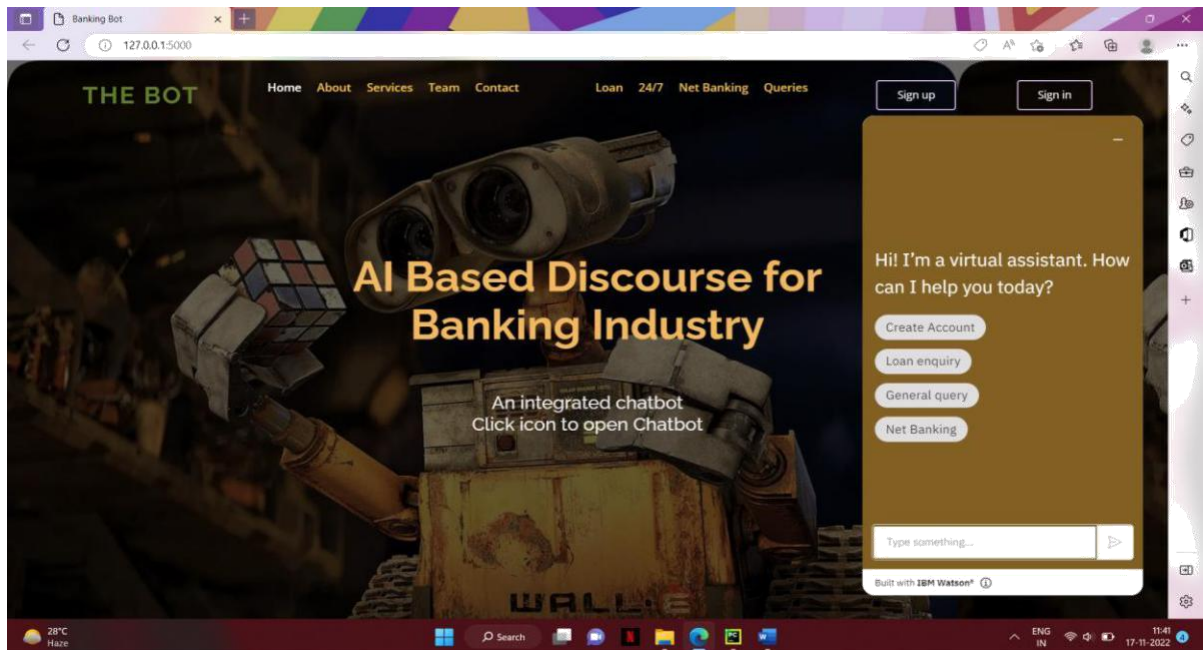
Run The Application

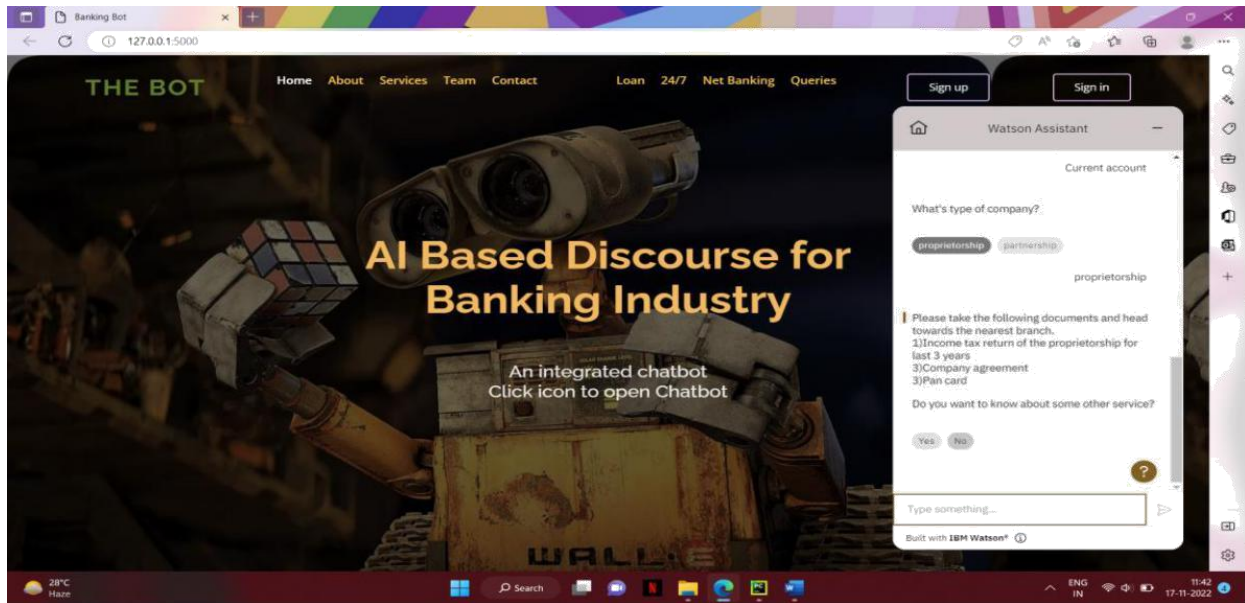
Run the application

- Open the anaconda prompt from the start menu.
Navigate to the folder where your app.py resides.
- Now type the "python app.py" command.
- It will show the local host where your app is running on <http://127.0.0.1:5000/>
- Copy that localhost URL and open that URL in the browser. It does navigate me to where you can view your web page.

Then it will run on localhost:5000







PREVIEW OF CHATBOT:

<https://cutt.ly/DMUXGed>

Source code is attached in Final Deliverables.

Note: No code for this project. So, I attached the screenshot and step to build it.

Source code

```
<!DOCTYPE html>
<html style="font-size: 16px;" lang="en"><head>
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <meta charset="utf-8">
  <meta name="keywords" content="Timeless Time Management Techniques,
Establish prioritized goals, Time Management, OrganisationalDevelopment
Consultants, About Us, Management problem?
We&apos;ll help you solve it.">
  <meta name="description" content="">
  <title>About</title>
  <link rel="stylesheet" href="{{ url_for('static', filename='css/about1.css') }}"
media="screen"/>
  <link rel="stylesheet" href="{{ url_for('static', filename='css/about2.css') }}"
media="screen"/>
  <script src="static/assets/js/about_query1.js"></script>
  <script src="static/assets/js/about_query2.js"></script>
  <meta name="generator" content="Nicepage 4.21.12, nicepage.com">
  <link id="u-theme-google-font" rel="stylesheet"
href="https://fonts.googleapis.com/css?family=Raleway:100,100i,200,200i,300,300i,4
00,400i,500,500i,600,600i,700,700i,800,800i,900,900i|Open+Sans:300,300i,400,400i,
500,500i,600,600i,700,700i,800,800i">
  <link id="u-page-google-font" rel="stylesheet"
href="https://fonts.googleapis.com/css?family=Lato:100,100i,300,300i,400,400i,700,
700i,900,900i">
  <script type="application/ld+json">{
    "@context": "http://schema.org",
    "@type": "Organization",
    "name": "",
    "logo": "images/_Logo.png"
  }
</script>
  <meta name="theme-color" content="#478ac9">
  <meta property="og:title" content="Home">
  <meta property="og:type" content="website">
</head>
<body class="u-body u-xl-mode" data-lang="en"><header class="u-clearfix u-
header u-header" id="sec-c458"><div class="u-clearfix u-sheet u-valign-middle u-
sheet-1">
  <a href="https://nicepage.com" class="u-image u-logo u-image-1" data-image-
width="931" data-image-height="1024">
    
  </a>
  <nav class="u-menu u-menu-hamburger u-offcanvas u-menu-1" data-responsive-
from="XL">
```

```

    <div class="menu-collapse" style="font-size: 1rem; letter-spacing: 0px; font-weight:
700;">
        <a class="u-button-style u-custom-border u-custom-border-color u-custom-borders u-
custom-left-right-menu-spacing u-custom-padding-bottom u-custom-text-active-color u-
custom-text-color u-custom-top-bottom-menu-spacing u-nav-link u-text-active-palette-1-base
u-text-hover-palette-2-base" href="#">
            <svg class="u-svg-link" viewBox="0 0 24 24"><use
xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#menu-hamburger"></use></svg>
            <svg class="u-svg-content" version="1.1" id="menu-hamburger" viewBox="0 0 16
16" x="0px" y="0px" xmlns:xlink="http://www.w3.org/1999/xlink"
xmlns="http://www.w3.org/2000/svg"><g><rect y="1" width="16" height="2"></rect><rect
y="7" width="16" height="2"></rect><rect y="13" width="16" height="2"></rect>
</g></svg>
        </a>
    </div>
    <div class="u-nav-container">
        <ul class="u-nav u-spacing-20 u-unstyled u-nav-1"><li class="u-nav-item"><a
class="u-button-style u-nav-link u-text-active-palette-2-base u-text-grey-90 u-text-hover-
palette-2-base" href="/home.html" style="padding: 10px;">Home</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link u-text-active-palette-2-base
u-text-grey-90 u-text-hover-palette-2-base" href="About.html" style="padding:
10px;">About</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link u-text-active-palette-2-base
u-text-grey-90 u-text-hover-palette-2-base" href="Contact.html" style="padding:
10px;">Contact</a>
</li></ul>
    </div>
    <div class="u-nav-container-collapse">
        <div class="u-black u-container-style u-inner-container-layout u-opacity u-opacity-95
u-sidenav">
            <div class="u-inner-container-layout u-sidenav-overflow">
                <div class="u-menu-close"></div>
                <ul class="u-align-center u-nav u-popupmenu-items u-unstyled u-nav-2"><li
class="u-nav-item"><a class="u-button-style u-nav-link" href="home.html">Home</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link"
href="about.html">About</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link"
href="contact.html">Contact</a>
</li></ul>
            </div>
        </div>
        <div class="u-black u-menu-overlay u-opacity u-opacity-70"></div>
    </div>
</nav>
</div></header>
<section class="u-clearfix u-gradient u-section-1" id="sec-345e">
    <div class="u-clearfix u-sheet u-valign-bottom u-sheet-1">
        <div class="u-clearfix u-gutter-0 u-layout-wrap u-layout-wrap-1">
            <div class="u-layout">
                <div class="u-layout-row">

```



```
<div class="u-container-align-left u-container-style u-layout-cell u-left-cell u-size-28-lg u-size-28-xl u-size-60-md u-size-60-sm u-size-60-xs u-layout-cell-1">  
  <div class="u-container-layout u-container-layout-1">  
    <h1 class="u-align-left u-text u-text-1">BANKING&nbsp;<br>INDUSTRY  
  </h1>  
  <ul class="u-align-left u-file-icon u-text u-text-2">  
    <li style="padding-left: 5px;"> A bank is&nbsp;a financial institution that  
accepts deposits from the public and creates a demand deposit while simultaneously making  
loans.&nbsp;</li>  
    <li style="padding-left: 5px;">&nbsp;Banking chatbot, also called  
conversational banking (commerce), is the new era of digital service offering.<br>  
  </li>  
  </ul>  
</div>  
</div>  
<div class="u-align-center u-container-align-center u-container-style u-layout-cell u-right-cell u-size-32-lg u-size-32-xl u-size-60-md u-size-60-sm u-size-60-xs u-layout-cell-2">  
  <div class="u-container-layout u-valign-bottom u-container-layout-2">  
      
  </div>  
</div>  
</div>  
</div>  
</div>  
</div>  
</div>  
</section>  
<section class="u-clearfix u-palette-2-base u-section-2" id="carousel_7fa8">  
  <div class="u-clearfix u-sheet u-valign-middle-md u-valign-middle-sm u-valign-middle-xs u-sheet-1">  
    <div class="u-expanded-width u-list u-list-1">  
      <div class="u-repeater u-repeater-1">  
        <div class="u-container-style u-list-item u-repeater-item u-shape-rectangle u-white u-list-item-1">  
          <div class="u-container-layout u-similar-container u-valign-top u-container-layout-1"><span class="u-icon u-icon-circle u-palette-2-base u-icon-1"><svg class="u-svg-link" preserveAspectRatio="xMidYMin slice" viewBox="0 0 297 297" style=""><use xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-4ad6"></use></svg><svg class="u-svg-content" viewBox="0 0 297 297" id="svg-4ad6"><g><path d="m255.402,41.116c-22.937,0-41.599,18.661-41.599,41.598s18.661,41.599-41.599,41.599c22.937,0-41.598-18.662-41.598-41.599s-18.661-41.598-41.598zm0,65.786c-13.338,0-24.188-10.85-24.188-24.188-0-13.337-10.85-24.187-24.188-24.187-13.337,0-24.187,10.85-24.187,24.187-0.001,13.338-10.85,24.188-24.187,24.188z"></path><path d="m10.772,97.093c1.7,1.699-3.928,2.549-6.156,2.549s-4.456-0.85-6.156-2.549l22.626-22.626-22.626,22.626c1.7,1.699-3.928,2.549-6.156,2.549-2.228,0-4.456-0.85-6.156-2.549-3.399-3.399-3.399-8.912-0-12.312l-22.627-22.625-22.626-22.626c3.399-3.399-3.399-8.912-0-12.312-3.4-3.398-8.911-3.398-12.312,0l-22.625,22.626-22.626-22.626c-3.4-3.398-8.911-3.398-12.312,0-3.399,3.399-3.399,8.912-0,12.312l22.626,22.626-22.626,22.625c-3.399,3.4-3.399,8.912-1.77636e-15,12.312z"></path><path d="m195.772,199.907c-3.4-3.398-8.911-3.398-12.312,0l-
```

22.625,22.625-22.626-22.625c-3.4-3.398-8.911-3.398-12.312,0-3.399,3.4-3.399,8.912
0,12.312|22.626,22.625-22.626,22.626c-3.399,3.399-3.399,8.912 0,12.312 1.7,1.699
3.928,2.549 6.156,2.549s4.456-0.85 6.156-2.549|22.626-22.626 22.625,22.625c1.7,1.699
3.928,2.549 6.156,2.549 2.228,0 4.456-0.85 6.156-2.549 3.399-3.4 3.399-8.912 0-12.312|
22.625-22.625 22.625-22.625c3.4-3.4 3.4-8.913 0-12.312z"></path><path
d="m196.45,77.836l-35.107-30.518c-3.628-3.155-9.127-2.768-12.281,0.859-3.154,3.628-
2.769,9.126 0.859,12.281|18.618,16.185c-54.952,7.187-87.489,35.904-105.577,60.176-
15.843,21.26-23.25,42.201-26.224,52.608-20.654,2.415-36.738,20.012-36.738,41.305
0,22.937 18.661,41.599 41.598,41.599s41.599-18.661 41.599-41.599c0-18.464-12.096-
34.148-28.777-39.567 3.133-9.898 9.919-27.229 22.924-44.503 22.64-30.071 54.091-47.78
93.656-52.816l-17.348,19.957c-3.154,3.628-2.769,9.126 0.859,12.281 1.648,1.433
3.682,2.135 5.707,2.135 2.433,0 4.853-1.014 6.574-2.994|30.518-35.108c3.154-3.629 2.769-
9.126-0.86-12.281zm-130.664,152.896c0,13.338-10.85,24.188-24.188,24.188-13.337,0-
24.187-10.85-24.187-24.188 0-13.337 10.85-24.187 24.187-24.187 13.337,0 24.188,10.85
24.188,24.187z"></path>
</g></svg>

<h4 class="u-custom-font u-font-lato u-text u-text-palette-1-dark-3 u-text-1">Create Account </h4>

<p class="u-text u-text-palette-1-dark-3 u-text-2">bank accounts have become a necessity rather than an option. Having a bank account is essentially having a 24x7 security for your hard-earned money. But safety isn't the only feature we offer. </p>

</div>

</div>

<div class="u-container-style u-list-item u-repeater-item u-shape-rectangle u-white u-list-item-2">

<div class="u-container-layout u-similar-container u-valign-top u-container-layout-2"><svg class="u-svg-link" preserveAspectRatio="xMidYMin slice" viewBox="0 0 512 512" style=""><use xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-4881"></use></svg><svg class="u-svg-content" viewBox="0 0 512 512" id="svg-4881"><path d="m155.6875 311h-32.9375v-50.984375c0-16.585937-6.621094-31.644531-17.347656-42.699219 18.320312-12.175781 30.425781-32.992187 30.425781-56.59375 0-37.445312-30.464844-67.914062-67.914063-67.914062-37.449218 0-67.914062 30.464844-67.914062 67.914062 0 20.402344 9.054688 38.714844 23.339844 51.175782-14.203125 11.25-23.339844 28.628906-23.339844 48.117187v151.859375h100.125v100.125h100.875v-155.6875c0-24.984375-20.328125-45.3125-45.3125-45.3125zm-87.773438-188.191406c20.90625 0 37.914063 17.007812 37.914063 37.914062s-17.007813 37.917969-37.914063 37.917969-37.914062-17.011719-37.914062-37.917969 17.007812-37.914062 37.914062-37.914062zm103.085938 359.191406h-40.875v-100.125h-100.125v-121.859375c0-17.300781 14.074219-31.375 31.375-31.375s31.375 14.074219 31.375 31.375v80.984375h62.9375c8.441406 0 15.3125 6.871094 15.3125 15.3125zm0 0"></path><path d="m488.660156 211.898438c14.285156-12.460938 23.339844-30.773438 23.339844-51.175782 0-37.449218-30.464844-67.914062-67.914062-67.914062-37.449219 0-67.914063 30.464844-67.914063 67.914062 0 23.597656 12.105469 44.417969 30.425781 56.59375-10.726562 11.054688-17.347656 26.113282-17.347656 42.695313v50.988281h-32.9375c-24.984375 0-45.3125 20.328125-45.3125 45.3125v155.6875h100.875v-100.125h100.125v-151.859375c0-19.488281-9.136719-36.867187-23.339844-48.117187zm-44.574218-89.089844c20.90625 0 37.914062

17.007812 37.914062 37.914062s-17.007812 37.917969-37.914062 37.917969-37.914063-
17.011719-37.914063-37.917969 17.007813-37.914062 37.914063-37.914062zm37.914062
259.066406h-100.125v100.125h-40.875v-125.6875c0-8.441406 6.871094-15.3125 15.3125-
15.3125h62.9375v-80.984375c0-17.300781 14.074219-31.375 31.375-31.375s31.375
14.074219 31.375 31.375zm0 0"></path><path d="m352 121.664062v-79.332031c0-
23.34375-18.988281-42.332031-42.332031-42.332031h-107.335938c-23.34375 0-42.332031
18.988281-42.332031 42.332031v79.332031c0 23.34375 18.988281 42.335938 42.332031
42.335938h18.171875l35.496094 61.480469 35.496094-61.480469h18.171875c23.34375 0
42.332031-18.992188 42.332031-42.335938zm-30 0c0 6.804688-5.53125 12.335938-
12.332031 12.335938h-35.492188l-18.175781 31.480469-18.175781-31.480469h-
35.492188c-6.800781 0-12.332031-5.53125-12.332031-12.335938v-79.332031c0-6.800781
5.53125-12.332031 12.332031-12.332031h107.335938c6.800781 0 12.332031 5.53125
12.332031 12.332031zm0 0"></path></svg>

<h4 class="u-custom-font u-font-lato u-text u-text-palette-1-dark-3 u-text-3">Loan
Enquiry</h4>

<p class="u-text u-text-palette-1-dark-3 u-text-4">You can Enquire about the loan
Details .So that you can get to know about which Loan is suitable for you.</p>

</div>

</div>

<div class="u-container-style u-list-item u-repeater-item u-shape-rectangle u-white u-
list-item-3">

<div class="u-container-layout u-similar-container u-valign-top u-container-layout-
3"><svg class="u-svg-link"
preserveAspectRatio="xMidYMin slice" viewBox="-3 0 512 512" style=""><use
xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-46a0"></use></svg><svg
class="u-svg-content" viewBox="-3 0 512 512" id="svg-46a0"><path d="m494.925781
97.144531c-9.492187-10.839843-23.019531-16.8125-38.089843-16.8125h-113.785157v-
65.332031c0-8.285156-6.714843-15-15-15h-80.332031c-8.285156 0-15 6.714844-15
15v65.332031h-140.316406l-3.667969-27.5c-3.953125-29.625-24.578125-52.832031-
46.957031-52.832031h-26.777344c-8.285156 0-15 6.714844-15 15s6.714844 15 15
15h26.777344c4.8125 0 15.003906 10.175781 17.21875 26.796875l42.9375
322.039063c1.890625 14.195312 9.183594 27.484374 20.535156 37.421874 8.417969
7.371094 18.367188 12.273438 28.789062 14.324219-4.246093 7.808594-6.65625
16.753907-6.65625 26.25 0 30.421875 24.746094 55.167969 55.164063
55.167969s55.167969-24.746094 55.167969-55.167969c0-9.0625-2.210938-17.613281-
6.101563-25.164062h78.601563c-3.890625 7.550781-6.101563 16.101562-6.101563
25.164062 0 30.421875 24.746094 55.167969 55.167969 55.167969 30.417969 0 55.164062-
24.746094 55.164062-55.167969 0-9.0625-2.210937-17.613281-6.097656-
25.164062h39.300782c8.28125 0 15-6.71875 15-15 0-8.285157-6.71875-15-15-15h-
302.589844c-14.65625 0-28.671875-12.273438-30.609375-26.800781l-3.136719-
23.535157h296.167969c14.320312 0 28.457031-5.472656 39.808593-15.40625 11.347657-
9.9375 18.640626-23.230469 20.539063-37.425781l21.511719-161.367188c1.992187-
14.941406-2.136719-29.144531-11.632813-39.988281zm-269.992187 359.6875c0
13.878907-11.289063 25.167969-25.167969 25.167969-13.875 0-25.164063-11.289062-
25.164063-25.167969 0-13.875 11.289063-25.164062 25.164063-25.164062 13.878906 0
25.167969 11.289062 25.167969 25.164062zm176.734375 0c0 13.878907-11.289063
25.167969-25.167969 25.167969-13.875 0-25.164062-11.289062-25.164062-25.167969 0-


```

<svg xmlns="http://www.w3.org/2000/svg"
xmlns:xlink="http://www.w3.org/1999/xlink" version="1.1" xml:space="preserve" class="u-
svg-content" viewBox="0 0 160 160" x="0px" y="0px" id="svg-7151" style="enable-
background:new 0 0 160 160;"><path d="M10.3,39.9c-18.2,24.9-
9.2,62.5,4,87.4c8.2,15.4,23,36.1,48.6,32.2c5.8-0.9,11.1-3.2,16.9-4.3c17.8-3.4,37.9,4.7,54.5-
1.5
c6.6-2.5,11.6-6.9,15.5-11.8c12.2-15.3,13.7-35.6,3.8-51.9c-6.9-11.5-19-20.9-23.6-
33.1c-4.5-11.9-1.4-24.9-4.7-37.1
C121.1,5,103.7-5.6,85.7,3.1c-6.8,3.3-12.6,7.7-
20,10.2C58,15.9,49.5,16.6,41.6,19C26.8,23.6,16.7,31,10.3,39.9z"></path></svg>
</div>
<div class="u-expanded-width-sm u-expanded-width-xs u-shape u-shape-svg u-text-
palette-2-base u-shape-2">
<svg class="u-svg-link" preserveAspectRatio="none" viewBox="0 0 160 120"
style=""><use xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-
a8bb"></use></svg>
<svg xmlns="http://www.w3.org/2000/svg"
xmlns:xlink="http://www.w3.org/1999/xlink" version="1.1" xml:space="preserve" class="u-
svg-content" viewBox="0 0 160 120" x="0px" y="0px" id="svg-a8bb"><path
d="M124.3,80.3c20.5-1.1,32-18.4,34.8-31.5c4.7-22.6-6.7-55.4-81.5-47.7c-124.8,12.7-
75.1,145.7-16.9,114
C99.9,93.7,86.4,82.3,124.3,80.3z"></path></svg>
</div>
<div class="u-clearfix u-gutter-0 u-layout-wrap u-layout-wrap-1">
<div class="u-gutter-0 u-layout">
<div class="u-layout-col">
<div class="u-size-30">
<div class="u-layout-row">
<div class="u-align-center u-container-style u-image u-layout-cell u-left-cell u-
size-20 u-image-1" data-image-width="1620" data-image-height="1080">
<div class="u-container-layout u-valign-middle u-container-layout-1"></div>
</div>
<div class="u-align-center-lg u-align-center-md u-align-center-xl u-container-
style u-layout-cell u-size-20 u-white u-layout-cell-2">
<div class="u-container-layout u-valign-middle u-container-layout-2"><span
class="u-file-icon u-icon u-text-palette-1-base u-icon-1"></span>
<h4 class="u-align-center u-text u-text-2"> About Chatbot</h4>
<p class="u-align-center u-text u-text-3">Banking chatbot is an&nbsp;AI
application that perceives and executes the banking transactions of customers. In banking,
chatbots provide opportunities to automate the relationship between the consumer and the
bank.</p>
</div>
</div>
<div class="u-align-center u-container-style u-image u-layout-cell u-right-cell u-
size-20 u-image-2" data-image-width="626" data-image-height="939">
<div class="u-container-layout u-valign-middle u-container-layout-3"></div>
</div>
</div>
</div>

```



```

<!-- Favicons -->
<link href="assets/img/favicon.png" rel="icon">
<link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">

<!-- Google Fonts -->
<link
href="https://fonts.googleapis.com/css?family=Open+Sans:300,300i,400,400i,6
00,600i,700,700i|Raleway:300,300i,400,400i,500,500i,600,600i,700,700i|Poppi
ns:300,300i,400,400i,500,500i,600,600i,700,700i" rel="stylesheet">

<!-- Vendor CSS Files -->
<link href="static/assets/vendor/aos/aos.css" rel="stylesheet">
<link href="static/assets/vendor/bootstrap/css/bootstrap.min.css"
rel="stylesheet">
<link href="static/assets/vendor/bootstrap-icons/bootstrap-icons.css"
rel="stylesheet">
<link href="static/assets/vendor/boxicons/css/boxicons.min.css"
rel="stylesheet">
<link href="static/assets/vendor/glightbox/css/glightbox.min.css"
rel="stylesheet">
<link href="static/assets/vendor/remixicon/remixicon.css" rel="stylesheet">
<link href="static/assets/vendor/swiper/swiper-bundle.min.css"
rel="stylesheet">
<!-- Template Main CSS File -->
<link rel="stylesheet" href="{{ url_for('static', filename='css/style.css') }}">
</head>
<script>
window.watsonAssistantChatOptions = {
  integrationID: "0a8702f4-985f-46fd-b282-2d36386b9235", // The ID of this
integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "aaa13a48-c75b-420b-b56f-6750ffacbefa", // The ID of
your service instance.
  onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
  const t=document.createElement('script');
  t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') +
"/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script>

```

```

<!-- ===== Header ===== -->
<header id="header" class="fixed-top ">
  <div class="container d-flex align-items-center justify-content-lg-between">

    <h1 class="logo me-auto me-lg-0"><a
href="home.html">THE&nbsp;BOT<span> </span></a></h1>
    <!-- Uncomment below if you prefer to use an image logo -->
    <nav id="navbar" class="navbar order-last order-lg-0">
      <ul>
        <li><a class="nav-link scrollto active" href="#hero"></a></li>
        <li><a class="nav-link scrollto active" href="#hero">Home</a></li>
        <li><a class="nav-link scrollto" href="about.html">About</a></li>
        <li><a class="nav-link scrollto" href="contact.html">Contact</a></li>
      </ul>
      <i class="bi bi-list mobile-nav-toggle"></i>
    </nav><!-- .navbar -->
    <a href="#about" class="get-started-btn scrollto">Sign in</a>

  </div>
</header><!-- End Header -->

<!-- ===== Hero Section ===== -->
<section id="hero" class="d-flex align-items-center justify-content-center">
  <div class="container" >

    <div class="row justify-content-center" data-aos="fade-up" data-aos-
delay="150">
      <div class="col-xl-6 col-lg-8">
        <h1>AI Based Discourse for Banking Industry<span></span></h1>
</br> </br>
        <h2>An integrated chatbot
        </br>          Click icon to open Chatbot </h2></div>
      </div>
    </div>
  </div>
</section><!-- End Hero -->
<div id="preloader"></div>
  <a href="#" class="back-to-top d-flex align-items-center justify-content-
center"><i class="bi bi-arrow-up-short"></i></a>

  <!-- Vendor JS Files -->
  <script
src="static/assets/vendor/purecounter/purecounter_vanilla.js"></script>

```



```

<script src="static/assets/vendor/aos/aos.js"></script>
<script
src="static/assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
<script src="static/assets/vendor/glightbox/js/glightbox.min.js"></script>
<script src="static/assets/vendor/isotope-layout/isotope.pkgd.min.js"></script>
<script src="static/assets/vendor/swiper/swiper-bundle.min.js"></script>
<script src="static/assets/vendor/php-email-form/validate.js"></script>
<!-- Template Main JS File -->
<script src="static/assets/js/main.js"></script>

</body>
</html>

```

Contact

```

<!DOCTYPE html>
<html style="font-size: 16px;" lang="en"><head>
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <meta charset="utf-8">
  <meta name="keywords" content="We SEO Company That Will Help Your
Business Become Successful, Our Services, Projects, Do you need professionals
for your next construction project?, Here are some of our clients, Contacts">
  <meta name="description" content="">
  <title>Contact</title>
  <link rel="stylesheet" href="{ { url_for('static', filename='css/contact1.css')
}} " media="screen"/>
  <link rel="stylesheet" href="{ { url_for('static', filename='css/contact2.css')
}} " media="screen"/>
  <script src="static/assets/js/contact_query1.js"></script>
  <script src="static/assets/js/contact_query2.js"></script>
  <meta name="generator" content="Nicepage 4.21.12, nicepage.com">
  <link id="u-theme-google-font" rel="stylesheet"
href="https://fonts.googleapis.com/css?family=Roboto:100,100i,300,300i,400,4
00i,500,500i,700,700i,900,900i|Open+Sans:300,300i,400,400i,500,500i,600,60
0i,700,700i,800,800i">
  <link id="u-page-google-font" rel="stylesheet"
href="https://fonts.googleapis.com/css?family=Montserrat:100,100i,200,200i,3
00,300i,400,400i,500,500i,600,600i,700,700i,800,800i,900,900i">
  <script type="application/ld+json">{
    "@context": "http://schema.org",
    "@type": "Organization",
    "name": ""
  }</script>

```

```

<meta name="theme-color" content="#478ac9">
<meta property="og:title" content="Home">
<meta property="og:type" content="website">
</head>
<body class="u-body u-xl-mode" data-lang="en"><header class="u-clearfix u-
header u-header" id="sec-03fb"><div class="u-clearfix u-sheet u-sheet-1">
  <nav class="u-align-left u-menu u-menu-hamburger u-offcanvas u-menu-
  1" data-responsive-from="XL">
    <div class="menu-collapse">
      <a class="u-button-style u-nav-link" href="#" style="padding: 4px 0px;
font-size: calc(1em + 8px);">
        <svg class="u-svg-link" preserveAspectRatio="xMidYMin slice"
viewBox="0 0 302 302" style=""><use
xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-
5c50"></use></svg>
        <svg xmlns="http://www.w3.org/2000/svg"
xmlns:xlink="http://www.w3.org/1999/xlink" version="1.1" id="svg-5c50"
x="0px" y="0px" viewBox="0 0 302 302" style="enable-background:new 0 0
302 302;" xml:space="preserve" class="u-svg-content"><g><rect y="36"
width="302" height="30"></rect><rect y="236" width="302"
height="30"></rect><rect y="136" width="302" height="30"></rect>
</g><g></g><g></g><g></g><g></g><g></g><g></g><g></g><g></g><g></g><g></g><g></g>
</g><g></g><g></g><g></g><g></g><g></g><g></g><g></g></svg>
      </a>
    </div>
    <div class="u-nav-container">
      <ul class="u-nav u-unstyled u-nav-1"><li class="u-nav-item"><a
class="u-button-style u-nav-link u-text-active-palette-1-base u-text-hover-
palette-2-base" href="Home.html" style="padding: 10px 20px;">Home</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link u-text-active-
palette-1-base u-text-hover-palette-2-base" href="About.html" style="padding:
10px 20px;">About</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link u-text-active-
palette-1-base u-text-hover-palette-2-base" href="Contact.html" style="padding:
10px 20px;">Contact</a>
</li></ul>
    </div>
    <div class="u-nav-container-collapse">
      <div class="u-align-center u-black u-container-style u-inner-container-
layout u-opacity u-opacity-95 u-sidenav">
        <div class="u-inner-container-layout u-sidenav-overflow">
          <div class="u-menu-close"></div>

```

```

        <ul class="u-align-center u-nav u-popupmenu-items u-unstyled u-
nav-2"><li class="u-nav-item"><a class="u-button-style u-nav-link"
href="home.html">Home</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link"
href="about.html">About</a>
</li><li class="u-nav-item"><a class="u-button-style u-nav-link"
href="contact.html">Contact</a>
</li></ul>
        </div>
        </div>
        <div class="u-black u-menu-overlay u-opacity u-opacity-70"></div>
        </div>
        </nav>
    </div></header>
    <section class="u-clearfix u-image u-section-1" id="carousel_356a" data-
image-width="1200" data-image-height="675">
        <div class="u-clearfix u-sheet u-sheet-1">
            <h1 class="u-custom-font u-font-montserrat u-text u-text-body-alt-color u-
text-1">AI BASED DISCOURSE FOR BANKING INDUSTRY</h1>
            <p class="u-text u-text-body-alt-color u-text-2"> Banking chatbot is
an&nbsp;AI application that perceives and executes the banking transactions of
customers. In banking, chatbots provide opportunities to automate the
relationship between the consumer and the bank.<br>
            </p>
            <a href="https://nicepage.com/wysiwyg-html-editor" class="u-active-none
u-btn u-button-style u-hover-none u-none u-text-body-alt-color u-text-hover-
palette-3-light-3 u-btn-1"><span class="u-icon u-text-white"><svg class="u-
svg-content" viewBox="0 0 405.333 405.333" x="0px" y="0px" style="width:
1em; height: 1em;"><path d="M373.333,266.88c-25.003,0-49.493-3.904-
72.704-11.563c-11.328-3.904-24.192-0.896-31.637,6.699l-46.016,34.752  c-
52.8-28.181-86.592-61.952-114.389-114.368l33.813-44.928c8.512-
8.512,11.563-20.971,7.915-32.64
C142.592,81.472,138.667,56.96,138.667,32c0-17.643-14.357-32-32-
32H32C14.357,0,0,14.357,0,32
c0,205.845,167.488,373.333,373.333,373.333c17.643,0,32-14.357,32-
32V298.88C405.333,281.237,390.976,266.88,373.333,266.88z"></path></svg>
<img></span>&nbsp;+1 (234) 567-8910
            </a>
        </div>
    </section>
    <section class="u-align-center u-clearfix u-grey-5 u-section-2"
id="carousel_310c">

```

```

<div class="u-clearfix u-sheet u-sheet-1">
  <h2 class="u-align-left u-custom-font u-font-montserrat u-text u-text-
default u-text-1">Our Services</h2>
  <div class="u-expanded-width u-list u-list-1">
    <div class="u-repeater u-repeater-1">
      <div class="u-align-left u-container-style u-custom-item u-list-item u-
repeater-item u-shape-rectangle u-white">
        <div class="u-container-layout u-similar-container u-container-layout-
1"><span class="u-icon u-icon-1"><svg class="u-svg-link"
preserveAspectRatio="xMidYMin slice" viewBox="0 0 53 53" style=""><use
xmlns:xlink="http://www.w3.org/1999/xlink" xlink:href="#svg-
e60f"></use></svg><svg class="u-svg-content" viewBox="0 0 53 53" x="0px"
y="0px" id="svg-e60f" style="enable-background:new 0 0 53 53;"><path
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0.934l-8.467-4.233c-1.094-0.547-1.785-1.665-1.785-2.888v-3.322
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5.304c1.086-0.335,1.886-1.338,1.886-2.53v-3.546
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</g></svg></span>
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Us</h4>
    <p class="u-text u-text-grey-40 u-text-3">Kaviyarasan
M&nbsp;<br>Maha vishnu S&nbsp;<br>Abdul Rahman H

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<a class="u-link" href="https://nicepage.best" target="_blank">
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