

## Project Development Phase

### Sprint 2

Date	19 November 2022
Team ID	PNT2022TMID40643
Project Name	AI Based Discourse for Banking Industry

### Create Actions For Chatbot Assistant

#### Creation of Actions for Banking Chatbot Assistant:

To implement AI Based Discourse for Banking Industry, we need an IBM Service.

The Service used is **IBM WATSON ASSISTANT**.

<b>ACTION CREATED</b>
<b>1)SAVING ACCOUNT ACTION</b>
<b>2)CURRENT ACCOUNT ACTION</b>
<b>3)LOAN ACCOUNT ACTION</b>
<b>4)GENERAL QUERY ACTION</b>
<b>5)NET BANKING ACTION</b>

IBM Watson Assistant interface showing a list of actions. The browser address bar shows the URL: `us-south.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aus-south%3Aa%2F7c0eb589a18846ebaf0860ef9363b8c...`

Left sidebar menu:

- Actions
  - Created by you
  - Set by assistant
- Variables
  - Created by you
  - Set by assistant
  - Set by integration
- Saved responses

Name	Last edited	Examples Count	Status
<a href="#">Savings</a>	2 hours ago	2	✓
<a href="#">Index</a>	35 minutes ago	1	✓
<a href="#">End</a>	a day ago	1	✓
<a href="#">Greeting</a>	6 days ago	4	✓
<a href="#">Current</a>	an hour ago	2	✓
<a href="#">Loan</a>	38 minutes ago	1	✓
<a href="#">NetBanking</a>	18 minutes ago	1	✓
<a href="#">General Query</a>	In a few seconds	3	✓

Items per page: 50 Showing 1-8 of 8 actions

Preview button

IBM Watson Assistant interface showing a list of actions and a preview window. The browser address bar shows the URL: `us-south.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aus-south%3Aa%2F7c0eb589a18846ebaf0860ef9363b8c...`

Left sidebar menu:

- Actions
  - Created by you
  - Set by assistant
- Variables
  - Created by you
  - Set by assistant
  - Set by integration
- Saved responses

Name	Last edited	Examples Count	Status
<a href="#">Savings</a>	2 hours ago	2	✓
<a href="#">Index</a>	39 minutes ago	1	✓
<a href="#">End</a>	a day ago	1	✓
<a href="#">Greeting</a>	a few seconds ago	9	✓
<a href="#">Current</a>	2 hours ago	2	✓
<a href="#">Loan</a>	42 minutes ago	1	✓
<a href="#">NetBanking</a>	22 minutes ago	1	✓
<a href="#">General Query</a>	4 minutes ago	3	✓

Items per page: 50 Showing 1-8 of 8 actions

Preview window:

How can I assist you?

Greeting recognized  
Good to see you.  
go to [Index](#)

How can I help you?

Select an option

- Savings Account
- Current Account**
- Loan Account
- Net Banking
- General Query

Type something...

IBM Watson Assistant interface showing a list of actions and a preview of a savings account creation flow.

**Actions Table:**

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

**Preview:**

go to Savings

Savings Account is an account where you can deposit a part of your income as savings.

Which type of savings account do you want to create?

Select an option

- Regular Savings Account
- Zero Balance Savings Account
- Women's Savings Account
- Senior Citizen's Savings Account
- Family Savings Account

Type something...

IBM Watson Assistant interface showing a list of actions and a preview of a savings account opening flow.

**Actions Table:**

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

**Preview:**

Ways of Opening Regular Savings Account

- VISITING BRANCH
- ONLINE OPENING THROUGH KYC DOCUMENTS

**DOCUMENTS REQUIRED:**

- Passport,
- Driving Licence,
- Proof of possession of Aadhaar Number,
- Voter's Identity Card issued by Election Commission of India,
- Job card issued by NREGA duly signed by an officer of the State Government,
- Letter issued by the National Population Register containing details of name and address.

go to End

Do you want to know some other services?

Type something...

IBM Watson Assistant

us-south.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aus-south%3Aa%2F7c0eb589a18846ebaf0860ef9363b8c...

IBM Watson Assistant Lite Upgrade Banking ChatBot Learning center

Actions

Actions

Created by you

Set by assistant

Variables

Created by you

Set by assistant

Set by integration

Saved responses

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

Items per page: 50 Showing 1-8 of 8 actions

Preview

You are eligible to open Max Advantage Current Account if you fall under any of the following categories:

- Resident Individual
  - Sole Proprietorship Firms
  - Partnership Firms
  - Limited Liability Partnership Firms
  - Private and Public Limited Companies

What are the documents required for opening a Current Account of a sole proprietorship firm?

Category A (government issued documents) License / registration certificate issued, in the name of the entity, by / under:

- Municipal authorities such as Shop & Establishment certificate / Trade License,
- Registering authority in the name of practicing firm like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India and Institute of Company Secretaries of India,

Type something...

Type here to search 27°C Cloudy 21:03 04-11-2022

IBM Watson Assistant

us-south.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aus-south%3Aa%2F7c0eb589a18846ebaf0860ef9363b8c...

IBM Watson Assistant Lite Upgrade Banking ChatBot Learning center

Actions

Actions

Created by you

Set by assistant

Variables

Created by you

Set by assistant

Set by integration

Saved responses

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

Items per page: 50 Showing 1-8 of 8 actions

Preview

who certain tax benefits can also be availed on some of these types of Personal Loans.

Travel Loan

Travel Loan

All You Need To Know

Features:

Instant funds: For pre-approved Bank customers, funds under a travel loan are made available almost instantly. Meanwhile, non-HDFC Bank customers can get funds in less than 4 hours.

Pocket-friendly EMIs and flexible tenure: You can get a Personal Loan for travel with pocket-friendly EMIs, flexible repayment option and loan tenures of up to 60 months. You can repay the loan via cheque, online transfer, cash or Credit Card.

Hassle-free application process: Minimal or no documentation is involved in the process of availing on Bank Personal Loan for travel.

Type something...

Type here to search 27°C Cloudy 21:04 04-11-2022

IBM Watson Assistant interface showing a list of actions and a preview of a response.

**Actions Table:**

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

**Preview:**

Net Banking

go to NetBanking

**What is Net Banking?**

Net banking is also referred to as internet banking. It is an electronic system provided by banks to their customers that allows them to access financial and non-financial banking services in minutes. The net banking system eliminates the need to physically visit the bank. Net banking allows customers to easily access a variety of banking services such as money transfers, the creation of FDs and RDs, the tracking of transactions, and so on.

Any customer who has an active bank account with the bank can use internet banking or net banking. In order to use net banking, a customer must first register. After registering, he or she will be able to use the online banking services.

Select an option

Type something...

IBM Watson Assistant interface showing a list of actions and a preview of a response.

**Actions Table:**

Name	Last edited	Examples Count	Status
Savings	2 hours ago	2	
Index	39 minutes ago	1	
End	a day ago	1	
Greeting	a few seconds ago	9	
Current	2 hours ago	2	
Loan	42 minutes ago	1	
NetBanking	22 minutes ago	1	
General Query	4 minutes ago	3	

**Preview:**

Benefits

Some of the most prominent advantages of internet banking include the following:

- With internet banking, you can transfer money from one account to another. You can initiate inter and intrabank fund transfers, domestically and internationally. You can send funds to beneficiaries within an hour using money transfer channels like NEFT, RTGS, and IMPS.
- Another benefit of internet banking is that you can conveniently open fixed and recurring deposit accounts online. You can choose your preferred deposit type (cumulative or non-cumulative), amount, and investment term.
- You can pay utility bills like electricity, telephone, gas, etc., from the comfort of your home and enable auto-debit options never to miss a payment. You

Type something...

IBM Watson Assistant interface showing a conversation flow. The left sidebar lists conversation steps: 1. General Query, 2. (empty), 3. Net Banking, 4. Loan Account, 5. How can I help you? (with Loan Account, General Query, and +3 options). The main area shows Step 2 is taken without conditions. The Assistant says: "For example: What size do you want to order?". The And then section shows "Continue to next step". A preview window on the right shows a chat interface with a "General Query" button and a list of "GENERAL CUSTOMER QUERIES" including "How to change/update the mobile...", "How to change/update the mailin...", "I am a NRE customer want to upd...", "Are there any charges for non mail...", and "Kyc Documents".

IBM Watson Assistant interface showing a conversation flow. The left sidebar lists conversation steps: 1. General Query, 2. (empty), 3. Net Banking, 4. Loan Account, 5. How can I help you? (with Loan Account, General Query, and +3 options). The main area shows Step 2 is taken without conditions. The Assistant says: "For example: What size do you want to order?". The And then section shows "Continue to next step". A preview window on the right shows a chat interface with a "Kyc Documents" button and a list of "GENERAL CUSTOMER QUERIES" including "AADHAR CARD", "PAN CARD", "VOTER ID", "DRIVING LICENSE", and "Do you want to know some other services?".

IBM Watson Assistant

us-south.assistant.watson.cloud.ibm.com/crn%3Av1%3Abluemix%3Apublic%3Aconversation%3Aus-south%3Aa%2F7c0eb589a18846ebaf0860ef9363b8c...

IBM Watson Assistant Lite Upgrade Banking ChatBot Learning center

Index

Customer starts with:  
Index

Conversation steps

5 Is General Query

1 This step has no content  
Go to action: General Query

2 This step has no content  
Continue to next step

3 Is Net Banking

3 This step has no content  
Go to action: NetBanking

5 Is Loan Account

4 This step has no content  
Go to action: Loan

How can I help you?

Loan Account General Query + 3

Continue to next step

New step +

Step 2 is taken without conditions

Assistant says

For example: What size do you want to order?

Define customer response

And then

Continue to next step

Preview

Kyc Documents

AADHAR CARD

PAN CARD

VOTER ID

DRIVING LICENSE

go to End

Do you want to know some other services?

Yes No

No

Thank you. Have a nice day!!!

There are no additional steps for this action.  
Add a new step or end the action.

Greeting ended

Type something...

Type here to search

27°C Cloudy 21:07 04-11-2022