**LITERATURE SURVEY**

The Literature survey of this was to determine the most prominent forms of AI within the banking industry. AI-driven customer service, real-time fraud prevention and risk management-it's the last one that might appeal most to those interested in industry disruption.This model examines the relationships between AI, digital marketing, and financial services in relation to vulnerable customers, highlighting key implications in the collection, processing, and delivery of information, as well as the importance of human connection for optimal customer experience and engagement with financial services providers. Understanding ethical implications, as well as data and modelling challenges, is necessary for the successful deployment of AI. This study provides a theoretical framework of banking industry AI developers, marketers, policymakers, and academics, aiding the understanding of the precarious conditions facing vulnerable customers, and the ways in which they can more effectively be reached. Artificial Intelligence in finance is more than about chat bots. Artificial Intelligence has taken over numerous sectors including banking industry. The principal thought behind this investigation was to comprehend the impact of AI on present day banking. This research mainly focuses on the concept of AI in the field of banking, how it has brought revolutionary changes in banking and its impact on human manpower. As we are aware that humans tend to commit errors, but the world is evolving so does the innovations, there is lack of skilled talents required to handle the automation. Several routine and manual tasks which were earlier performed by the humans are now being replaced by the automated machines with advance technology. Given that the business is experiencing noteworthy change at a quick pace, this research is a preview of the current applications of AI in the banking industry and how it is changing the face of banking in India.