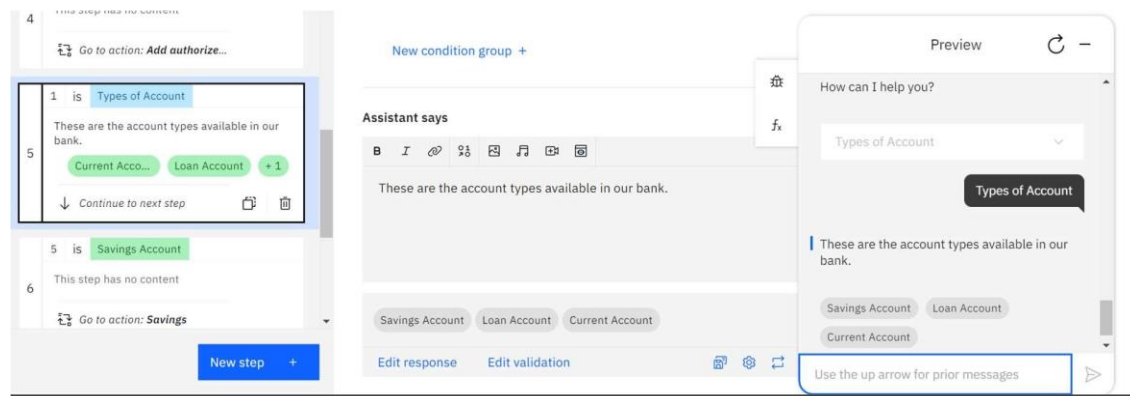


Project Development Phase

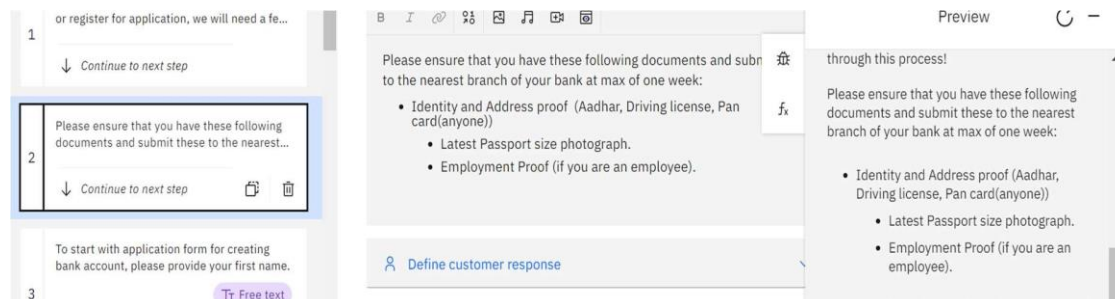
Delivery of Sprint-2

Date	07.11.2022
Team Id	PNT2022TMID53357
Project Name	AI Based Discourse for Banking Industry

Types of account offered by the bank:



Files Required to create the account:



Status of loan:

Conversation steps

- 1 Do you want to check your loan status?
Proceed with... No, thank you
Continue to next step
- 2 This step has no content
Go to action: Loan account ...
- 1 is No, thank you

Assistant says

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

Proceed with Login No, thank you

Edit response Edit validation

Savings Account Loan Account
Current Account
Loan Account

go to loan query

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

Proceed with Login No, thank you

Conversation steps

- 1 Enter your Email:
Regex
Continue to next step
- 2 Great, Enter your Account number
Regex
Continue to next step
- Enter your PIN (your date of birth is the password)

Assistant says

Enter your Email:

Assistant recognizes pattern in user's text

Edit response Edit validation

Login to your existing account.

Proceed with Login No, thank you
Proceed with Login

go to Loan account login

Enter your Email:
john@gmail.com

Conversation steps

- 2 Great, Enter your Account number
Regex
Continue to next step
- 3 Enter your PIN (your date of birth is the password)
Date
Continue to next step

Assistant says

Great, Enter your Account number

Assistant recognizes pattern in user's text

Edit response Edit validation

go to Loan account login

Enter your Email:
john@gmail.com

Great, Enter your Account number
999999999

Conversation steps

- 3 Enter your PIN (your date of birth is the password)
Date
Continue to next step
- 4 Welcome to your loan account. Your status is being processed...
Free text
Continue to next step

Assistant says

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

mm/dd/yyyy

Edit response Edit validation

Great, Enter your Account number
999999999

Enter your PIN (your date of birth is the password)
Choose a date (mm/dd/yyyy)
11/15/2022

11/15/2022

Loan Account Action:

Personal Loan:

4 is I just need to ask queries

What do you need to know?

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

Continue to next step

5 is Eligibility for personal loan

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

6

New step +

B I [icons]

What do you need to know?

Choose an option

Edit response Edit validation

And then

I just need to ask queries

What do you need to know?

Select an option

Eligibility for personal loan

Maximum sum of money that can ...

Advantages in online loan applicati...

Use the up arrow for prior messages

Continue to next step

5 is Eligibility for personal loan

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

Go to action: End

5 is Maximum sum of mo...

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

Go to action: End

Assistant says

B I [icons]

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

Define customer response

Eligibility for personal loan

Most lenders specify the eligibility criteria that you will need to meet for your loan application to be approved on their respective websites. You can also use the personal loan eligibility calculator tool online.

It is advisable to maintain a credit score that is over 750. Individuals with a very low credit score may be denied a loan altogether, while those with a moderate credit score may be offered a personal loan, but at a high interest rate.

Go to action: End

5 is Maximum sum of mo...

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

Go to action: End

5 is Advantages in online ...

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

Go to action: End

New step +

Assistant says

B I [icons]

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

Define customer response

Maximum sum of money that can be borrowed from bank

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

Use the up arrow for prior messages

Go to action: End

5 is Advantages in online ...

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

Go to action: End

5 is Repayment tenure for...

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

Go to action: End

Assistant says

B I [icons]

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

Define customer response

Advantages in online loan application

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

go to End

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

Go to action: End

5 is Repayment tenure for...

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

Go to action: End

5 is Documents needed to submit

While the exact documents required vary

Assistant says

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

Define customer response

And then

What do you need to know?

Repayment tenure for personal lo...

Repayment tenure for personal loans

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

go to End

5 is Documents needed to submit

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

Go to action: End

4 is No, Thank you

11 This step has no content

Go to action: End

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

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

Define customer response

Documents needed to submit

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

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

Educational loan

Go to action: End

3 is Educational loan

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

Confirmation

Continue to next step

12 is Yes

What do you need to know?

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

Continue to next step

Assistant says

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

Do you have some queries?

Yes No

View response Edit validation

No, thank you

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

Do you have some queries?

Yes No

loan query

3 is Educational loan

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

Confirmation

Continue to next step

12 is Yes

What do you need to know?

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

Continue to next step

13 is Eligibility for Education loan

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

Go to action: End

New condition group +

Assistant says

What do you need to know?

Eligibility for Education loan Documents needed

courses for which an education loan can be availed.

expenses covered by education loans

Edit response Edit validation

Preview

Yes No

What do you need to know?

Eligibility for Education loan Documents needed

courses for which an education loan can be availed.

expenses covered by education loans

Continue to next step

13 is Eligibility for Education loan

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

Go to action: End

14

13 is Documents needed

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

Go to action: End

Assistant says

• Applicant should be an Indian national.

• Applicant should have confirmed admission in a college/educational institution at the time the loan application is made.

• Applicant should be in the age bracket 16–35 years.

• The Applicant should have a co-borrower such as a parent who acts as guarantor for the loan

• Collateral in the form of a fixed deposit etc. is required for loan amounts higher than Rs. 4 lakhs.

Define customer response

Eligibility for Education loan

• Applicant should be an Indian national.

• Applicant should have confirmed admission in a college/educational institution at the time the loan application is made.

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• Collateral in the form of a fixed deposit etc. is required for loan amounts higher than Rs. 4 lakhs.

Continue to next step

13 is Eligibility for Education loan

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

Go to action: End

14

13 is Documents needed

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

Go to action: End

15

13 is courses for which an ...

Education loan can be availed for all courses

New step +

Assistant says

• Admission confirmation letters and papers validating any scholarships the applicant has qualified for.

• Schedule of expenses for the course including tuition fees and other expenses.

• Score sheet of qualifying test(s).

• Copies of foreign exchange permit/student visa for overseas studies.

• Bank account statements for last 6 months. (Can be a joint account with parent/guardian)

• Statement of assets and liabilities of borrower.

• Proof of age

• Proof of residence

• 2 passport size photographs

• Documents related to collateral required for education loans exceeding Rs. 4 lakhs.

Define customer response

Documents needed

• Admission confirmation letters and papers validating any scholarships the applicant has qualified for.

• Schedule of expenses for the course including tuition fees and other expenses.

• Score sheet of qualifying test(s).

• Copies of foreign exchange permit/student visa for overseas studies.

• Bank account statements for last 6 months. (Can be a joint account

Use the up arrow for prior messages

Continue to next step

15

13 is expenses covered by ...

Education loans can be used for paying:

Go to action: End

16

13 is courses for which an ...

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

Go to action: End

17

13 is expenses covered by ...

Education loans can be used for paying:

Go to action: End

Assistant says

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

Define customer response

And then

Go to another action

Preview

courses for which an education loan can be availed.

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

go to End

Do you want to know about some other services?

Yes No

Go to action: End

13 is expenses covered by ...

Education loans can be used for paying:

Go to action: End

17

12 is No

This step has no content

Go to action: End

Assistant says

Education loans can be used for paying:

• Tuition fees and hostel expenses

• Exam, library, and lab fees if applicable

• Any refundable caution deposits paid to the educational institute

• Cost of books, uniforms, and other essentials for completion of course

• Travel expenses (return fare for international flights.

Define customer response

Education loans can be used for paying:

• Tuition fees and hostel expenses

• Exam, library, and lab fees if applicable

• Any refundable caution deposits paid to the educational institute

• Cost of books, uniforms, and other essentials for completion of course

• Travel expenses (return fare for international flights.

loan query

13 is expenses covered by ...

17 Education loans can be used for paying:

Go to action: End

12 is No

This step has no content

Go to action: End

3 is Home loan

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

Confirmation

Continue to next step

New step +

New condition group +

Assistant says

For example: Please select from the following options:

Define customer response

And then

Go to another action

Goes to action End

Preview

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

Do you have some queries?

Yes No

No

go to End

Do you want to know about some other services?

Use the up arrow for prior messages

Home Loan

Go to action: Loan account ...

1 is No, thank you

We do provide you loans of different types.

3 Educational l... Personal Loan +1

Continue to next step

3 is Personal Loan

Personal loans are useful for individuals for a

Assistant says

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

Personal Loan Educational loan Home loan

Edit response Edit validation

Preview

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

Personal Loan Educational loan Home loan

Home loan

loan query

12 is No

This step has no content

Go to action: End

3 is Home loan

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

Confirmation

Continue to next step

19 is Yes

What do you need to know?

Documents r... Loan limit +2

Continue to next step

New step +

New condition group +

Assistant says

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

Yes No

View response Edit validation

And then

Preview

Home loan

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

Yes No

Type something...

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

19 is **Confirmation**

Continue to next step

19 is **Yes**

What do you need to know?

Documents r... Loan limit +2

Continue to next step

20 is **Loan Eligibility**

Loan eligibility is dependent on primarily the following factors:

Go to action: End

New step +

New condition group +

Assistant says

What do you need to know?

Loan Eligibility Documents required Options to pay EMI Loan limit

Edit response Edit validation

And then

Continue to next step

Preview

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

Do you need to ask any queries?

Yes No

Yes

What do you need to know?

Loan Eligibility Documents required Options to pay EMI Loan limit

Use the up arrow for prior messages

19 is **Yes**

What do you need to know?

Documents r... Loan limit +2

Continue to next step

20 is **Loan Eligibility**

Loan eligibility is dependent on primarily the following factors:

Go to action: End

20 is **Documents required**

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

New step +

New condition group +

Assistant says

Loan eligibility is dependent on primarily the following factors:

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

Define customer response

And then

Go to another action

Preview

Loan Eligibility

Loan eligibility is dependent on primarily the following factors:

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

Use the up arrow for prior messages

21 following factors:

Go to action: End

20 is **Documents required**

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

Go to action: End

20 is **Options to pay EMI**

The EMI can be paid through various modes:

Go to action: End

Documents required

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

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

Documents required

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

20 is Options to pay EMI

23 The EMI can be paid through various modes:
Go to action: End

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.
Go to action: End

19 is No

New step +

New condition group +

Assistant says

The EMI can be paid through various modes:

- Post dated cheques
- Electronic Clearing Service
- Standing Instruction

Define customer response

And then

Go to another action

Goes to action End

Preview

What do you need to know?

Loan Eligibility Documents required Options to pay EMI Loan limit

Options to pay EMI

The EMI can be paid through various modes:

- Post dated cheques
- Electronic Clearing Service
- Standing Instruction

Use the up arrow for prior messages

23 The EMI can be paid through various modes:
Go to action: End

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.
Go to action: End

19 is No

25 This step has no content
Go to action: End

New step +

Assistant says

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

Define customer response

And then

Go to another action

Goes to action End

Preview

What do you need to know?

Loan Eligibility Documents required Options to pay EMI Loan limit

Loan limit

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

go to End

Use the up arrow for prior messages

20 is Options to pay EMI

23 The EMI can be paid through various modes:
Go to action: End

20 is Loan limit

24 You can avail a loan from INR 500,000 to INR 100 million.
Go to action: End

19 is No

25 This step has no content
Go to action: End

New step +

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

Define customer response

And then

Go to another action

Goes to action End

Pass values

Upon return Continue

Edit settings Edit passed values

Preview

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

Do you need to ask any queries?

Yes No

No

go to End

Do you want to know about some other services?

Use the up arrow for prior messages