

Project Design Phase-I
Proposed Solution Template

Date	19 September 2022
Team ID	PNT2022TMID52075
Project Name	Project - AI based discourses for banking industry
Maximum Marks	2 Marks

Proposed Solution Template:

Project team shall fill the following information in proposed solution template.

S.No.	Parameter	Description
1.	Problem Statement (Problem to be solved)	Never share your account details such as account number, login ID, password, PIN, UPI-PIN, OTP, ATM / Debit card / credit card details with anyone, not even with bank officials, however genuine they might sound.
2.	Idea / Solution description	In the past few years, particularly since the global financial crisis (GFC) of 2007-09, the regulators, supervisors, and policymakers around the globe have begun to pay greater attention to issues such as bank soundness, bank efficiency, and good corporate governance issues of bank
3.	Novelty / Uniqueness	Chintaman Deshmukh was born on January 14, 1896 at Nata, near Fort Raigarh, in Maharashtra, in a land-holding family with a tradition of public service. Chintaman's father, Dwarakanath Ganesh Deshmukh, was a respected lawyer and his mother, Bhagirathibai was a deeply religious lady.
4.	Social Impact / Customer Satisfaction	Regulation of paid-up capital, subscribed capital and authorised capital and voting rights of shareholders
5.	Business Model (Revenue Model)	Fund transfers/Unified Payments Interface (UPI)/BBPS/Bharat QR Code, mobile/electronic fund transfer and non-reversal of debit due to wrong beneficiary transfer by System Participant were the top three grounds of complaint under OSDT, 2019 with share in total complaints at 51.15%, 22.57%, and 8.18%, respectively.
6.	Scalability of the Solution	The Reserve Bank of India Occasional Papers (RBIOP) is the official research journal of the Reserve Bank of India, which provides a forum for publication of research work done by the RBI Staff, independently and/or in collaboration with independent researchers outside the Bank