

TOPIC : AI BASED DISCOURSED FOR BANKING INDUSTRY

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S.NO	TITLE OF PAPER	AUTHOR'S	ALGORITHMS	ADVANTAGES	DISADVANTAGES
1.	Overviews of intelligent online banking system based on HERCULES Architecture	Guangsheng lu, Wenwei li, and Yuzhong peng	JAVA language, Machine learning algorithms, SHA-1, MD5, SM3 and DES, AES, 3DES, deep learning	Safe processing of loan, Smart deposit business process	One time withdrawal and repayment, Each interest rate is not analyzed
2.	Virtual bank assistance : An AI based voice bot for better banking.	Sarath Chandra Oruganti	Machine learning, Artificial Intelligence, Data analytics, cloud computing and NLP	A chatbot can help you provide a strong user experience in a number of ways are Respond immediately. Stay open all time Always, conversational, Cost reduction, Improve loyalty.	Banking has become increasingly dependent on information system and the use of most modern technology has also become increasingly significant. But, the lack of voice assistants is being seen in banks. All banks do have the same features as Net Banking, Credit card services, etc.

3.	Drivers of Artificial Intelligence in Banking Services Sectors	Mohamed Hussain Thowfeek,Samsudeen Sabraz Nawaz,Mohamed Buhary Fathima Sanjeetha	Machine learning and AI chatbot	In term of the technological AI characteristics,this study recommends quality assurance for the black box functionality.In addition,banks needs to make their system trustworthy and justifiable,which leads to a particular form of AI control and governance.The identified risk complex requires for an AI-adapted risk management.	The move by banks with many AI start-ups are indications that AI will potentially transform the banking service sectors in the near future.Banks that refuse to adapt and adopt may experience significant losses in terms of turnaround time,cost and market share.
4.	A Study On Artificial Intelligence (AI) In Banking And Financial Services	A.Geetha	NLP and Machine learning	There are also a range of improvements in the way communications,customer support,and recruiting and asset management take place throughout financial sector.	The purpose of this article was to determine the most prominent forms of AI within the banking industry.AI-driven customer services, real time fraud prevention and risk management-it's the last one that might appeal most to those interested