

PROJECT DEVELOPMENT PHASE

Sprint 2

Date	15 November 2022
Team ID	PNT2022TMID35481
Project Name	AI Based Discourse for Banking Industry

CURRENT ACCOUNT ACTION

Customer starts with:
Example: I want to pay my credit card bill.

Conversation steps

- 1 What do you want to know about current account?
Options: How do I acc..., How to open ..., +3
Action: Continue to next step
- 1 is How to open a current account?
Whats your company type?
Options: Partnership, Proprietorship, +1
Action: Continue to next step
- 2 is Proprietorship
Please take the following documents and approach the closest branch 1. Latest passport size colored...
Options: Tr Free text
Action: Go to action: End

Step 1 is taken without conditions

Assistant says

What do you want to know about current account?

Choose an option

Edit response Edit validation

And then

Continue to next step

IBM Watson Assistant Lite Upgrade Banking Chatbot

Current

Customer starts with:
Current account

Conversation steps

- 1 What do you want to know about current account?
Options: How do I acc..., How to open ..., +3
Action: Continue to next step
- 1 is How to open a current account?
Whats your company type?
Options: Partnership, Proprietorship, +1
Action: Continue to next step
- 2 is Proprietorship
Please take the following documents and approach the closest branch 1. Latest passport...
Options: Tr Free text
Action: Go to action: End

Edit response

How to open a current account?

Option 2

What are the documents required to

Option 3

How do I close my current account?

Option 4

How can I update my account detail

Option 5

Cancel Apply

New step +

Step 3 is taken

with conditions ▾

f_x

Conditions

1 condition ^

If ▾ of this is true:

2. Whats your company ty...

is

Proprietorship

×

and [Add condition +](#)

[New condition group +](#)

Assistant says

B *I*      

</>

Please take the following documents and approach the closest branch

1. Latest passport size colored photographs of the sole proprietor
2. Permanent Account Number(PAN)
3. Identity and Address proof of the sole proprietor
4. Company Agreement
5. Income Tax Returns of the proprietor for the last 3 years

Step 10 is taken

with conditions ▾

f_x

Conditions

1 condition ^

If ▾ of this is true:

1. What do you want to kn...

is

How do I close my current account?

×

and [Add condition +](#)

[New condition group +](#)

Assistant says

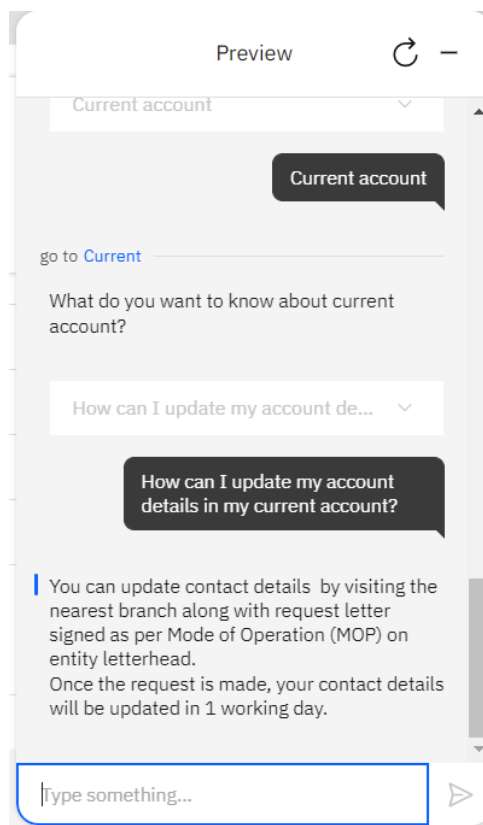
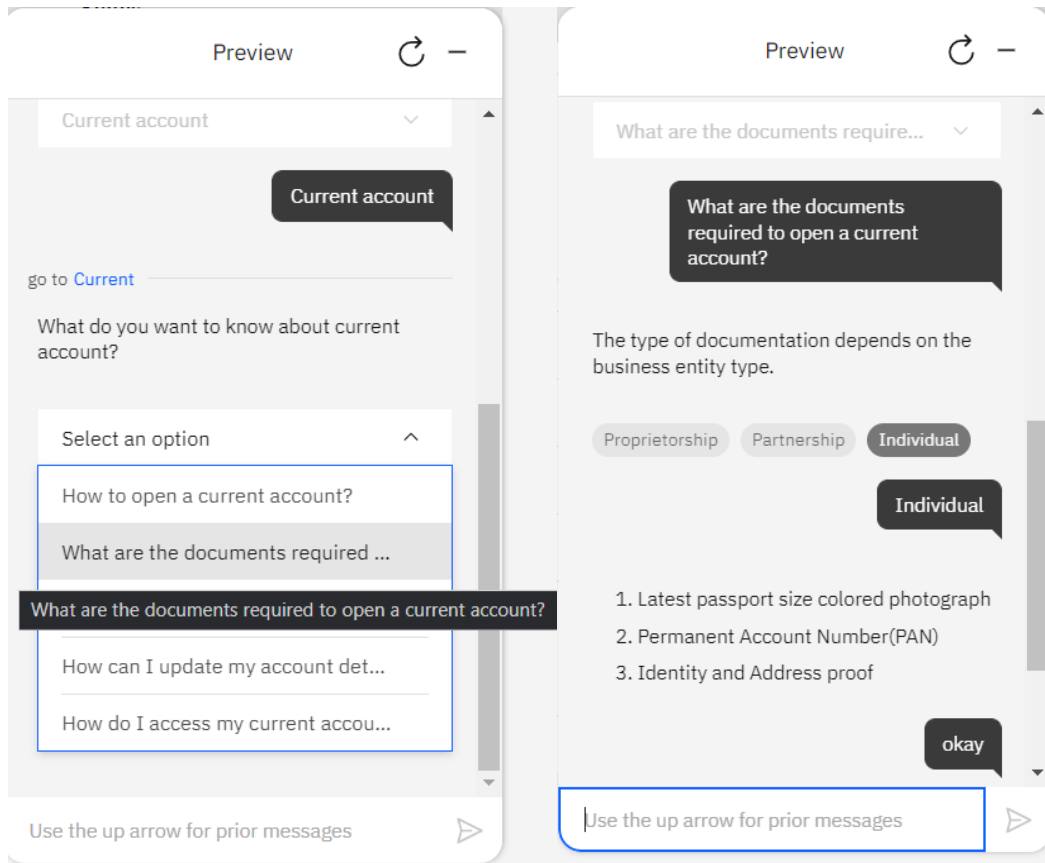
B *I*      

</>

For account closure, you may submit the account closure request at the account opening branch.
The request letter needs to be on the company's letterhead and signed by authorized signatories.
The Debit Card if any, and the unused cheques also need to be submitted.

User enters free text

Preview:



GENERAL ACCOUNT QUERY

Customer starts with:
General Query

Conversation steps

1

Select the general queries listed below

Locker Facility

List of Branc...

+ 4

Continue to next step

1 is

Bank working days

Banking is working in all Monday to Friday and 1st and 3rd Saturday. Timings : 10 a.m. - 4 p.m.

Go to action: End

1 is

Debit and Credit cards

Visit your nearest branch and they will provide a form for Credit card . For debit card you can activa...

Go to action: End

1 is

Cheque book

Visit your nearest branch and they will provide a form for cheque book request. The service will be...

Step 1 is taken without conditions

fx

Assistant says

B I

Select the general queries listed below

Choose an option

Edit response Edit validation

And then

Continue to next step

Step 3 is taken with conditions

fx

Conditions1 condition

If All of this is true:

1. Select the general queri...

is

Debit and Credit cards

x

and Add condition +

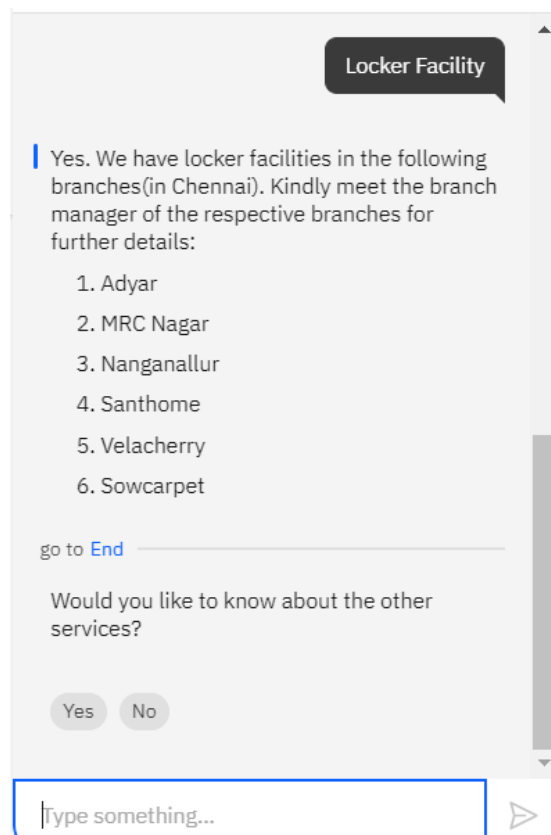
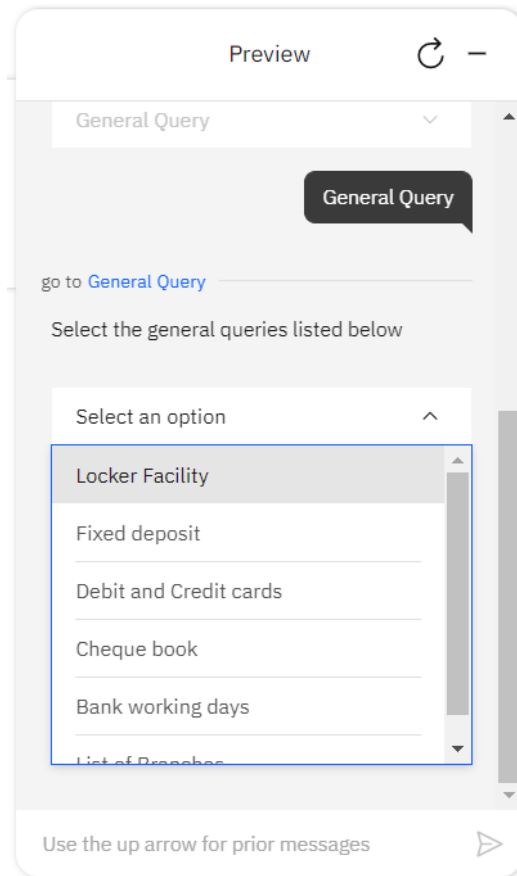
New condition group +

Assistant says

B I

Visit your nearest branch and they will provide a form for Credit card .
For debit card you can activate the service in Net Banking portal or fill up a form given in the branch. Once the service has been registered the card will be delivered to your residential address within 10-15 working days.

Preview:



LOAN ACCOUNT ACTION

Loan

Customer starts with:
Loan

Conversation steps

1

What type of loan you're looking at?

Agriculture L... Vehicle Loan + 3

Continue to next step

1 is Gold Loan

Do you need help with any of the following?

2 Interest rates Documents + 2

Continue to next step

2 is Eligibility

Working status: Salaries, self-employed, business people, traders, farmers and others. Age: 21 to 67...

3 Go to action: End

2 is Documents

1. Latest passport size photograph 2. Identity and Address proof 3. PAN card

4

Step 1 is taken without conditions

Assistant says

What type of loan you're looking at?

Choose an option

Edit response Edit validation

And then

Continue to next step

Step 2 is taken with conditions

Conditions 1 condition

If All of this is true:

1. What type of loan you'r... is Gold Loan

and Add condition +

New condition group +

Assistant says

Do you need help with any of the following?

Eligibility Documents Interest rates How do I apply for a gold loan?

Edit response Edit validation

Preview:

Preview

↻ -

Loan account

Loan account

go to [Loan](#)

What type of loan you're looking at?

Select an option

Gold Loan

Personal loan

Education Loan

Vehicle Loan

Agriculture Loan

Use the up arrow for prior messages

Preview

↻ -

What type of loan you're looking at?

Personal loan

Personal loan

Do you need help with any of the following?

Select an option

Eligibility

Documents required for applying t...

Can I foreclose or prepay my pers...

Can I foreclose or prepay my personal loan

Interest rates for personal loan

How much time will take for the lo...

Type something...

Preview

↻ -

Do you need help with any of the following?

Can I foreclose or prepay my per...

Can I foreclose or prepay my personal loan?

Yes, you can prepay or foreclose your Personal Loan after the payment of at least one EMI. However, charges (and taxes) will be applicable for foreclosing a personal loan. No part prepayment is allowed. For prepayment of your Personal Loan, please visit the nearest branch.

go to [End](#)

Would you like to know about the other services?

Yes No

Use the up arrow for prior messages