

Project Development Phase

Delivery of Sprint-3

Date	10.11.2022
Team Id	PNT2022TMID53357
Project Name	AI Based Discourse for Banking Industry

Terms and Conditions offered by the bank:

The screenshot displays a chatbot interface with a sidebar on the left showing conversation steps. The main chat area shows a message from the assistant: "TERMS AND CONDITIONS OF YOUR ACCOUNT AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules, which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to have your account with us, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us. This agreement is subject to applicable federal laws and the laws of the Government (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to: summarize some laws that apply to common transactions; establish rules to cover transactions or events which the law does not regulate;". The user's response is partially visible: "I can help you with that! To create an account or register for application, we will need a few pieces of information. Let me guide you through this process!".

General Queries Action

Procedure on shifting banks:

The screenshot displays a chatbot interface with a sidebar on the left showing conversation steps. The main chat area shows a message from the assistant: "What do you want to know? We are pleased to help you out....". The user's response is "General Query". The chatbot's response is "go to General Queries". The sidebar shows the conversation steps: 1. What do you want to know? We are pleased to help you out.... (Procedure to ... Security Act...), 2. What do you want to know? We are pleased to help you out.... (Understood Any other Qu...).

General Queries

2 is Any other Query

4 This step has no content

Re-ask previous step(s)

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

New step +

Written request should be submitted

1. A written request needs to be submitted to the branch where the customer wants to shift the account. The request has to be signed by all the account holders. Unused cheque leaves of the old account will also need to be surrendered.

Closing of account & transfer of balance

1. After receiving the request, the account with the previous branch will be closed and the balance transferred to the new account. The new branch will allot an account number and issue a passbook and cheque book with the new bank details.

No fees charged for account transfer

1. The banks cannot charge any fees for the transfer of an account to a different location.

Points to note

1. Banks may also offer account number portability between branches.

2. Facilities like the ATM card, debit card and other Net banking facilities are linked to the new account.

3. The new account number and branch details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Preview

transfer of an account to a different location.

Points to note

1. Banks may also offer account number portability between branches.

2. Facilities like the ATM card, debit card and other Net banking facilities are linked to the new account.

3. The new account number and branch details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Use the up arrow for prior messages

General Queries

Re-ask previous step(s)

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

5 is Any other Queries

7 This step has no content

New step +

For example: What size do you want to order?

Define customer response

And then

Go to another action

Goes to action End

Pass values

Upon return Continue

Edit settings Edit passed values

Preview

details have to be updated wherever the customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Understood

go to End

Do you want to know about some other services?

Yes No

Type something...

General Queries

1 is Procedure to shift Bank Branches

Things to know about changing home branch account

5 Understood Any other Qu...

Continue to next step

5 is Understood

6 This step has no content

Go to action: End

5 is Any other Queries

7 This step has no content

Re-ask previous step(s)

New step +

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

Define customer response

And then

Re-ask previous step(s)

Re-ask

1. What do you want to know? We are please...

2. **Prevention of Unauthorized Access:** 1....

3. No response

4. No response

5. **Things to know about changing home br...

6. No response

Edit settings

Preview

customer has provided bank account details, such as for investments and EMIs for loans.

Understood Any other Queries

Any other Queries

What do you want to know? We are pleased to help you out....

Security Actions

Procedure to shift Bank Branches

Type something...

Security Actions of the Bank:

Customer starts with:
shifting branches

Conversation steps

1

What do you want to know? We are pleased to help you out....

Procedure to ... Security Acti...

Continue to next step

1 is

Security Actions

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

2

Understood Any other Qu...

Step 1 is taken

without conditions

Assistant says

What do you want to know? We are pleased to help you out....

Security Actions Procedure to shift Bank Branches

Preview

What do you want to know? We are pleased to help you out....

Security Actions

Procedure to shift Bank Branches

Security Actions

General Queries

What do you want to know? We are pleased to help you out....

1

Procedure to ... Security Acti...

Continue to next step

1 is

Security Actions

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

2

Understood Any other Qu...

2 is

Understood

This step has no content

3

Go to action: End

New step

Assistant says

Prevention of Unauthorized Access:

1. 128 Bit SSL or Higher Encrypted Communication

2. Access Monitored 24 Hours a Day, 365 Days a Year

Prevention of Phishing Scams:

Integration of Block Service for Phishing Websites

EV SSL Server Certificate

Security Measures for Emails Sent From Seven Bank

Name Display for Emails Sent to the Customer

Sender Domain Authentication Function

Protection Against Spoofing by Third Parties:

1. Automatic Log Off Function After Certain Period of Time Elapses

1. Sending Emails to Customers for Transactions

2. Service Suspension Due to Wrong Password Input

Spyware Countermeasure Such as Keylogging

1. Virtual Keyboard

Detecting Unauthorized Logons Quickly

1. Display of Previous Logon Date and Time

Preview

Prevention of Unauthorized Access:

1. 128 Bit SSL or Higher Encrypted Communication

2. Access Monitored 24 Hours a Day, 365 Days a Year

Prevention of Phishing Scams:

Integration of Block Service for Phishing Websites

EV SSL Server Certificate

Security Measures for Emails Sent From Seven Bank

Name Display for Emails Sent to the Customer

Type something...

Prevention of Unauthorized Access: 1. 128 Bit SSL or Higher Encrypted Communication 2....

2

Understood Any other Qu...

Continue to next step

2 is

Understood

This step has no content

3

Go to action: End

2 is

Any other Query

This step has no content

4

Re-ask previous step(s)

1 is

Procedure to shift Bank Branches

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

Preview

1. Smartphone Authentication Service

2. Strict Customer Confirmation

Understood Any other Query

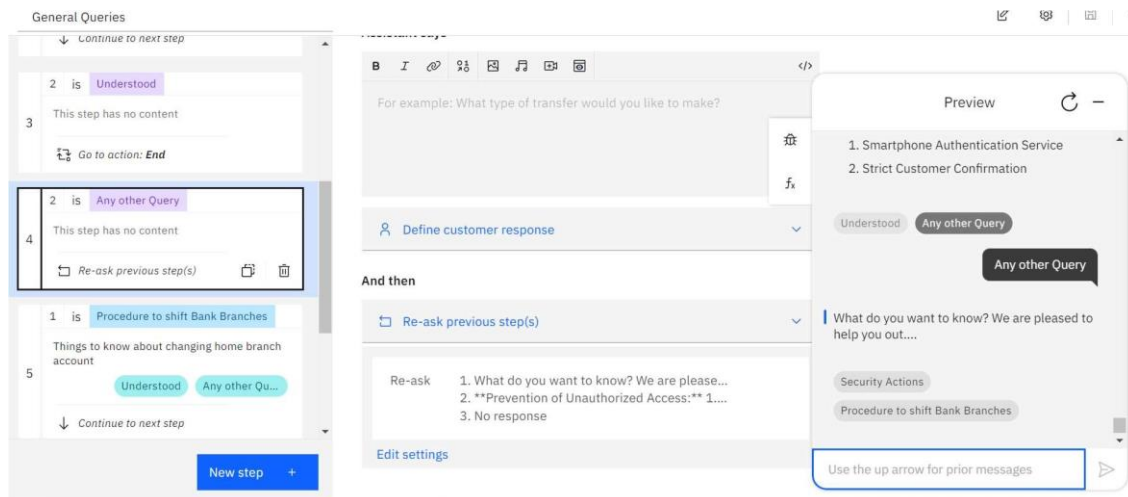
Understood

go to End

Do you want to know about some other services?

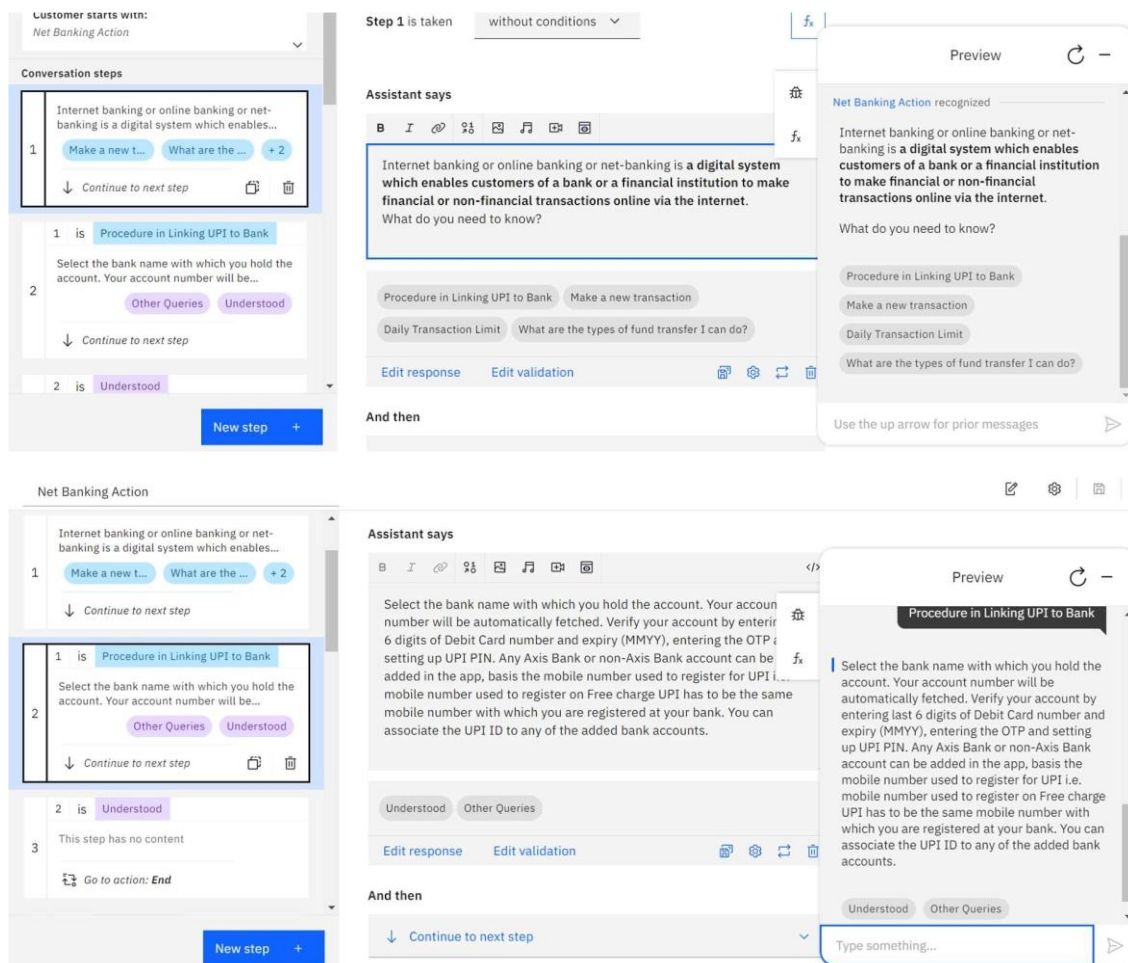
Yes No

Type something...



Net Banking Action

Procedure to link UPI to bank Account:



The screenshot displays a chatbot configuration interface. On the left, a step editor shows a sequence of steps. Step 2 is labeled 'Understood' and has an action 'Go to action: End'. Step 3 is empty. Step 4 is labeled 'Other Queries' and has an action 'Re-ask previous step(s)'. On the right, a chat preview shows a conversation. The assistant says 'Understood' and 'Do you want to know about some other services?'. The user responds 'Yes'.

Transaction and Completion Status:

The screenshot shows a chatbot configuration interface for 'Net Banking Action'. The step editor on the left shows a sequence of steps. Step 1 is 'Make a new transaction'. Step 2 is 'Daily Transaction Limit'. Step 3 is 'Understood'. Step 4 is 'Other Queries'. Step 5 is 'Go to action: Making Trans...'. Step 6 is 'Continue to next step'. The chat preview on the right shows a conversation. The assistant says 'Internet banking or online banking or net-banking is a digital system which enables customers of a bank or a financial institution to make financial or non-financial transactions online via the internet. What do you need to know?'. The user responds 'Make a new transaction'.

The screenshot shows a chatbot configuration interface for 'Making Transaction'. The step editor on the left shows a sequence of steps. Step 1 is 'Enter your Email:'. Step 2 is 'Enter your Phone number:'. Step 3 is 'Enter your PIN: (D.O.B)'. The chat preview on the right shows a conversation. The assistant says 'Enter your Email:'. The user responds 'john@gmail.com'. The assistant says 'Assistant recognizes pattern in user's text' and 'go to Making Transaction'.

Conversation steps

- 1 Enter your Email: Regex
↓ Continue to next step
- 2 Enter your Phone number: Regex
↓ Continue to next step
- 3 Enter your PIN: (D.O.B) Date
↓ Continue to next step
- Select your Bank Account to start Transaction.

Step 2 is taken without conditions

Assistant says

Enter your Phone number:

Assistant recognizes pattern in user's text

And then

↓ Continue to next step

Preview

What are the types of fund transfer I can do?

Make a new transaction

go to Making Transaction

Enter your Email:

john@gmail.com

Enter your Phone number:

9999999999

Type something...

Making Transaction

- ↓ Continue to next step
- 2 Enter your Phone number: Regex
↓ Continue to next step
- 3 Enter your PIN: (D.O.B) Date
↓ Continue to next step
- 4 Select your Bank Account to start Transaction.
XXXXXXXX-9... XXXXXXXX-9... +1
↓ Continue to next step

4 is XXXXXXXX-988

Step 3 is taken without conditions

Assistant says

Enter your PIN: (D.O.B)

mm/dd/yyyy

And then

↓ Continue to next step

Preview

john@gmail.com

Enter your Phone number:

9999999999

Enter your PIN: (D.O.B)

Choose a date (mm/dd/yyyy)

10/31/2022

10/31/2022

Type something...

- 3 Date
↓ Continue to next step
- 4 Select your Bank Account to start Transaction.
XXXXXXXX-9... XXXXXXXX-9... +1
↓ Continue to next step
- 4 is XXXXXXXX-988
- 5 How much money do you need to transfer? 123 Number
↓ Continue to next step

Assistant says

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987 XXXXXXXX-966

And then

↓ Continue to next step

Preview

Choose a date (mm/dd/yyyy)

10/31/2022

10/31/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987 XXXXXXXX-966

XXXXXXXX-988

Type something...

Select your Bank Account to start Transaction.

4 is XXXXXXXX-988 +1

Continue to next step

4 is XXXXXXXX-988

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXXX-988

6 Your money has been transferred.

Go to action: End

New step +

Assistant says

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

Preview

10/31/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-988

How much money do you need to transfer?

999

Type something...

4 is XXXXXXXX-988

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXXX-988

6 Your money has been transferred.

Go to action: End

4 is XXXXXXXX-987

How much money do you need to transfer?

123 Number

Continue to next step

New condition group +

Assistant says

Your money has been transferred.
Congratulations Payment done.

Define customer response

And then

Go to another action

Preview

How much money do you need to transfer?

999

Your money has been transferred.
Congratulations Payment done.

go to End

Do you want to know about some other services?

Yes No

4 is XXXXXXXX-987

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXXX-987

8 Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

New step +

Assistant says

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

Preview

11/21/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXXX-987

XXXXXXXX-966

XXXXXXXX-987

Type something...

4 is XXXXXXX-987

7

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

New step +

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

11/21/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXX-987

XXXXXXXX-966

XXXXXXXX-987

How much money do you need to transfer?

999

Type something...

4 is XXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

4 is XXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

New step +

Insufficient Balance. Please Try again after depositing money in your account.

Define customer response

And then

Go to another action

Goes to action End

XXXXXXXX-966

XXXXXXXX-987

How much money do you need to transfer?

999

Insufficient Balance. Please Try again after depositing money in your account.

go to End

Do you want to know about some other

Type something...

4 is XXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXX-966

10

Transaction failed due to server problem. Sorry for the inconvenience.

Go to action: End

New step +

How much money do you need to transfer?

User enters a number

Edit response Edit validation

And then

Continue to next step

11/23/2022

Select your Bank Account to start Transaction.

XXXXXXXX-988 XXXXXXX-987

XXXXXXXX-966

XXXXXXXX-966

How much money do you need to transfer?

Type something...

4 is XXXXXXX-987

8

Insufficient Balance. Please Try again after depositing money in your account.

Go to action: End

4 is XXXXXXX-966

9

How much money do you need to transfer?

123 Number

Continue to next step

4 is XXXXXXX-966

10

Transaction failed due to server problem. Sorry for the inconvenience.

Go to action: End

New step +

New condition group +

Assistant says

Transaction failed due to server problem. Sorry for the inconvenience. Please try after sometime...

Define customer response

And then

Go to another action

Goes to action End

Preview

How much money do you need to transfer?

999

Transaction failed due to server problem. Sorry for the inconvenience. Please try after sometime...

go to End

Do you want to know about some other services?

Yes No

Type something...

Other Net banking Queries:

The screenshot shows a chatbot interface for the query "Daily Transaction Limit". The chatbot's response is: "The daily transaction Default limit for the day is Rs. 5 Lakh. There is no maximum limit for Funds Transfer. You can enhance your daily limit upto 50 lakhs through the Internet Banking. You can place a request for increasing the limit beyond Rs. 50 lacs and the same is processed on case to case basis." The user's input is "What are the types of fund transfer I can do?". The chatbot's response is: "The daily transaction Default limit for the day is Rs. 5 Lakh. There is no maximum limit for Funds Transfer. You can enhance your daily limit upto 50 lakhs through the Internet Banking. You can place a request for increasing the limit beyond Rs. 50 lacs and the same is processed on case to case basis." The interface includes buttons for "Understood", "Other Queries", "Edit response", "Edit validation", and "Continue to next step".

The screenshot shows a chatbot interface for the query "What are the types of fund transfer I can do?". The chatbot's response is: "You can do the following types of Fund Transfer:

- Fund Transfer between your own accounts
 - Fund Transfer to any Other Bank account of our branch.
 - Fund Transfer to Other Bank's Account (NEFT/RTGS/IMPS)
 - Visa Card Payment
 - Instant Money Transfer

" The user's input is "What are the types of fund transfer I can do?". The chatbot's response is: "You can do the following types of Fund Transfer:

- Fund Transfer between your own accounts
 - Fund Transfer to any Other Bank account of our branch.
 - Fund Transfer to Other Bank's Account (NEFT/RTGS/IMPS)
 - Visa Card Payment

" The interface includes buttons for "Understood", "Other Queries", "Edit response", "Edit validation", and "Continue to next step".

Savings Account Action

Regular Savings Account:

The screenshot shows a chatbot interface for the query "Which type of savings account do you want to create?". The chatbot's response is: "A deposit account held at a bank or other financial institution that provides principal...". The user's input is "Which type of savings account do you want to create?". The chatbot's response is: "A deposit account held at a bank or other financial institution that provides principal...". The interface includes buttons for "Kids Savings...", "Senior Citizen...", "Regular Savings Account", "Minimum op...", "Difference in...", "Choose the best Savings Account", "Edit response", "Edit validation", and "Continue to next step".

Savings

1 is Kids Savings ... Senior Citizen ... + 2

Continue to next step

2 is Regular Savings Account

A deposit account held at a bank or other financial institution that provides principal security, a modest interest rate and high degree of liquidity, is termed as a savings account.

2 is Minimum op... Difference in ... + 2

Continue to next step

2 is Choose the best Savings Account

Factors that need to be considered while choosing the right bank to open a savings...

Understood Other Queries

New step +

B I [icons]

</>

A deposit account held at a bank or other financial institution that provides principal security, a modest interest rate and high degree of liquidity, is termed as a savings account.

Savings account funds are considered one of the most liquid investments apart from cash. Savings accounts are thus ideal for keeping emergency money or money for daily expenses that you might need at a later date. What Queries do you have in this type?

Choose the best Savings Account Documents required

Minimum opening balance required

Difference in Private bank and Public bank Savings Account

Edit response Edit validation

And then

Continue to next step

Preview

degree of liquidity, is termed as a savings account.

Savings account funds are considered one of the most liquid investments apart from cash. Savings accounts are thus ideal for keeping emergency money or money for daily expenses that you might need at a later date. What Queries do you have in this type?

Choose the best Savings Account Documents required

Minimum opening balance required

Difference in Private bank and Public bank Savings Account

Use the up arrow for prior messages

2 is Choose the best Savings Account

Factors that need to be considered while choosing the right bank to open a savings...

Understood Other Queries

Continue to next step

3 is Understood

This step has no content

Go to action: End

New step +

a savings account with include interest rate offered on your deposit, minimum balance required to maintain your account, customer service branch availability and other factors. A bank that offers the best combination of these factors should be opted for when opening the savings bank account.

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Choose the best Savings Account

Factors that need to be considered while choosing the right bank to open a savings account with include interest rate offered on your deposit, minimum balance required to maintain your account, customer service, branch availability and other factors. A bank that offers the best combination of these factors should be opted for when opening the savings bank account.

Understood Other Queries

Use the up arrow for prior messages

Savings

3 is Understood

This step has no content

Go to action: End

3 is Other Queries

This step has no content

Re-ask previous step(s)

2 is Documents required

The Following Documents are needed:

Other Queries Understood

Continue to next step

6 is Understood

This step has no content

New step +

New condition group +

Assistant says

B I [icons]

The Following Documents are needed:

• Passport

- Election/Voter's ID
- Permanent driving license
- Permanent Account Number (PAN) card
- Aadhaar Card

Understood Other Queries

Edit response Edit validation

And then

Preview

Documents required

The Following Documents are needed:

• Passport

- Election/Voter's ID
- Permanent driving license
- Permanent Account Number (PAN) card
- Aadhaar Card

Understood Other Queries

Type something...

Savings

6 is Other Queries

8 This step has no content

Re-ask previous step(s)

2 is Minimum opening balance required

The minimum opening balance for a savings account differs from bank to bank and...

Other Queries Understood

Continue to next step

9 is Understood

10 This step has no content

Go to action: End

New step +

New condition group +

Assistant says

The minimum opening balance for a savings account differs from bank to bank and depends on the features and services once would like to avail at the time of opening an account. Normally, it ranges between Rs 0 and Rs 25, 000 for regular customers and may go up to Rs. 2,00,000 or even higher for premium customers.

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Preview

Savings Account

Minimum opening balance required

The minimum opening balance for a savings account differs from bank to bank and depends on the features and services once would like to avail at the time of opening an account. Normally, it ranges between Rs 0 and Rs 25, 000 for regular customers and may go up to Rs. 2,00,000 or even higher for premium customers.

Understood Other Queries

Use the up arrow for prior messages

Savings

10 This step has no content

Go to action: End

9 is Other Queries

11 This step has no content

Re-ask previous step(s)

2 is Difference in Private ...

In terms of operation, the services offered by a public sector bank and a private sector bank are the same, however, there are some notable differences between these savings accounts in other areas. The minimum balance requirements are often higher in case of a private bank savings account as compared to a public sector bank. On the other hand, the free of charge benefits offered by the public sector bank are often much greater than those offered by a public-sector bank.

Understood Other Queries

Continue to next step

12 is Understood

13 This step has no content

New step +

New condition group +

Assistant says

In terms of operation, the services offered by a public sector bank and a private sector bank are the same, however, there are some notable differences between these savings accounts in other areas. The minimum balance requirements are often higher in case of a private bank savings account as compared to a public sector bank. On the other hand, the free of charge benefits offered by the public sector bank are often much greater than those offered by a public-sector bank.

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Preview

Savings Account

Difference in Private bank and Public bank Savings Account

In terms of operation, the services offered by a public sector bank and a private sector bank are the same, however, there are some notable differences between these savings accounts in other areas. The minimum balance requirements are often higher in case of a private bank savings account as compared to a public sector bank. On the other hand, the free of charge benefits offered by the public sector bank are often much greater than those offered by a public-sector bank.

Understood Other Queries

Use the up arrow for prior messages

Kids Saving Account

Savings

14 This step has no content

Re-ask previous step(s)

1 is Kids Savings Account

What do you want to know about this Kids Savings account?

How to open ... Documents R... +1

Continue to next step

15 is Documents Required

To Create this type of account, you need 1. Aadhar Card 2. Pan Card 3. Passport Size...

Understood Other Queries

Continue to next step

New step +

New condition group +

Assistant says

What do you want to know about this Kids Savings account?

General Information Documents Required How to open Kids Saving Account

Edit response Edit validation

And then

Continue to next step

Preview

create?

Regular Savings Account Kids Savings Account Joint Account Senior Citizen Account

Kids Savings Account

What do you want to know about this Kids Savings account?

General Information Documents Required How to open Kids Saving Account

Use the up arrow for prior messages

Savings

16 is Other Queries

18 This step has no content

Re-ask previous step(s)

15 is General Information

19 A Kid's Savings Account is a type of account that a child can operate by themselves. A...

Other Queries Understood

Continue to next step

19 is Understood

20 This step has no content

Go to action: End

New step +

New condition group +

Assistant says

A Kid's Savings Account is a type of account that a child can operate themselves. A child is anyone below the age of 18 years. Some banks allow children to jointly operate a bank account with their parents till the age of 10 years and from 10 years to 18 years, the child can operate the Savings Account by themselves. The Kid's Saving Account has all the features of a Regular Savings Account. An ATM cum Debit Card is provided to the child with daily withdrawal limits. The child is also allowed to spend a certain amount of money at merchant locations.

Understood Other Queries

Edit response Edit validation

And then

Preview

General Information

A Kid's Savings Account is a type of account that a child can operate by themselves. A child is anyone below the age of 18 years. Some banks allow children to jointly operate a bank account with their parents till the age of 10 years and from 10 years to 18 years, the child can operate the Savings Account by themselves. The Kid's Saving Account has all the features of a Regular Savings Account. An ATM cum Debit Card is provided to the child with daily withdrawal limits. The child is also allowed to spend a certain amount of money at merchant locations.

Use the up arrow for prior messages

What do you want to know about this Kids Savings account?

15 How to open ... Documents R... +1

Continue to next step

15 is Documents Required

16 To Create this type of account, you need 1. Aadhar Card 2. Pan Card 3. Passport Size...

Understood Other Queries

Continue to next step

16 is Understood

17 This step has no content

Go to action: End

New step +

New condition group +

Assistant says

To Create this type of account, you need

1. Aadhar Card
2. Pan Card
3. Passport Size Photos
4. Parents/Guardians Aadhar Card

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Preview

What do you want to know about this Kids Savings account?

General Information Documents Required

How to open Kids Saving Account

Documents Required

To Create this type of account, you need

1. Aadhar Card
2. Pan Card
3. Passport Size Photos
4. Parents/Guardians Aadhar Card

Type something...

Savings

19 is Other Queries

21 This step has no content

Re-ask previous step(s)

15 is How to open Kids Saving Account

22 This account is fairly simple to open. The account opening form will have to be filled...

Understood Other Queries

Continue to next step

22 is Understood

23 This step has no content

Go to action: End

New step +

New condition group +

Assistant says

This account is fairly simple to open. The account opening form will have to be filled up along with the KYC details. In this case, the age proof of the minor along with the parent's Aadhar and PAN card will be required to open the account.

Understood Other Queries

Edit response Edit validation

And then

Continue to next step

Preview

General Information Documents Required

How to open Kids Saving Account

How to open Kids Saving Account

This account is fairly simple to open. The account opening form will have to be filled up along with the KYC details. In this case, the age proof of the minor along with the parent's Aadhar and PAN card will be required to open the account.

Understood Other Queries

Type something...

Senior Citizen Account

Savings

32 is Other Queries

34 This step has no content

Re-ask previous step(s)

1 is Senior Citizen Account

A Senior Citizens' Saving Scheme (SCSS) account is an account that offers retirement...

Eligibility main feature... +1

Continue to next step

35 is Documents Required










Two passport-size photographs - Form A must be completely filled in and submitted...

Other Queries Understood

Continue to next step

New step +

Assistant says

B I         

A Senior Citizens' Saving Scheme (SCSS) account is an account that retirement benefits and is backed by the Government of India. Senior citizens residing in India can avail the benefits of the account by investing a lump sum in the scheme, either individually or jointly.

What do you need to know?

Documents Required Eligibility main features of Senior Citizen Account

Edit response Edit validation

And then

Continue to next step

Preview

Senior Citizen Account

A Senior Citizens' Saving Scheme (SCSS) account is an account that offers retirement benefits and is backed by the Government of India. Senior citizens residing in India can avail the benefits of the account by investing a lump sum in the scheme, either individually or jointly.

What do you need to know?

Documents Required Eligibility

main features of Senior Citizen Account

Type something...

35 is Eligibility main feature... +1

Continue to next step

35 is Documents Required

Two passport-size photographs - Form A must be completely filled in and submitted...

Other Queries Understood

Continue to next step










36 is Understood

This step has no content

Go to action: End

New step +

Assistant says

B I         

Two passport-size photographs

Form A must be completely filled in and submitted.

Identity proof such as Passport or Permanent Account Number (PAN) Card must be submitted.

Individuals must submit proof of address such as Aadhaar Card or telephone bill.

A document confirming the individual's age must be submitted. Age proof document can be the PAN Card, Voter ID, Birth Certificate, Senior Citizen Card, or Passport.

Understood Other Queries

Edit response Edit validation

And then

Preview

Documents Required

Two passport-size photographs

Form A must be completely filled in and submitted.

Identity proof such as Passport or Permanent Account Number (PAN) Card must be submitted.

Individuals must submit proof of address such as Aadhaar Card or telephone bill.

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Use the up arrow for prior messages

Savings

Go to action: End

36 is Other Queries

38 This step has no content

Re-ask previous step(s)

35 is main features of Seni...

The main features of the Senior Citizens Savings Scheme are mentioned below:

Other Queries Understood

Continue to next step










39 is Understood

This step has no content

Go to action: End

New step +

Assistant says

B I         

The main features of the Senior Citizens Savings Scheme are mentioned below:

Maturity of the scheme: The maturity period of the scheme is 5 years. However, individuals can extend the maturity duration for 3 years by submitting an application in the required format within one year of maturity of the account. However, the account can be closed without any charges after the expiry of the account.

Nominations: Nominations can be added to the policy at the time of opening an account or after the account has been opened.

Number of accounts: Individuals are allowed to operate more than one account by themselves or open a joint account with their spouse. However, joint accounts can be opened only with the spouse and the initial depositor is the investor of the joint account.

Minimum and maximum amount: Only a single deposit is allowed to be made in the account. It can be in the multiples of Rs.1,000 and the maximum amount that can be deposited is Rs.15 lakh. Deposit amounts less than Rs.1 lakh can be paid by cash, while amounts more than Rs.1 lakh must be paid by cheque. In case of cheque payments, the date the cheque realises will be the opening date of the account.

Transfer of an account: An SCSS account can be transferred from one person to another.

Understood

Edit response Edit validation

And then

Preview

main features of Senior Citizen Account

The main features of the Senior Citizens Savings Scheme are mentioned below:

Maturity of the scheme: The maturity period of the scheme is 5 years. However, individuals can extend the maturity duration for 3 years by submitting an application in the required format within one year of maturity of the account. However, the account can be closed without any charges after the expiry of the account.

Nominations: Nominations can be added to the policy at the time of

Type something...

41

This step has no content

Re-ask previous step(s)

35 is Eligibility

- An individual who has attained the age of 60 years or above at the time of opening...

Other Queries Understood

Continue to next step

42 is Understood

43

This step has no content

Go to action: End

42 is Other Queries

New step +

Assistant says

B I [icons]

- An individual who has attained the age of 60 years or above at time of opening an **SCSS** account.
- Individuals who have attained the age of 55 years old, but are below the age of 60 years old and have retired on superannuation are eligible to open an **SCSS** account.
- Individuals who have attained the age of 55 years old and have retired before the implementation of the SCSS rules are eligible under the scheme.
- Non-Resident Indians (NRIs) are not eligible to open an **SCSS** account.
- Hindu Undivided Families (HUF) are not eligible to open an SCSS account as well.

Understood Other Queries

Edit response Edit validation

Preview

Eligibility

- An individual who has attained the age of 60 years or above at the time of opening an **SCSS** account.
- Individuals who have attained the age of 55 years old, but are below the age of 60 years old and have retired on superannuation are eligible to open an **SCSS** account.
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Non-Resident Indians (NRIs) are

Use the up arrow for prior messages

Joint Account

1 is Joint Account

A joint account functions just like a standard banking account, except that two or more...

Disadvantage... Documents R... +1

Continue to next step

25 is Documents Required

Following Documents are required for opening a Joint Account (applicable to all...

Understood Other Queries

Continue to next step

New step +

Assistant says

B I [icons]

A joint account functions just like a standard banking account, except that two or more people own the account. You can use a joint account to pool your money together. This is helpful with both saving—you can save toward shared goals, such as a new home or vacation—and spending.

What Queries do you need?

Disadvantages of Joint Account Documents Required Advantages of Joint Account

Edit response Edit validation

Advantages of Joint Account

Disadvantages of Joint Account

A joint account functions just like a standard banking account, except that two or more people own the account. You can use a joint account to pool your money together. This is helpful with both saving—you can save toward shared goals, such as a new home or vacation—and spending.

What Queries do you need?

Disadvantages of Joint Account Documents Required Advantages of Joint Account

Type something...

25 is Disadvantages of Joint Account

If an account holder withdraws or uses all the money, there is little or no chance of...

Other Queries Understood

Continue to next step

32 is Understood

This step has no content

Go to action: End

New step +

B I [icons]

If an account holder withdraws or uses all the money, there is little or no chance of recovery. Any poor financial decision by a joint account holder affects the other negatively, such as loan default, issuing a bad cheque, credit card default.

Understood Other Queries

Edit response Edit validation

Advantages of Joint Account

Disadvantages of Joint Account

If an account holder withdraws or uses all the money, there is little or no chance of recovery. Any poor financial decision by a joint account holder affects the other negatively, such as loan default, issuing a bad cheque, credit card default.

Understood Other Queries

Type something...

And then

Continue to next step

Re-ask previous step(s)

25 is Advantages of Joint Account

All holders of a joint account get equal access to funds. This makes it easier to...

29 is Understood

30 This step has no content

Go to action: End

New step +

Assistant says

All holders of a joint account get equal access to funds. This makes it easier to manage daily expenses. With a joint account, there is lesser chance of "financial shocks" since all holders know the account balance, income and expenses. Holding a joint account makes it easier for family members in different cities to share and access funds. A joint account is a simple way to keep track of your and your family's finances. Most banks also offer additional benefits on joint accounts, such as debit cards and cheque books for each holder.

Understood Other Queries

Edit response Edit validation

Advantages of Joint Account

All holders of a joint account get equal access to funds. This makes it easier to manage daily expenses.

With a joint account, there is lesser chance of "financial shocks" since all holders know the account balance, income and expenses.

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A joint account is a simple way to keep track of your and your family's finances.

Most banks also offer additional benefits on

Type something...

Continue to next step

25 is Documents Required

Following Documents are required for opening a Joint Account (applicable to all...

26 is Understood

27 This step has no content

Go to action: End

New step +

Assistant says

Following Documents are required for opening a Joint Account (applicable to all the joint holders):

- PAN
- 2 Passport size photographs
- Proof of Identity such as PAN, Aadhaar card, passport or driving licence
- Address Proof such as passport, Aadhaar card, utility bill or other bank's passbook

Understood Other Queries

Edit response Edit validation

Documents Required

Following Documents are required for opening a Joint Account (applicable to all the joint holders):

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Use the up arrow for prior messages