AI Based Discourse for Banking Industry

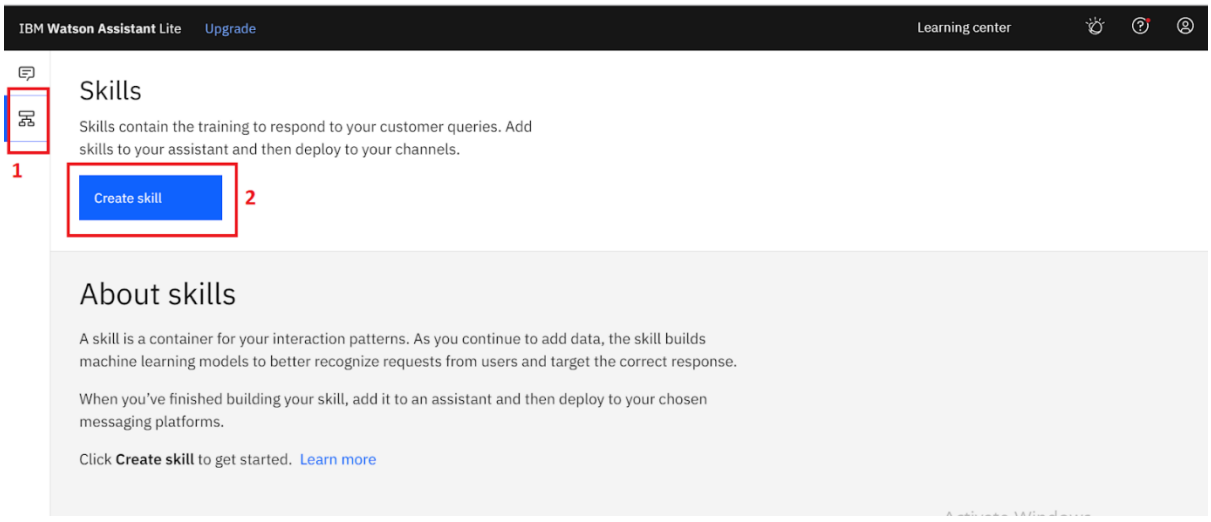
Date	2 November 2022
Team ID	PNT2022TMID15846
Project Name	AI Based discourse for Banking Industry
Team Members	Sneha M Swetha K Yuvanthika S Shree Lakshmi R

SPRINT-II:

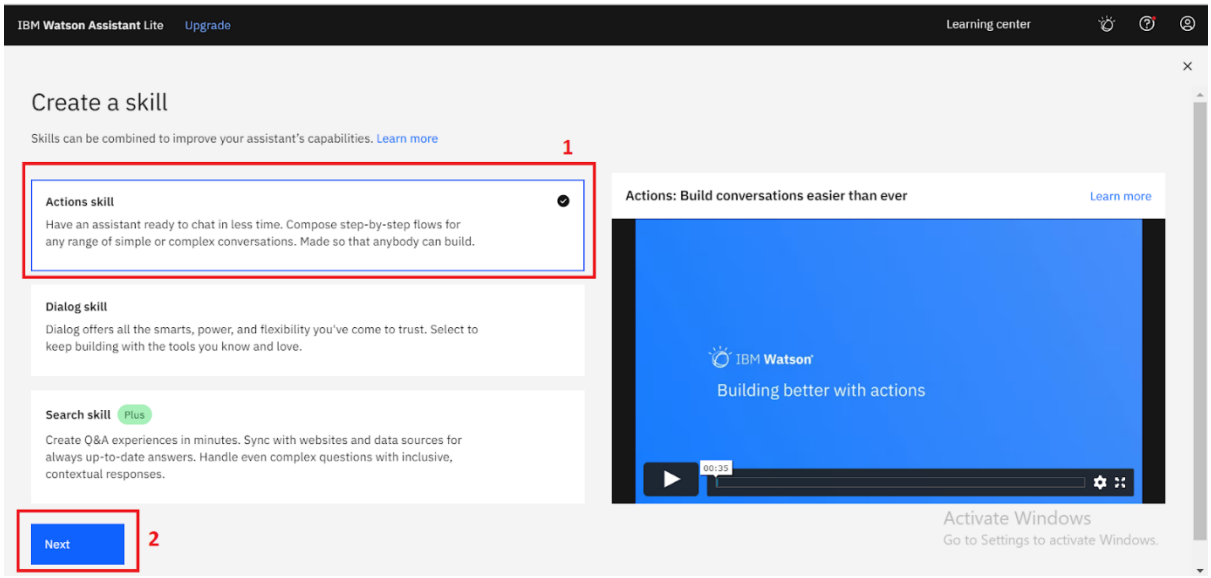
Creating Skills & Assistant For Chatbot

We define the actions and steps of the chatbot. Assistant is used to integrate the actions defined.

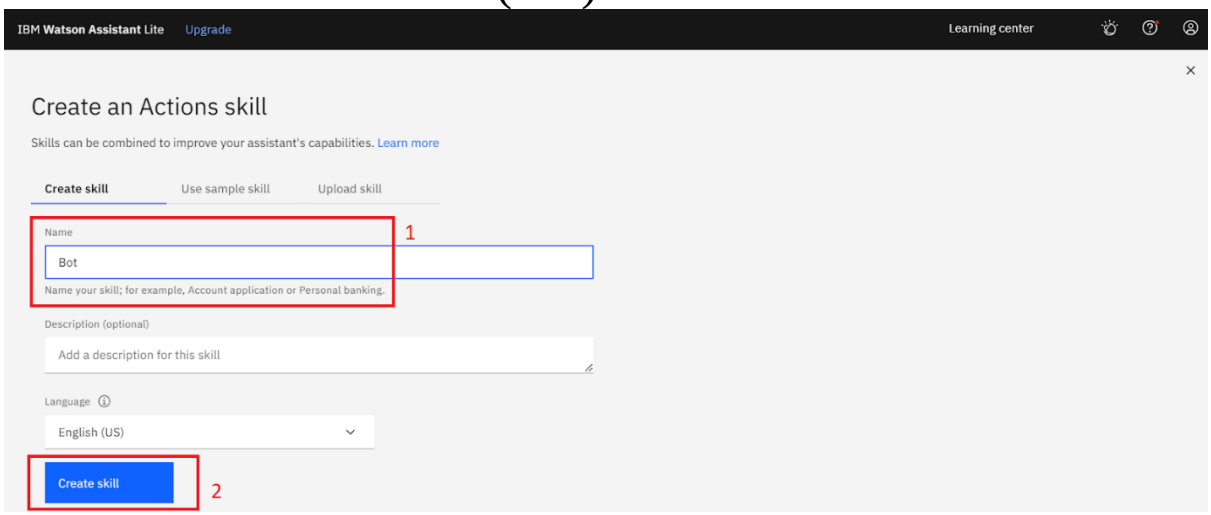
1.Click on the Skills tab and click on create skills.



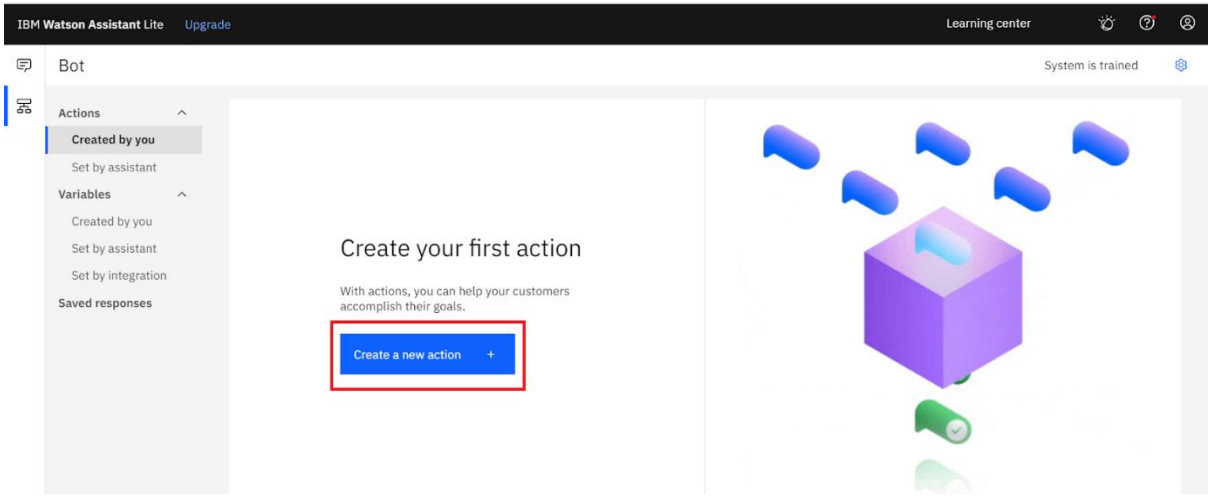
2. Select Action skills and click on next



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

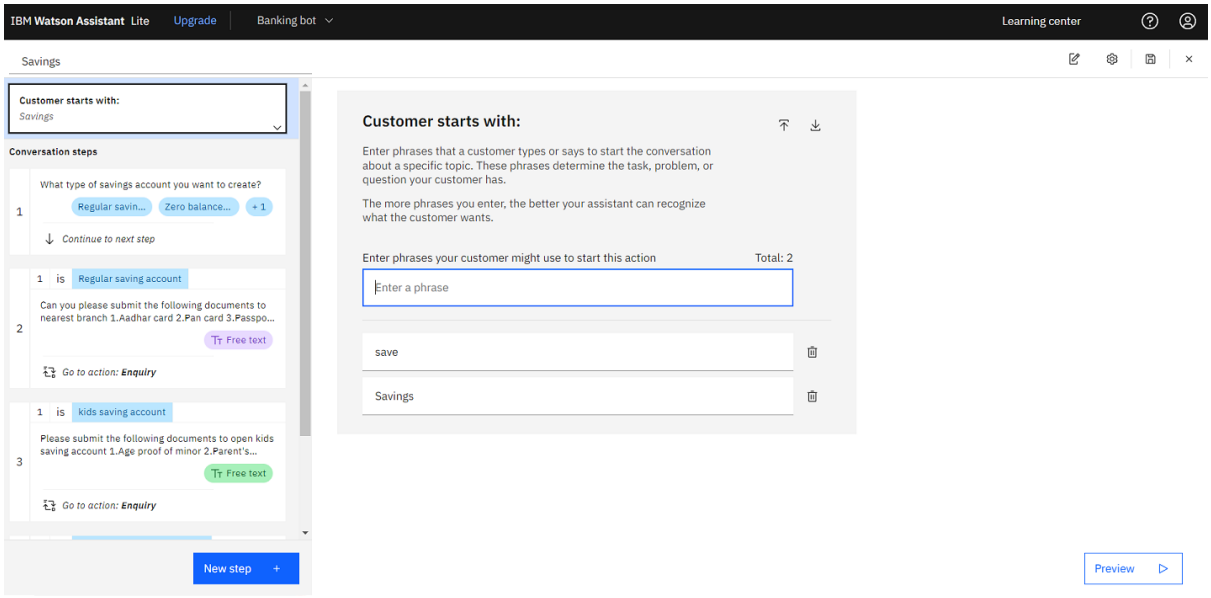


4. To create a new action click on Create a new action button.



Savings Account :

1.Listing keywords to initiate savings action

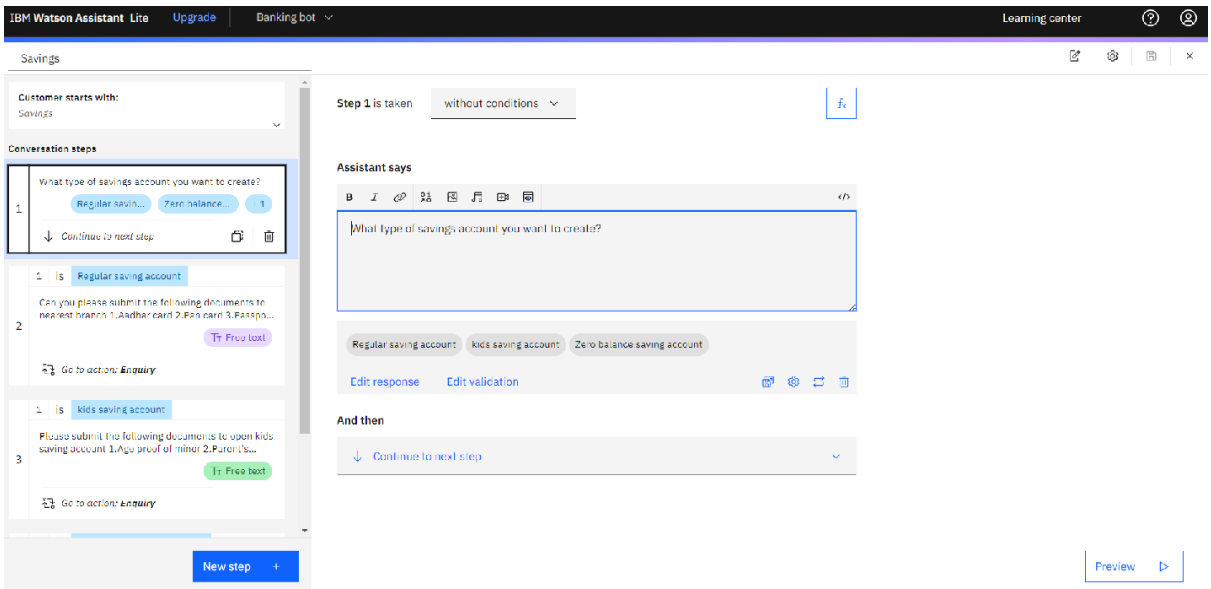


2.Providing customer with various options

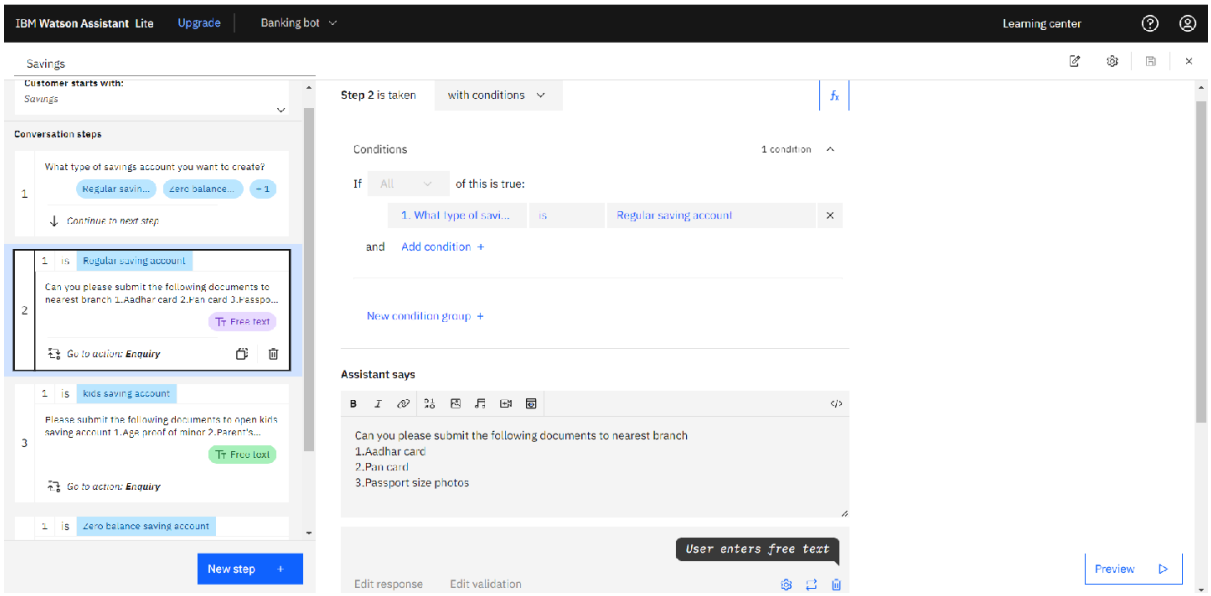
Regular Savings Account

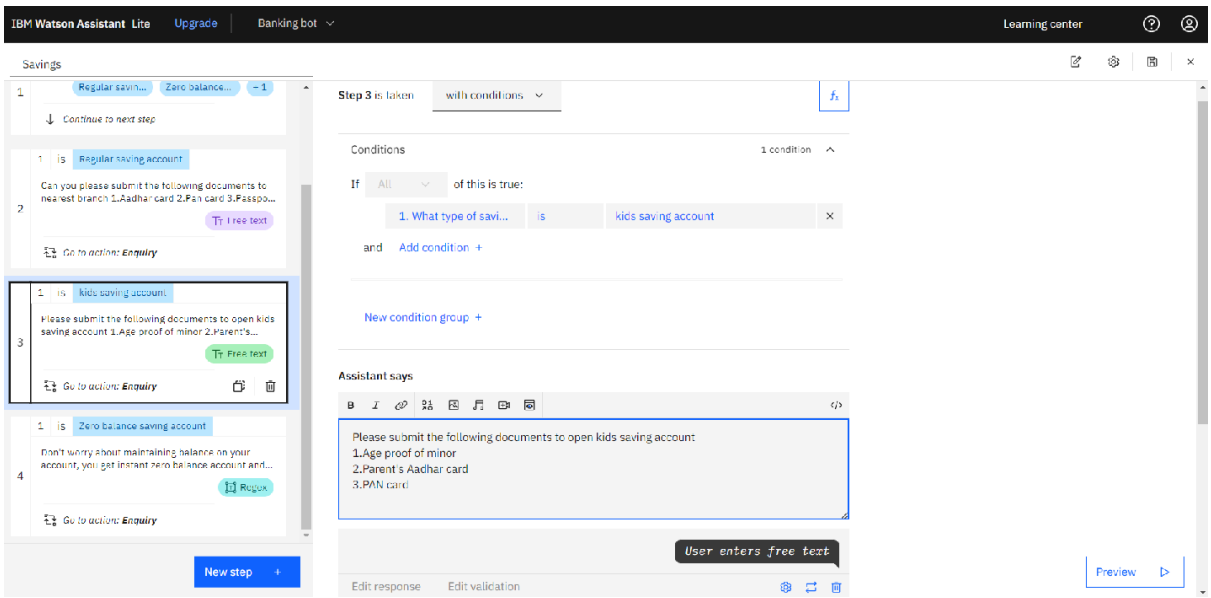
Kids Saving Account

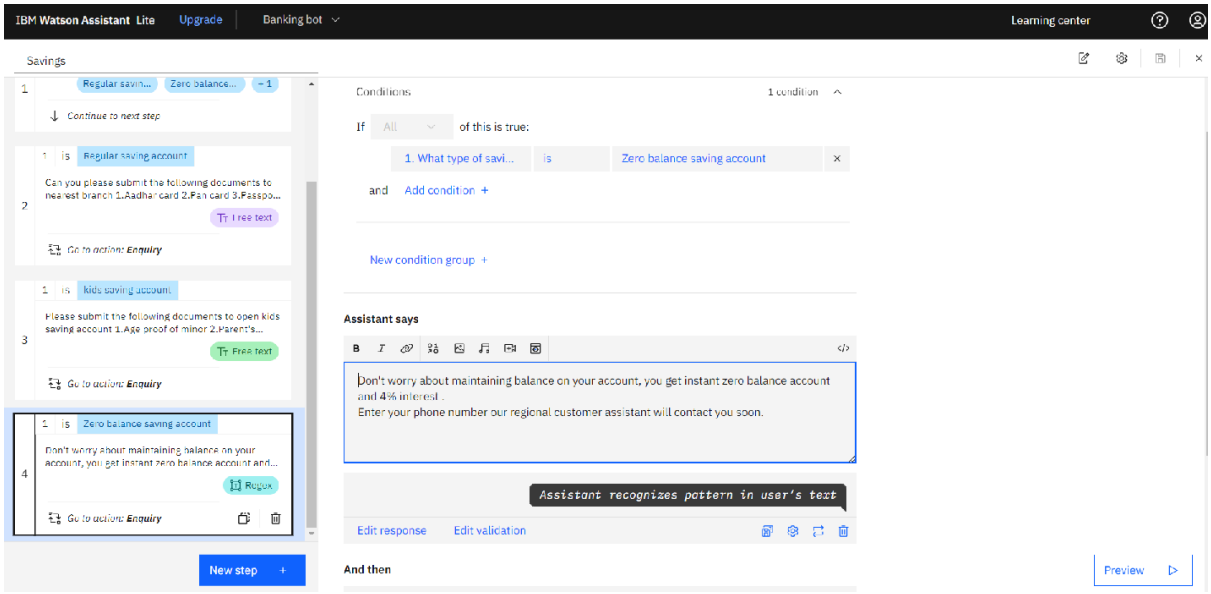
Zero Balance Account



3.Providing guidelines and information according to the option selected by the user





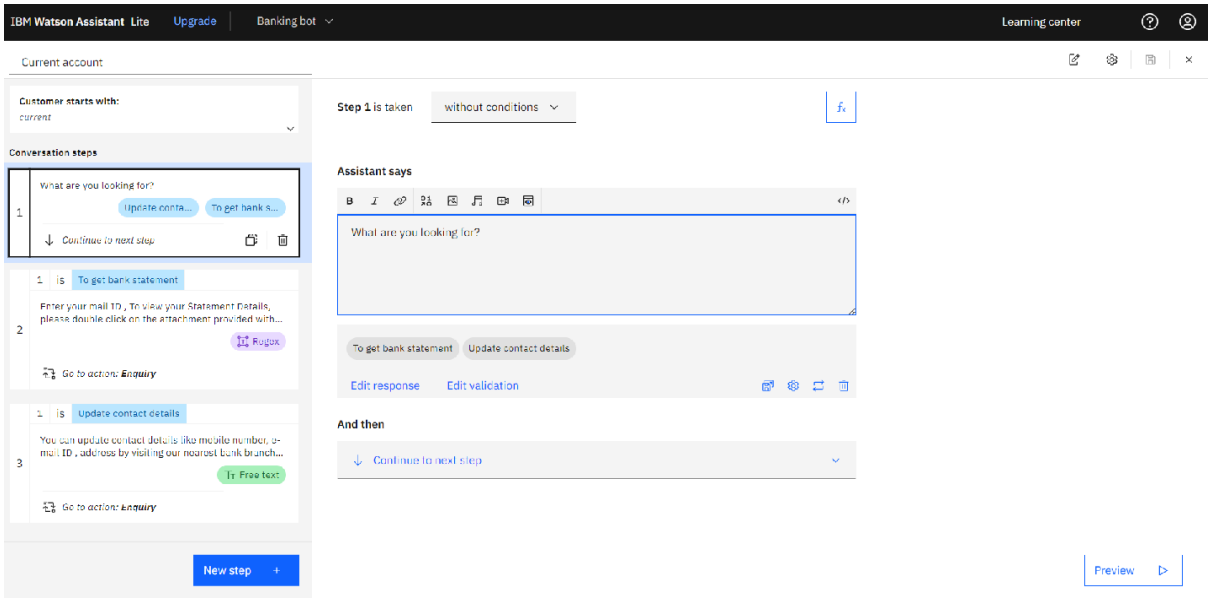


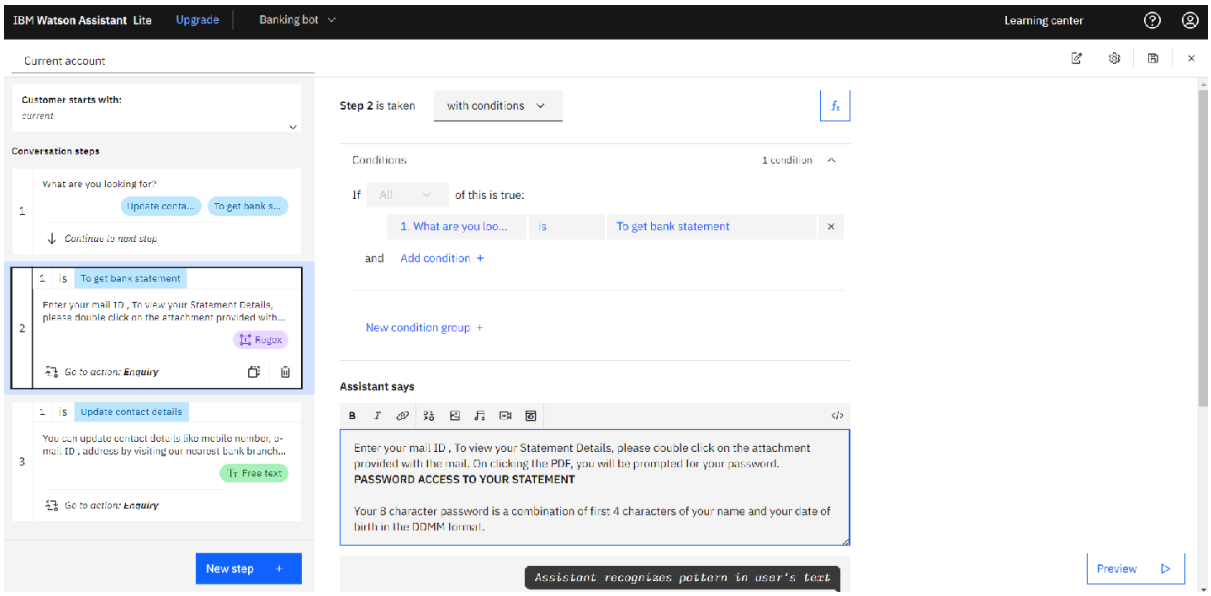
Current Account

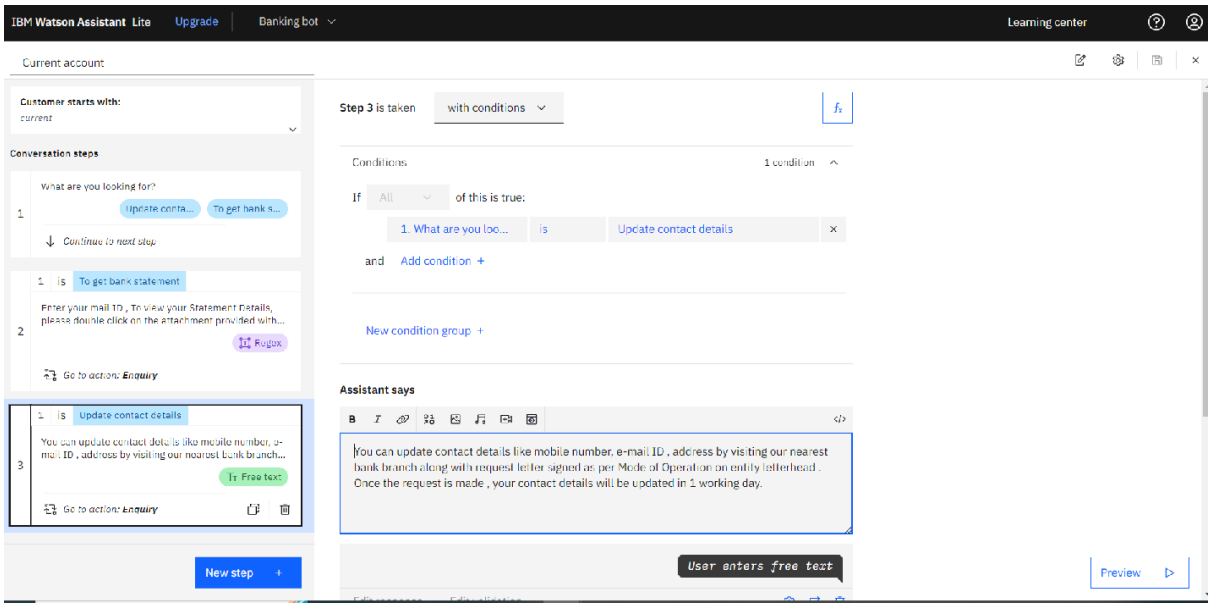
When user enters keywords related to current account this action gets initiated

Current account action provides customer with the following options

- To get bank statement
- Update contact details







Loan Enquiry

When user enters keywords related to loan this action gets initiated.

We provide the guidelines to avail the following loans

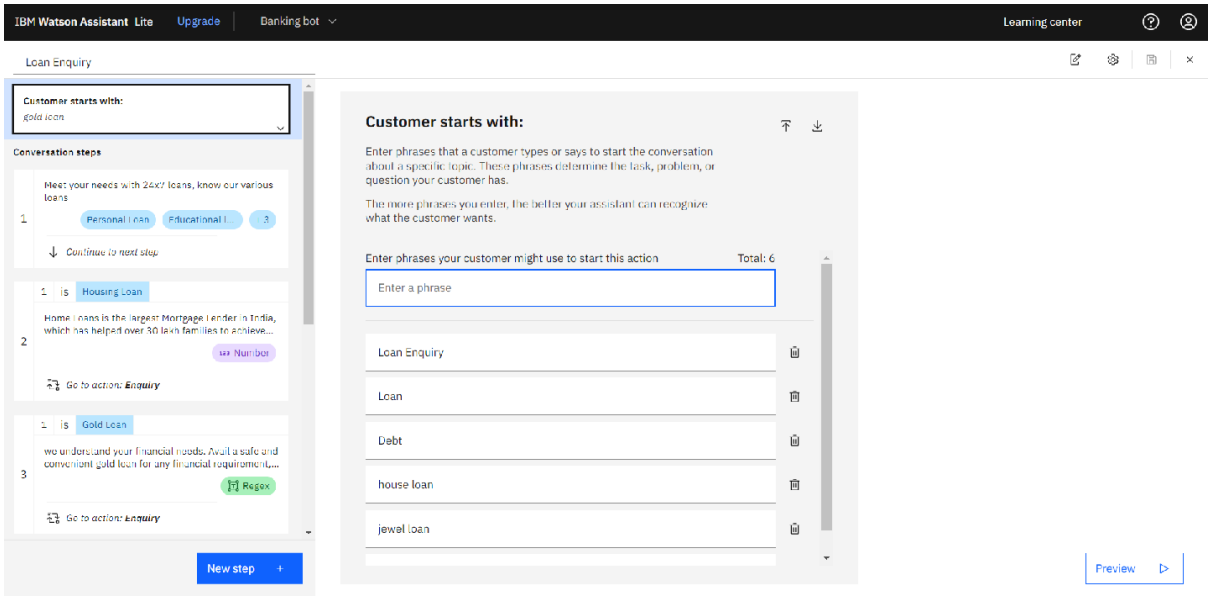
Housing Loan

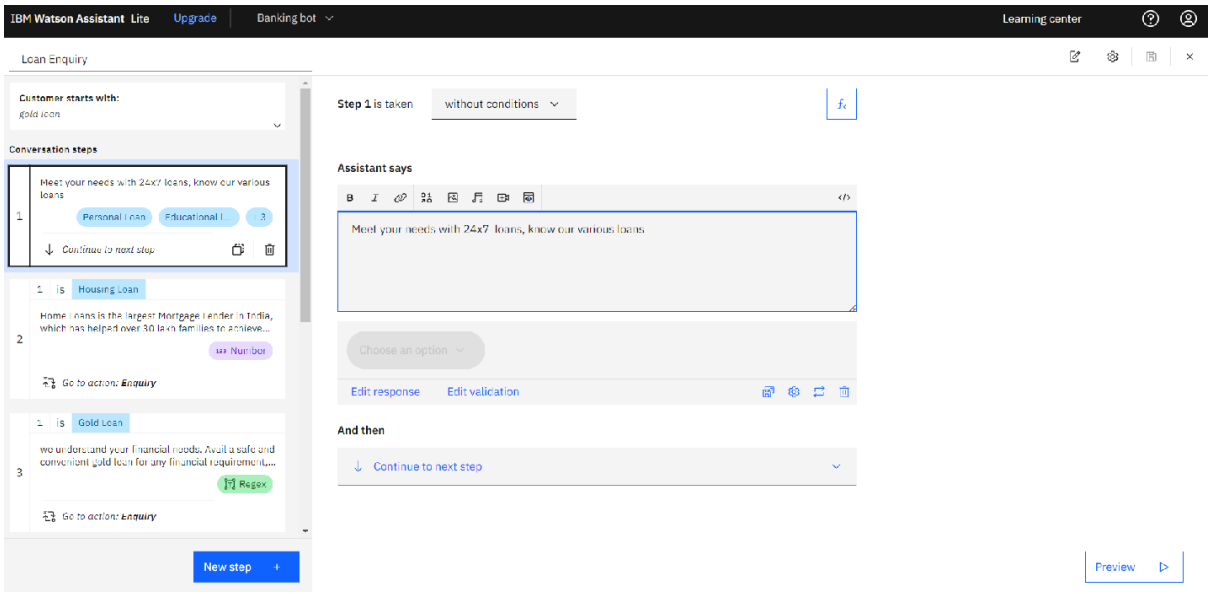
Gold Loan

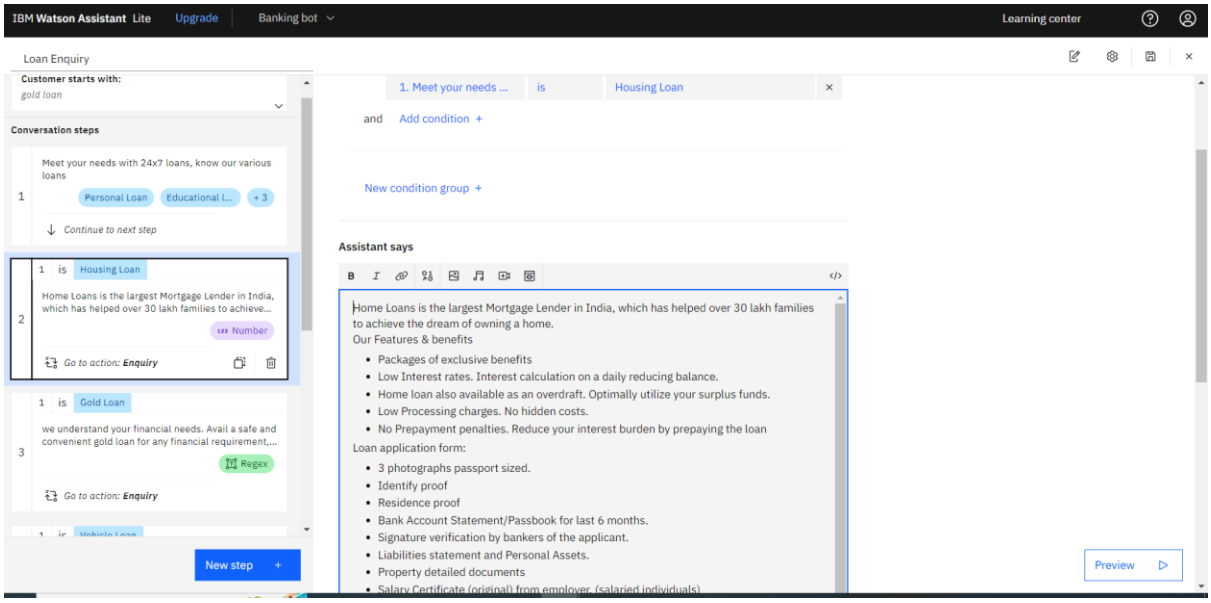
Personal Loan

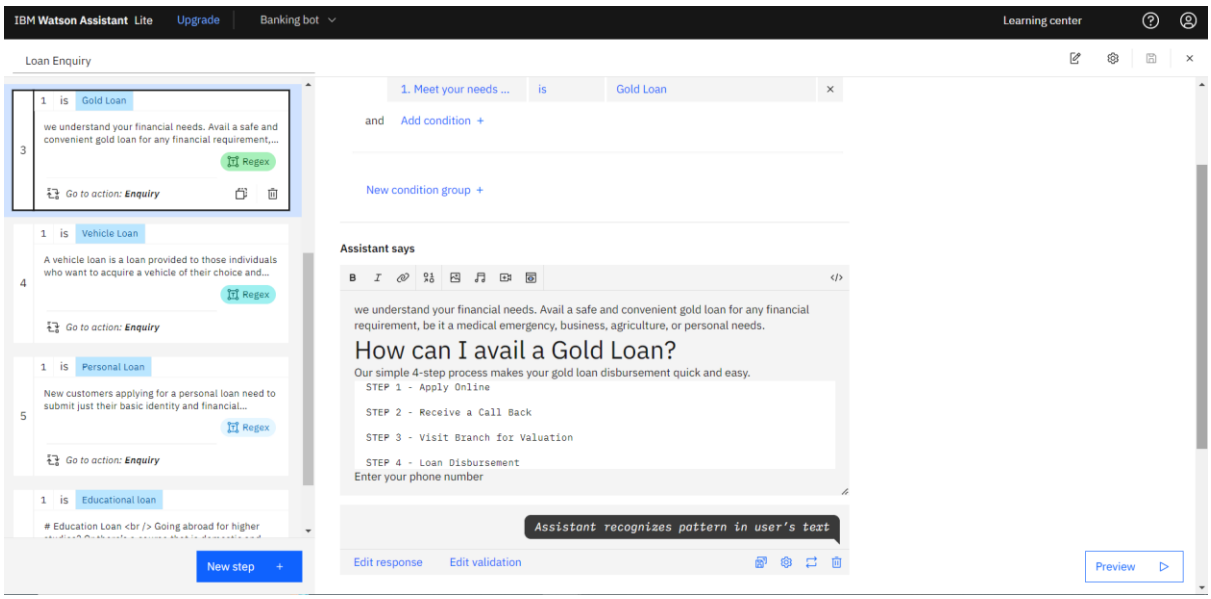
Vehicle Loan

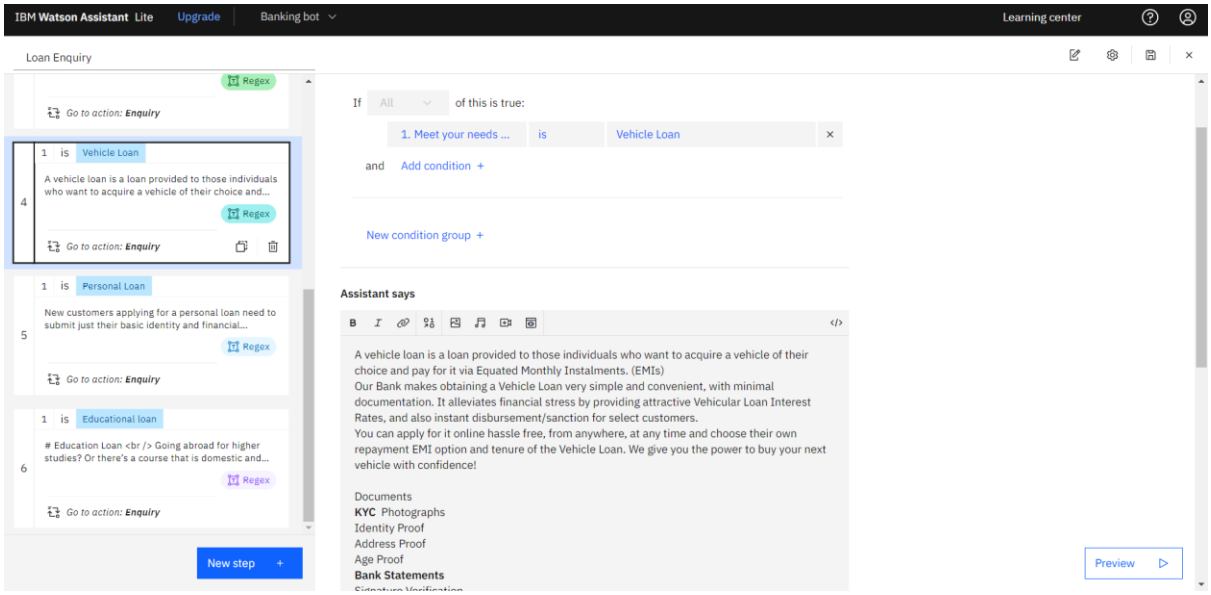
Educational Loan

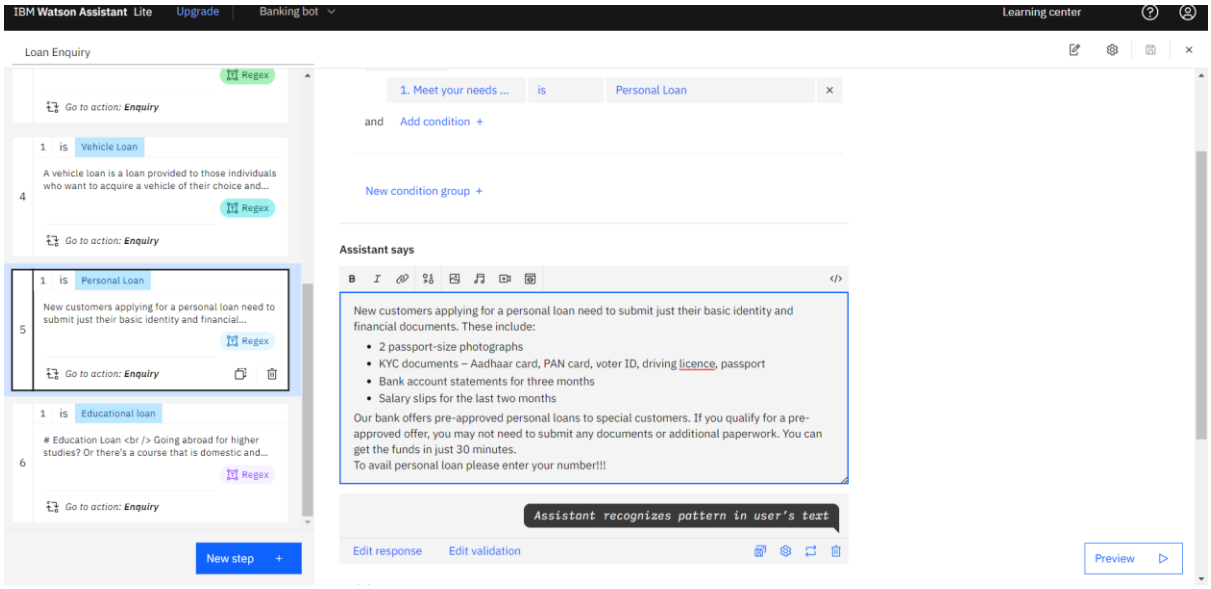


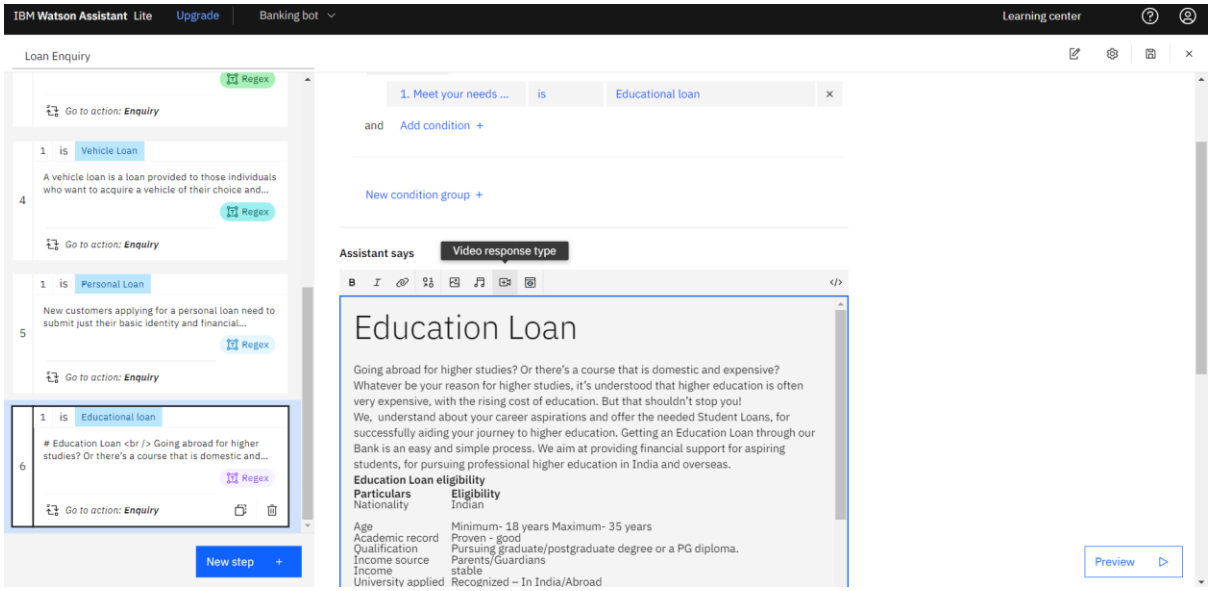



IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Loan Enquiry
Customer starts with:
gold loan
Conversation steps
1
Meet your needs with 24x7 loans, know our various loans
Personal Loan
Educational l...
+ 3
Continue to next step
2
1 is Housing Loan
Home Loans is the largest Mortgage Lender in India, which has helped over 30 lakh families to achieve...
Number
Go to action: Enquiry
3
1 is Gold Loan
we understand your financial needs. Avail a safe and convenient gold loan for any financial requirement,...
Regex
Go to action: Enquiry
New step
1. Meet your needs ...
is
Housing Loan
and
Add condition +
New condition group +
Assistant says
Home Loans is the largest Mortgage Lender in India, which has helped over 30 lakh families to achieve the dream of owning a home.
Our Features & benefits
Packages of exclusive benefits
Low Interest rates. Interest calculation on a daily reducing balance.
Home loan also available as an overdraft. Optimally utilize your surplus funds.
Low Processing charges. No hidden costs.
No Prepayment penalties. Reduce your interest burden by prepaying the loan
Loan application form:
3 photographs passport sized.
Identify proof
Residence proof
Bank Account Statement/Passbook for last 6 months.
Signature verification by bankers of the applicant.
Liabilities statement and Personal Assets.
Property detailed documents
Salary Certificate (original) from employer. (salaried individuals)
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Loan Enquiry
3
1 is Gold Loan
we understand your financial needs. Avail a safe and convenient gold loan for any financial requirement,...
Regex
Go to action: Enquiry
4
1 is Vehicle Loan
A vehicle loan is a loan provided to those individuals who want to acquire a vehicle of their choice and...
Regex
Go to action: Enquiry
5
1 is Personal Loan
New customers applying for a personal loan need to submit just their basic identity and financial...
Regex
Go to action: Enquiry
1 is Educational loan
Education Loan
 Going abroad for higher
New step
1. Meet your needs ...
is
Gold Loan
and
Add condition +
New condition group +
Assistant says
we understand your financial needs. Avail a safe and convenient gold loan for any financial requirement, be it a medical emergency, business, agriculture, or personal needs.
How can I avail a Gold Loan?
Our simple 4-step process makes your gold loan disbursement quick and easy.
STEP 1 - Apply Online
STEP 2 - Receive a Call Back
STEP 3 - Visit Branch for Valuation
STEP 4 - Loan Disbursement
Enter your phone number
Assistant recognizes pattern in user's text
Edit response
Edit validation
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Loan Enquiry
Regex
Go to action: Enquiry
1 is Vehicle Loan
A vehicle loan is a loan provided to those individuals who want to acquire a vehicle of their choice and...
Regex
Go to action: Enquiry
1 is Personal Loan
New customers applying for a personal loan need to submit just their basic identity and financial...
Regex
Go to action: Enquiry
1 is Educational loan
Education Loan
 Going abroad for higher studies? Or there's a course that is domestic and...
Regex
Go to action: Enquiry
New step +
If All of this is true:
1. Meet your needs ... is Vehicle Loan
and Add condition +
New condition group +
Assistant says
A vehicle loan is a loan provided to those individuals who want to acquire a vehicle of their choice and pay for it via Equated Monthly Instalments. (EMIs)
Our Bank makes obtaining a Vehicle Loan very simple and convenient, with minimal documentation. It alleviates financial stress by providing attractive Vehicular Loan Interest Rates, and also instant disbursement/sanction for select customers.
You can apply for it online hassle free, from anywhere, at any time and choose their own repayment EMI option and tenure of the Vehicle Loan. We give you the power to buy your next vehicle with confidence!
Documents
KYC Photographs
Identity Proof
Address Proof
Age Proof
Bank Statements
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Loan Enquiry
Regex
Go to action: Enquiry
1 is Vehicle Loan
A vehicle loan is a loan provided to those individuals who want to acquire a vehicle of their choice and...
Regex
Go to action: Enquiry
1 is Personal Loan
New customers applying for a personal loan need to submit just their basic identity and financial...
Regex
Go to action: Enquiry
1 is Educational loan
Education Loan
 Going abroad for higher studies? Or there's a course that is domestic and...
Regex
Go to action: Enquiry
New step +
1. Meet your needs ... is Personal Loan
and Add condition +
New condition group +
Assistant says
New customers applying for a personal loan need to submit just their basic identity and financial documents. These include:
2 passport-size photographs
KYC documents – Aadhaar card, PAN card, voter ID, driving licence, passport
Bank account statements for three months
Salary slips for the last two months
Our bank offers pre-approved personal loans to special customers. If you qualify for a pre-approved offer, you may not need to submit any documents or additional paperwork. You can get the funds in just 30 minutes.
To avail personal loan please enter your number!!!
Assistant recognizes pattern in user's text
Edit response
Edit validation
Preview

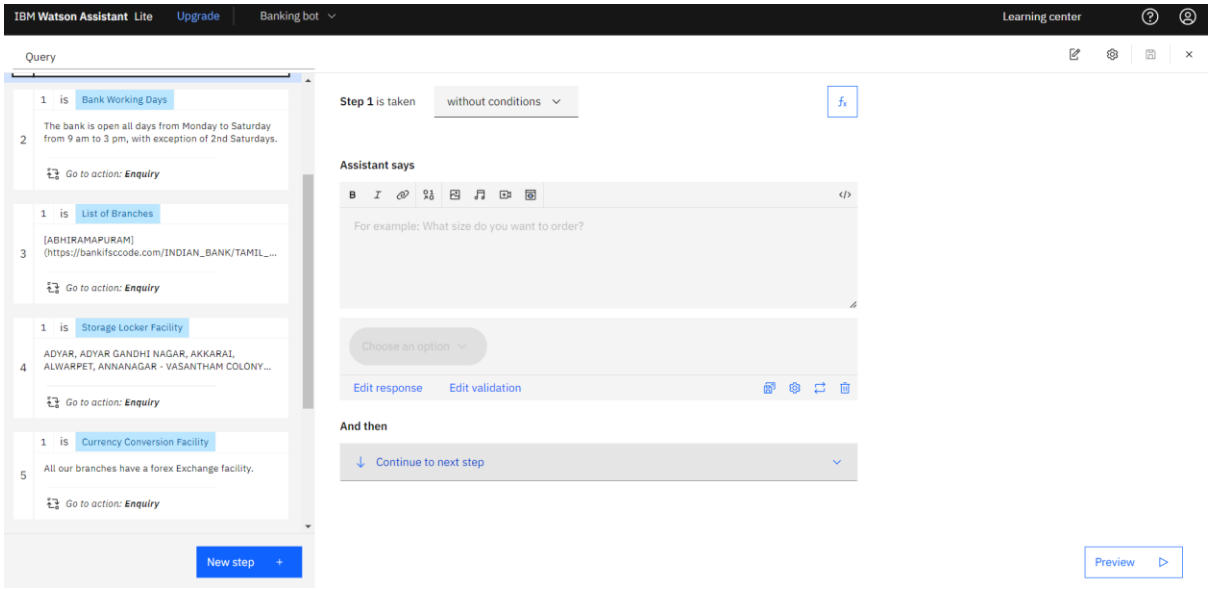


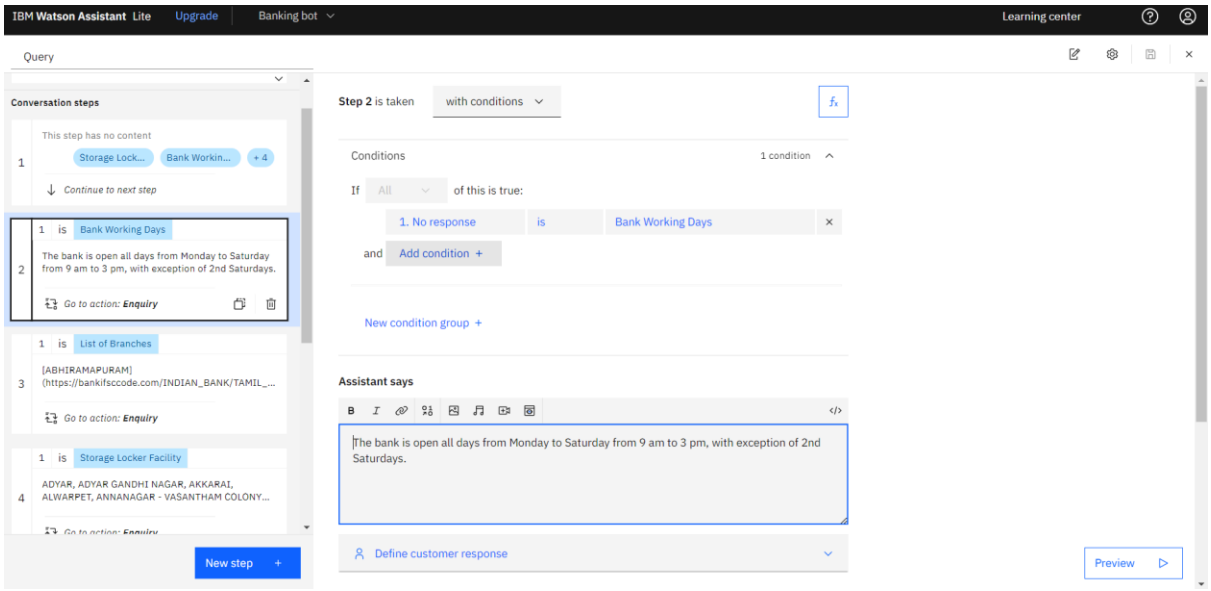
General Enquiry

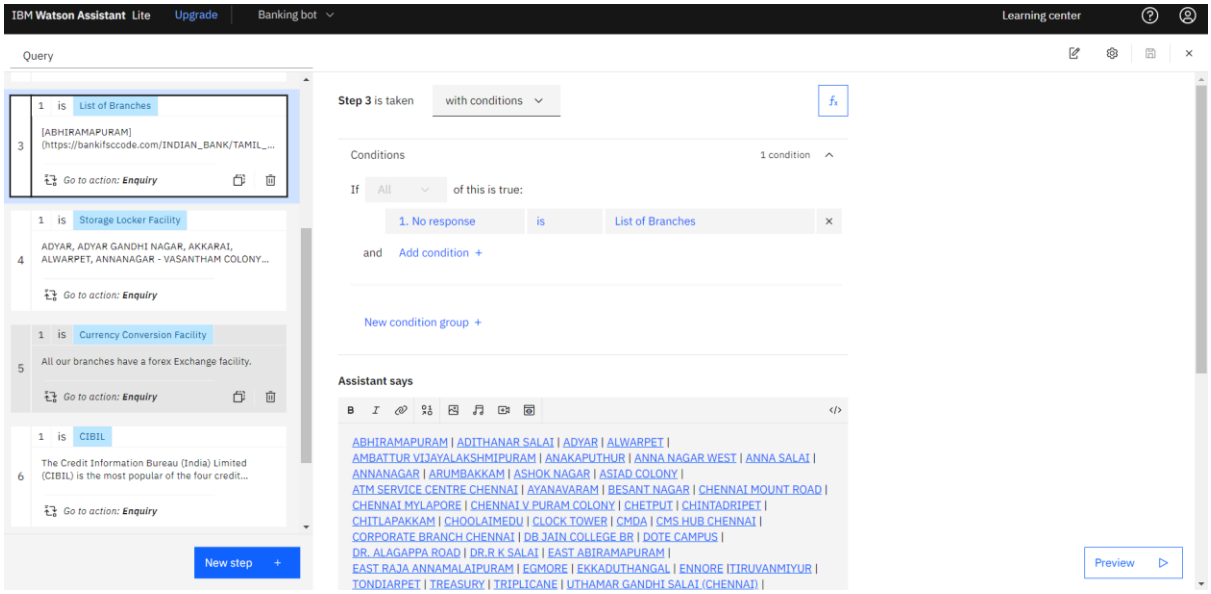
When the user gives keywords other than account and loan details, this action is initiated

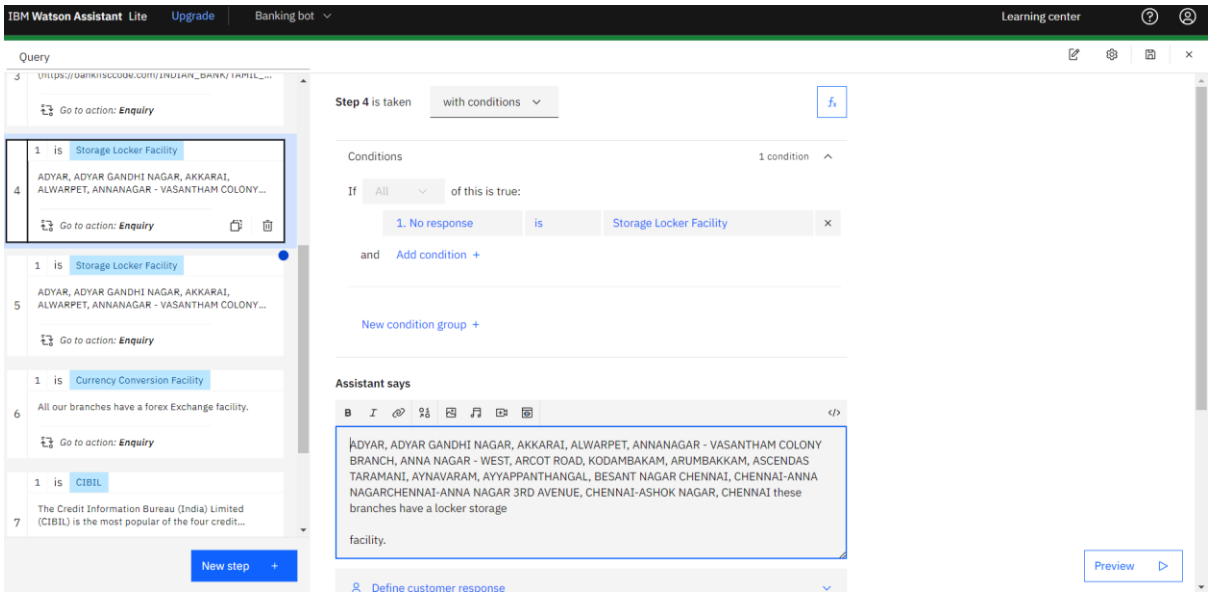
We provide immediate solutions related to

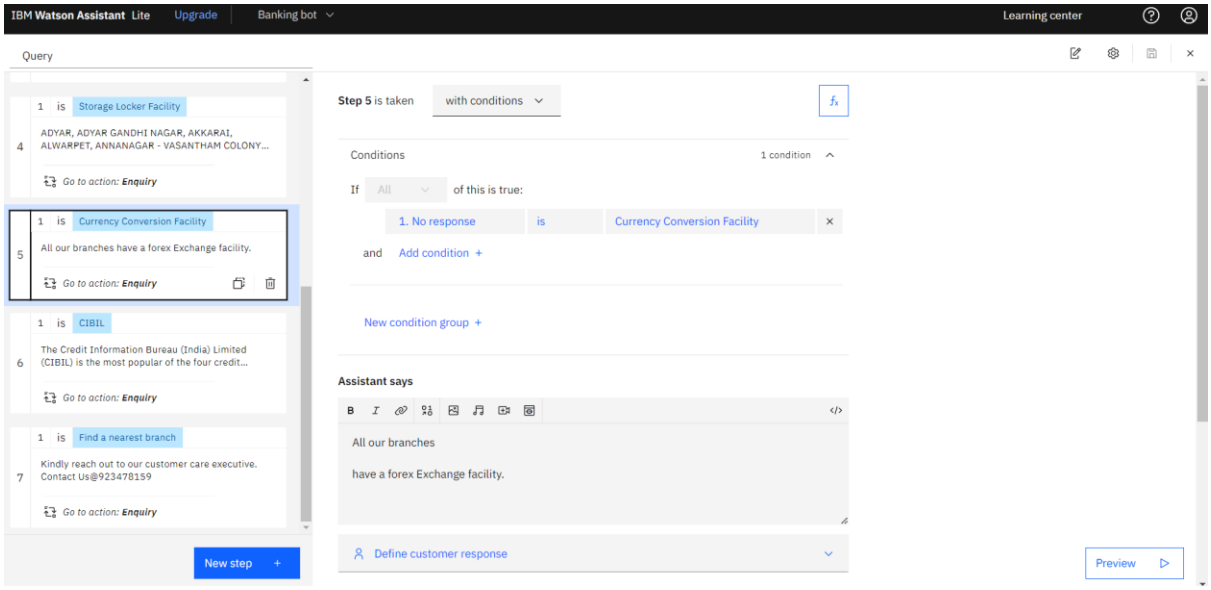
- Bank working days
- List of Branches
- Storage Locker Facilities
- Currency Conversion
- CIBIL
- To know the nearest branch

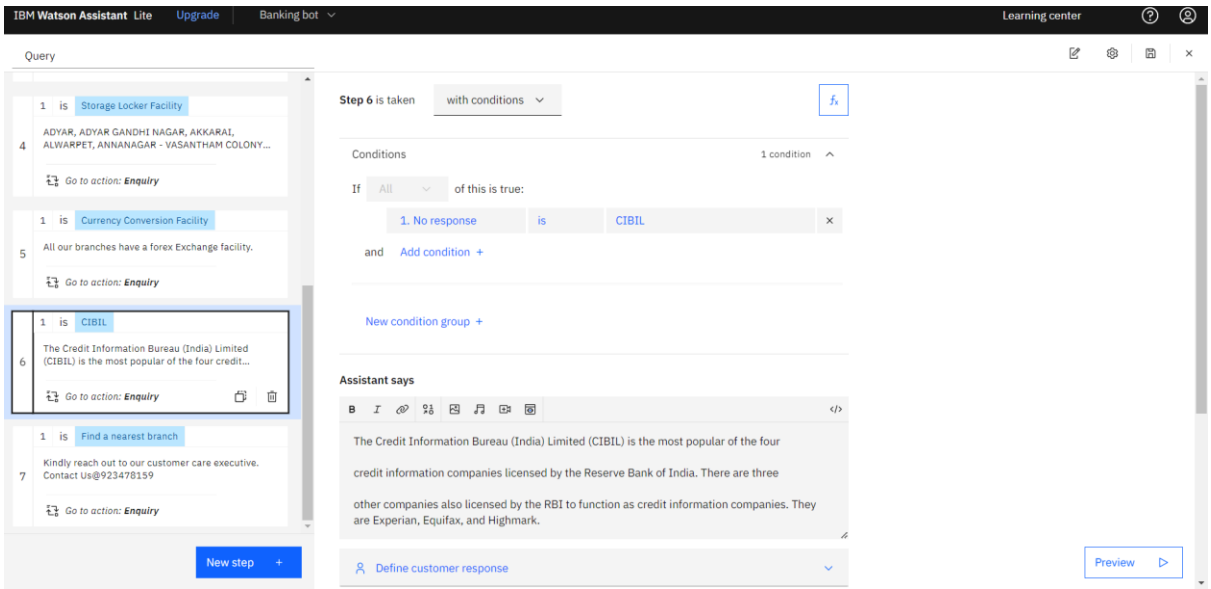

IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
1 is Bank Working Days
2 The bank is open all days from Monday to Saturday from 9 am to 3 pm, with exception of 2nd Saturdays.
Go to action: Enquiry
1 is List of Branches
3 [ABHIRAMAPURAM] (https://bankifsccode.com/INDIAN_BANK/TAMIL_...
Go to action: Enquiry
1 is Storage Locker Facility
4 ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
1 is Currency Conversion Facility
5 All our branches have a forex Exchange facility.
Go to action: Enquiry
New step
Step 1 is taken
without conditions
Assistant says
For example: What size do you want to order?
Choose an option
Edit response
Edit validation
And then
Continue to next step
Preview

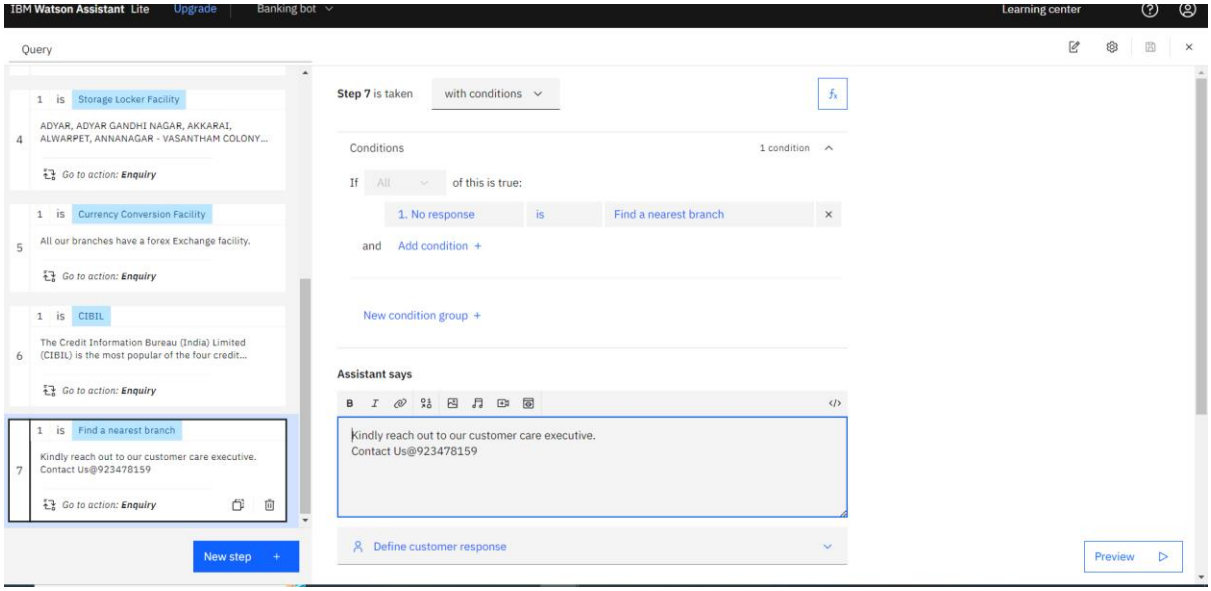

IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
Conversation steps
1 This step has no content
Storage Lock...
Bank Workin...
+ 4
Continue to next step
2 1 is Bank Working Days
The bank is open all days from Monday to Saturday from 9 am to 3 pm, with exception of 2nd Saturdays.
Go to action: Enquiry
3 1 is List of Branches
[ABHIRAMAPURAM] (https://bankifsccode.com/INDIAN_BANK/TAMIL_...
Go to action: Enquiry
4 1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
New step
Step 2 is taken
with conditions
Conditions
1 condition
If All of this is true:
1. No response
is
Bank Working Days
and
Add condition +
New condition group +
Assistant says
The bank is open all days from Monday to Saturday from 9 am to 3 pm, with exception of 2nd Saturdays.
Define customer response
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
1 is List of Branches
[ABHIRAMAPURAM] (https://bankifsccode.com/INDIAN_BANK/TAMIL_...
Go to action: Enquiry
1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
1 is Currency Conversion Facility
All our branches have a forex Exchange facility.
Go to action: Enquiry
1 is CIBIL
The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four credit...
Go to action: Enquiry
New step
Step 3 is taken
with conditions
Conditions
1 condition
If All of this is true:
1. No response is List of Branches
and Add condition +
New condition group +
Assistant says
ABHIRAMAPURAM | ADITHANAR SALAI | ADYAR | ALWARPET | AMBATTUR VIJAYALAKSHMIPURAM | ANAKAPUTHUR | ANNA NAGAR WEST | ANNA SALAI | ANNANAGAR | ARUMBAKKAM | ASHOK NAGAR | ASTAD COLONY | ATM SERVICE CENTRE CHENNAI | AYANAVARAM | BESANT NAGAR | CHENNAI MOUNT ROAD | CHENNAI MYLAPORE | CHENNAI V PURAM COLONY | CHETPUT | CHINTADRIPET | CHITLAPAKKAM | CHOOLAIMEDU | CLOCK TOWER | CMDA | CMS HUB CHENNAI | CORPORATE BRANCH CHENNAI | DB JAIN COLLEGE BR | DOTE CAMPUS | DR. ALAGAPPA ROAD | DR.R K SALAI | EAST ABIRAMAPURAM | EAST RAJA ANNAMALAIPURAM | EGMORE | EKKADUTHANGAL | ENNORE |TIRUVANMIYUR | TONDIARPET | TREASURY | TRIPLICANE | UTHAMAR GANDHI SALAI (CHENNAI) |
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
Go to action: Enquiry
1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
1 is Currency Conversion Facility
All our branches have a forex Exchange facility.
Go to action: Enquiry
1 is CIBIL
The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four credit...
New step
Step 4 is taken
with conditions
Conditions
1 condition
If All of this is true:
1. No response is Storage Locker Facility
and Add condition +
New condition group +
Assistant says
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY BRANCH, ANNA NAGAR - WEST, ARCOT ROAD, KODAMBAKAM, ARUMBAKKAM, ASCENDAS TARAMANI, AYNAVARAM, AYYAPPANTHANGAL, BESANT NAGAR CHENNAI, CHENNAI-ANNA NAGARCHENNAI-ANNA NAGAR 3RD AVENUE, CHENNAI-ASHOK NAGAR, CHENNAI these branches have a locker storage
facility.
Define customer response
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
4
1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
5
1 is Currency Conversion Facility
All our branches have a forex Exchange facility.
Go to action: Enquiry
6
1 is CIBIL
The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four credit...
Go to action: Enquiry
7
1 is Find a nearest branch
Kindly reach out to our customer care executive. Contact Us@923478159
Go to action: Enquiry
New step +
Step 5 is taken
with conditions
Conditions
1 condition
If All of this is true:
1. No response is Currency Conversion Facility
and Add condition +
New condition group +
Assistant says
All our branches
have a forex Exchange facility.
Define customer response
Preview


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Query
4
1 is Storage Locker Facility
ADYAR, ADYAR GANDHI NAGAR, AKKARAI, ALWARPET, ANNANAGAR - VASANTHAM COLONY...
Go to action: Enquiry
5
1 is Currency Conversion Facility
All our branches have a forex Exchange facility.
Go to action: Enquiry
6
1 is CIBIL
The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four credit...
Go to action: Enquiry
7
1 is Find a nearest branch
Kindly reach out to our customer care executive. Contact Us@923478159
Go to action: Enquiry
New step +
Step 6 is taken
with conditions
Conditions
1 condition
If All of this is true:
1. No response is CIBIL
and Add condition +
New condition group +
Assistant says
The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four
credit information companies licensed by the Reserve Bank of India. There are three
other companies also licensed by the RBI to function as credit information companies. They are Experian, Equifax, and Highmark.
Define customer response
Preview



Net Banking

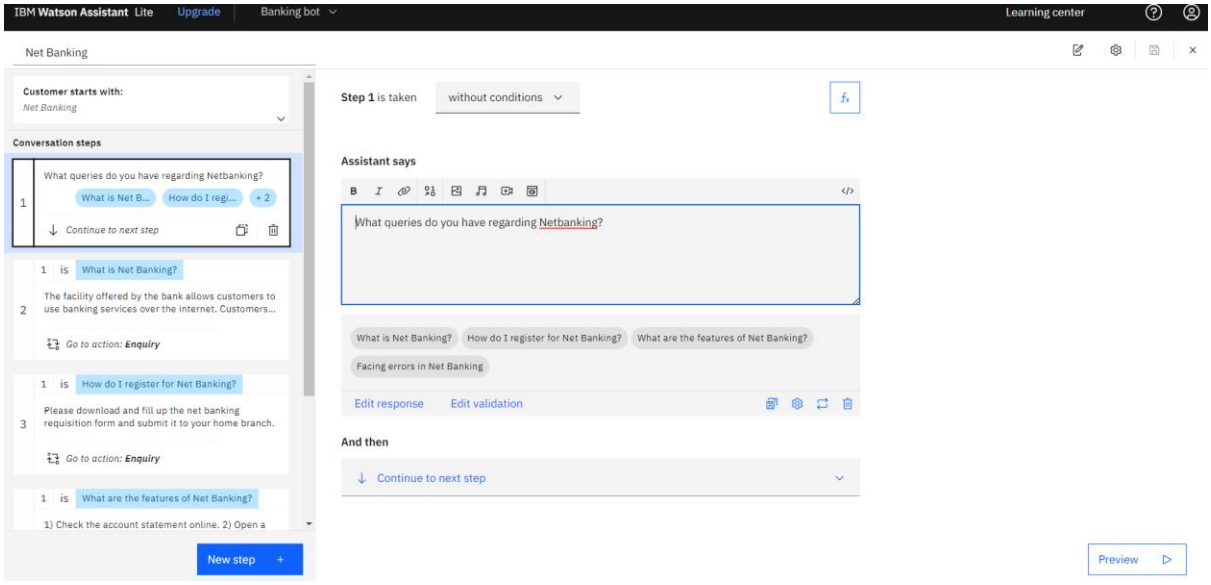
When user enters keywords related to online transaction or net banking , this action gets initiated. We provide solutions for the following

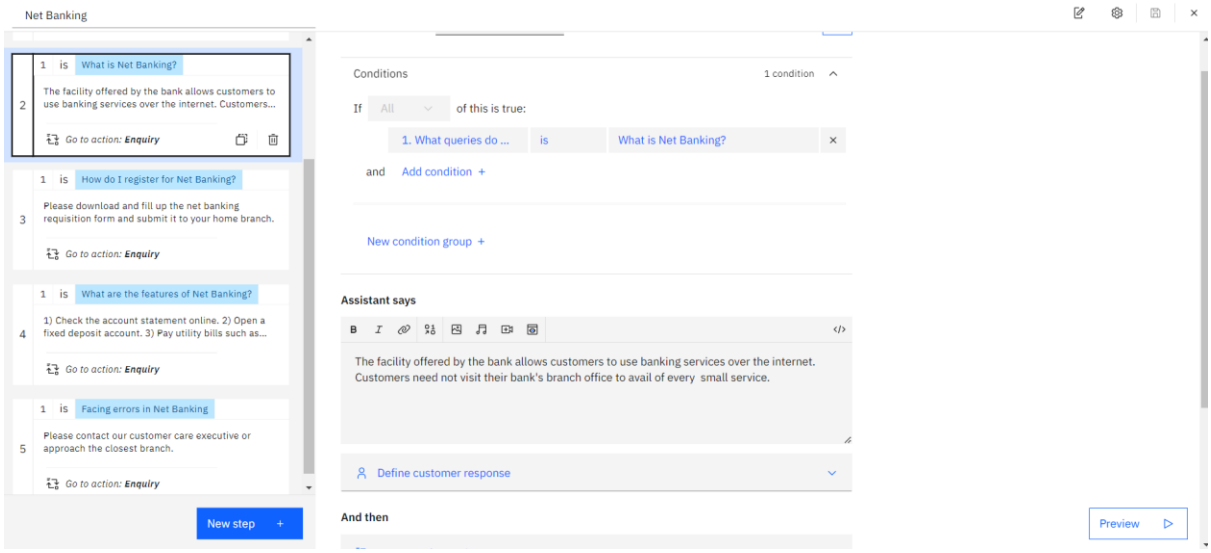
General details of net banking

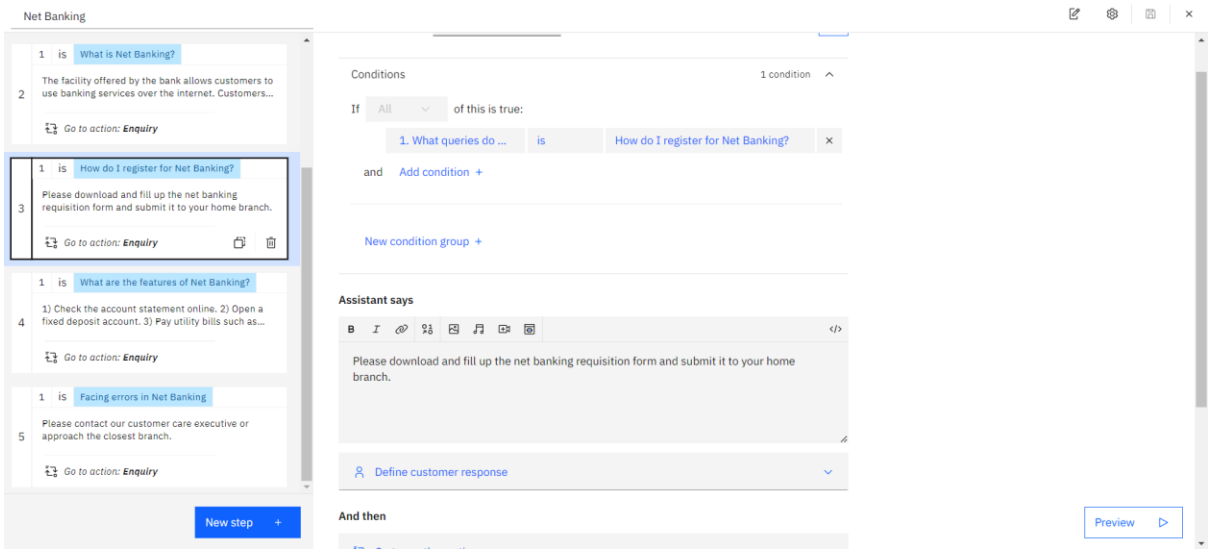
Registration for net banking

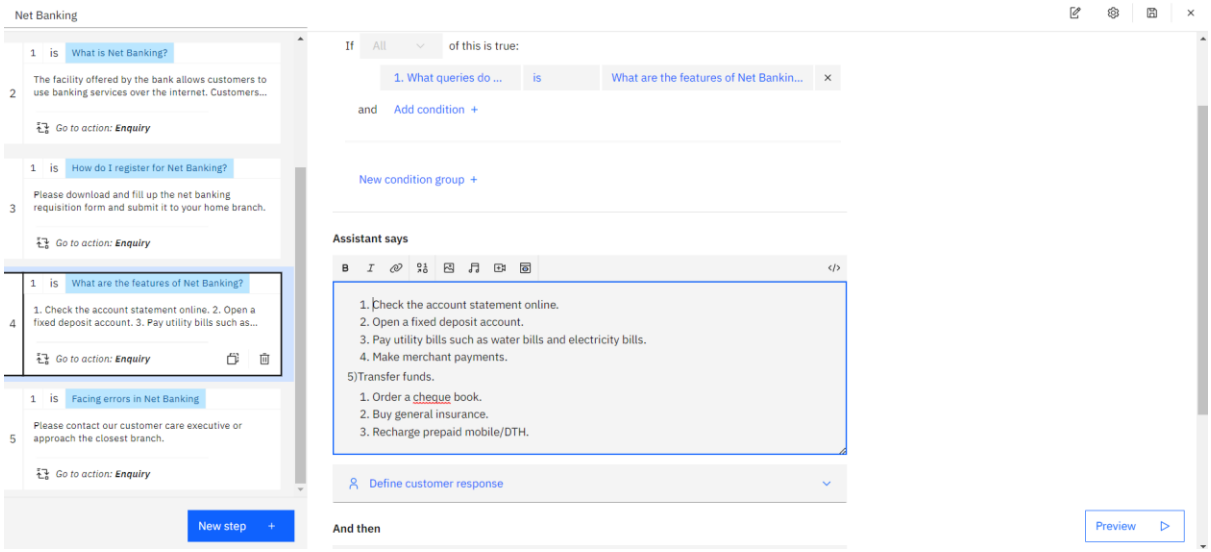
Features of net banking

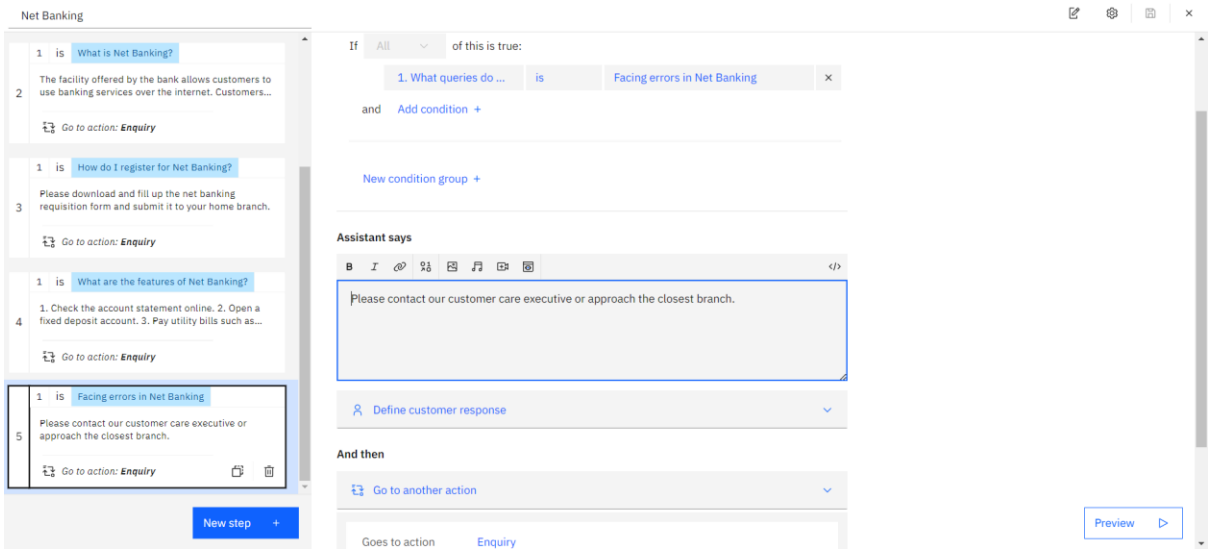
Solutions to common errors


IBM Watson Assistant Lite
Upgrade
Banking bot
Learning center
Net Banking
Customer starts with:
Net Banking
Conversation steps
What queries do you have regarding Netbanking?
What is Net B...
How do I regi...
+ 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...
Go to action: Enquiry
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.
Go to action: Enquiry
1 is What are the features of Net Banking?
1) Check the account statement online. 2) Open a
New step
Step 1 is taken
without conditions
Assistant says
What queries do you have regarding Netbanking?
What is Net Banking?
How do I register for Net Banking?
What are the features of Net Banking?
Facing errors in Net Banking
Edit response
Edit validation
And then
Continue to next step
Preview


Net Banking
1 is What is Net Banking?
The facility offered by the bank allows customers to use banking services over the internet. Customers...
Go to action: Enquiry
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.
Go to action: Enquiry
1 is What are the features of Net Banking?
1) Check the account statement online. 2) Open a fixed deposit account. 3) Pay utility bills such as...
Go to action: Enquiry
1 is Facing errors in Net Banking
Please contact our customer care executive or approach the closest branch.
Go to action: Enquiry
New step
Conditions
1 condition
If All of this is true:
1. What queries do ...
is
What is Net Banking?
and
Add condition +
New condition group +
Assistant says
The facility offered by the bank allows customers to use banking services over the internet. Customers need not visit their bank's branch office to avail of every small service.
Define customer response
And then
Preview


Net Banking
1 is What is Net Banking?
The facility offered by the bank allows customers to use banking services over the internet. Customers...
Go to action: Enquiry
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.
Go to action: Enquiry
1 is What are the features of Net Banking?
1) Check the account statement online. 2) Open a fixed deposit account. 3) Pay utility bills such as...
Go to action: Enquiry
1 is Facing errors in Net Banking
Please contact our customer care executive or approach the closest branch.
Go to action: Enquiry
New step
Conditions
1 condition
If All of this is true:
1. What queries do ...
is
How do I register for Net Banking?
and
Add condition +
New condition group +
Assistant says
Please download and fill up the net banking requisition form and submit it to your home branch.
Define customer response
And then
Preview


Net Banking
2 1 is What is Net Banking?
The facility offered by the bank allows customers to use banking services over the internet. Customers...
Go to action: Enquiry
3 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.
Go to action: Enquiry
4 1 is What are the features of Net Banking?
1. Check the account statement online. 2. Open a fixed deposit account. 3. Pay utility bills such as...
Go to action: Enquiry
5 1 is Facing errors in Net Banking
Please contact our customer care executive or approach the closest branch.
Go to action: Enquiry
New step +
If All of this is true:
1. What queries do ... is What are the features of Net Bankin...
and Add condition +
New condition group +
Assistant says
1. Check the account statement online.
2. Open a fixed deposit account.
3. Pay utility bills such as water bills and electricity bills.
4. Make merchant payments.
5)Transfer funds.
1. Order a cheque book.
2. Buy general insurance.
3. Recharge prepaid mobile/DTH.
Define customer response
And then
Preview


Net Banking
2 1 is What is Net Banking?
The facility offered by the bank allows customers to use banking services over the internet. Customers...
Go to action: Enquiry
3 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.
Go to action: Enquiry
4 1 is What are the features of Net Banking?
1. Check the account statement online. 2. Open a fixed deposit account. 3. Pay utility bills such as...
Go to action: Enquiry
5 1 is Facing errors in Net Banking
Please contact our customer care executive or approach the closest branch.
Go to action: Enquiry
New step +
If All of this is true:
1. What queries do ... is Facing errors in Net Banking
and Add condition +
New condition group +
Assistant says
Please contact our customer care executive or approach the closest branch.
Define customer response
And then
Go to another action
Goes to action Enquiry
Preview