

GROUP 99

CONVERSATIONAL AI

ASSIGNMENT 2

APARNARAM KASIREDDY - 2023AC05145

K NIRANJAN BABU - 2023AC05464

LAKSHMI MRUDULA MADDI- 2023AC05138

MURALIKRISHNA RAPARTHI - 2023AC05208

RAJAMOHAN NAIDU - 2023AC05064

CONTENT



[Technology and Techniques](#)



[Architecture](#)



[Streamlit Link and UI](#)



[Streamlit Demo](#)

HDFC FINANCIAL CHATBOT – RAG & RAFT IMPLEMENTATION



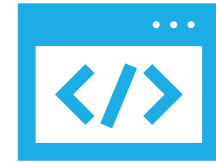
Data Prep

PDF Processing
Text Cleaning & Chunking
Hybrid Indexing (Semantic & Lexical)



Model Pipeline

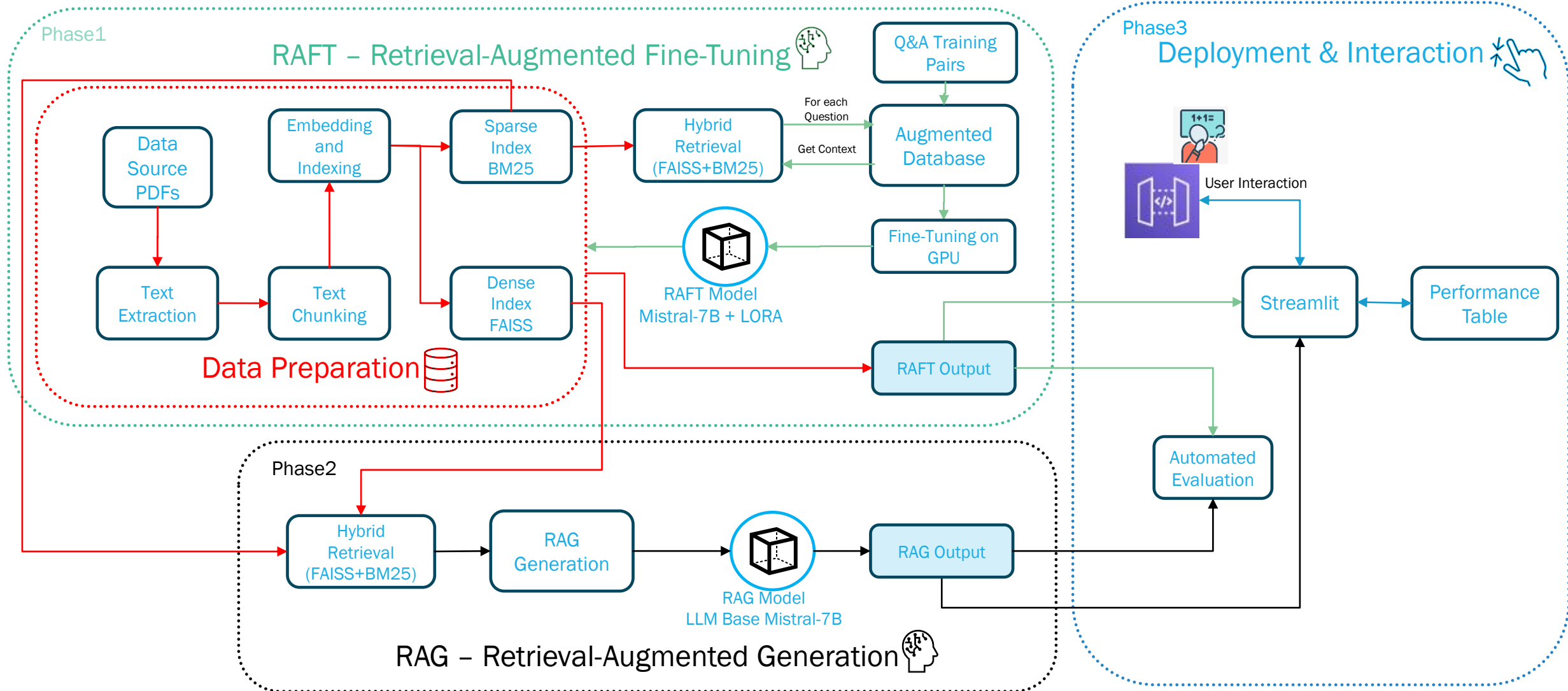
Hybrid Retrieval
RAG (On-the-fly Generation)
RAFT (Offline Fine-Tuning)



Deployment & Interaction

Inference Environment
Automated Evaluation
Interactive UI (CLI & Streamlit)

ARCHITECTURE



STREAMLIT

■ Group 99 | Financial QA - <https://9a7b313557d1.ngrok-free.app/>

Query Options

Choose a Model:

☒ RAFT (Fine-Tuned)

☐ RAG (Base Model)

▼ Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
K NIRANJAN BABU	2023AC05464
LAKSHMI MRUDULA MADDI	2023AC05138
MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

Get Answer

RAFT - WHAT WAS THE REVENUE FROM OPERATIONS FOR THE YEAR ENDED MARCH 31, 2024?

Group 99 | Financial QA

https://9a7b313557d1.ngrok-free.app

Query Options

Choose a Model:

RAFT (Fine-Tuned)

RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
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MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the revenue from operations for the year ended March 31, 2025?

Get Answer

Answer

Total Revenue for FY 2025 was ₹346,149.32 crore.

Response Time

7.07s

Context Relevance Score

1.93%

Show Retrieved Context

Statutory Reports and Financial StatementsSegment reporting for the year ended March 31, 2025 is given below: Business segments: (` crore) Sr. No.Particulars Treasury Retail banking Wholesale bankingOther banking OperationsTotal Digital banking #Non-Digital Banking 1Segment revenue 62,227.48 8.59 283,426.20 191,964.51 35,449.05 573,075.83 2Unallocated revenue - 3Less: Inter-segment revenue 226,926.51 4Income from operations (1) + (2) - (3) 346,149.32 31, 2025, and its profit and its cash flows for the year ended on that date. SCHEDULES TO THE STANDALONE FINANCIAL STATEMENTS For the year ended March 31, 2025 Segment reporting for the year ended March 31, 2024 is given below: Business segments: (` crore) Sr. No.Particulars Treasury Retail banking Wholesale bankingOther banking OperationsTotal Digital banking #Non-Digital Banking 1Segment revenue 61,653.66 3.37 233,634.50 175,520.23 30,050.38 500,862.14 2Unallocated revenue - 3Less: Inter-segment revenue 193,280.57 4Income from operations (1) + (2) - (3) 307,581.57 Profit After Tax for the year ended March 31, 2025 stood at ` 500 crore as compared to ` 438 crore for the year ended March 31, 2024. Distribution Network ScheduleYear ended March 31, 2025Year ended March 31, 2024

RAG - WHAT WAS THE REVENUE FROM OPERATIONS FOR THE YEAR ENDED MARCH 31, 2024?

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Query Options

Choose a Model:

RAFT (Fine-Tuned)

RAG (Base Model)

Project Group Members

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Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the revenue from operations for the year ended March 31, 2025?

Get Answer

Answer

Total Revenue for FY 2025 was ₹346,149.32 crore.

Response Time

Context Relevance Score

6.11s

1.93%

Show Retrieved Context

Statutory Reports and Financial StatementsSegment reporting for the year ended March 31, 2025 is given below: Business segments: (` crore) Sr. No.Particulars Treasury Retail banking Wholesale bankingOther banking OperationsTotal

Digital banking #Non-Digital Banking

1Segment revenue 62,227.48 8.59 283,426.20 191,964.51 35,449.05 573,075.83

2Unallocated revenue -

3Less: Inter-segment revenue 226,926.51

4Income from operations (1) + (2) - (3) 346,149.32

31, 2025, and its profit and its cash flows for the year ended on that date.

SCHEDULES TO THE STANDALONE FINANCIAL STATEMENTS

For the year ended March 31, 2025 Segment reporting for the year ended March 31, 2024 is given below:

Business segments: (` crore) Sr. No.Particulars Treasury Retail banking Wholesale bankingOther banking OperationsTotal

Digital banking #Non-Digital Banking

1Segment revenue 61,653.66 3.37 233,634.50 175,520.23 30,050.38 500,862.14

2Unallocated revenue -

3Less: Inter-segment revenue 193,280.57

4Income from operations (1) + (2) - (3) 307,581.57

Profit After Tax for the year ended March 31, 2025 stood at ` 500 crore as compared to ` 438 crore for the year ended March 31, 2024.

Distribution Network

ScheduleYear ended March 31, 2025Year ended March 31, 2024

RAFT - WHAT WAS THE CHANGE IN PROFIT AFTER TAX FROM FY 2024 TO FY 2025?

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Query Options

Choose a Model:

●

RAFT (Fine-Tuned)

○

RAG (Base Model)

▼ Project Group Members

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MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

🗯️ Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the change in Profit After Tax from FY 2024 to FY 2025?

Get Answer

Answer

Change in Net Profit after Tax from FY 2024 to FY 2025 was ₹6,253.26 crore.

Response Time

8.73s

Context Relevance Score

1.62%

▼ Show Retrieved Context

Profit After Tax for the year ended March 31, 2025 stood at ` 500 crore as compared to ` 438 crore for the year ended March 31, 2024.

Distribution Network

For the year ended March 31, 2024

Integrated 417

CC in crore

Year ended March 31, 2024 Year ended March 31, 2023

Cash flows from operating activities:

Consolidated profit before income tax and after minority interest 75,184.14 61,346.80 Adjustments for:

Depreciation on fixed assets 3,092.08 2,345.47 (Profit) / loss on revaluation of investments (6,957.14) 545.82 Amortisation of premium on held to maturity investments 966.09 851.20 Profit on sale of fixed assets (75.36) (8.05)

For the year ended March 31, 2025(` in '000)

ScheduleYear ended March 31, 2025 Year ended March 31, 2024

I. INCOME

Interest earned 13 3,005,170,417 2,583,405,755

Other income 14 456,322,818 492,409,994

Total 3,461,493,235 3,075,815,749

II. EXPENDITURE

Interest expended 15 1,778,469,527 1,498,081,008

Operating expenses 16 681,748,820 622,860,340

RAG - WHAT WAS THE CHANGE IN PROFIT AFTER TAX FROM FY 2024 TO FY 2025?

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Query Options

Choose a Model:

RAFT (Fine-Tuned)

RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
K NIRANJAN BABU	2023AC05464
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RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the change in Profit After Tax from FY 2024 to FY 2025?

Get Answer

Answer

Change in Net Profit after Tax from FY 2024 to FY 2025 was ₹6,233.26 crore.

Response Time

Context Relevance Score

8.94s

1.62%

Show Retrieved Context

Profit After Tax for the year ended March 31, 2025 stood at ` 500 crore as compared to ` 438 crore for the year ended March 31, 2024.
Distribution Network
For the year ended March 31, 2024
Integrated 417
CC in crore
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Total 3,461,493,235 3,075,815,749
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Operating expenses 16 581,748,830 623,850,340

RAFT - HOW DID THE COST-TO-INCOME RATIO OF THE BANK CHANGE OVER THE LAST TWO YEARS?

Query Options

Choose a Model:

- ☒ RAFT (Fine-Tuned)
☐ RAG (Base Model)

▼ Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
K NIRANJAN BABU	2023AC05464
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Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

How did the cost-to-income ratio of the bank change over the last two years?

Get Answer

Answer

The cost-to-income ratio of the bank decreased from 40.4% in FY23 to 40.2% in FY24.

Response Time

5.76s

Context Relevance Score

1.93%

▼ Show Retrieved Context

Given below is a table of run-off factors and the average LCR maintained by the Bank quarter-wise over the past two years:
For more details, please refer to the Macroeconomic and Industry section on page no. 214.
In this changing environment, your Bank continued to prioritise growth while strengthening its focus on governance, sustainability and inclusive development.
Financial Parameters
was not enabled for part of the year for certain masters in two accounting software and two databases and throughout the year for other databases (also, refer Schedule 18 note 37 to the Standalone Financial Statements of the Bank). During the course of performing our procedures, other than the aforesaid instances of audit trail not enabled, where the question of our commenting does not arise, we did not notice any instance of audit trail feature being tampered with. Further, the Bank has preserved the cent at the end of the fiscal year 2024-25. The credit deposit ratio has been brought down to 96 per cent as on March 31, 2025 from a high of about 110 per cent at the time of the merger. This was achieved through the extensive reach across our 8,738 branches as well as our strong digital footprint. Our Profit After Tax grew by 37.9 per cent and GNPA stood at 1.24 per cent. The Cost to Income Ratio marginally decreased to 40.2 per cent in FY24 from 40.4 per cent in FY23. The Bank added over 900 branches in the Financial Year ended March 31, 2024. The Core Net Interest Margin was at 3.53 per cent.

RAG - HOW DID THE COST-TO-INCOME RATIO OF THE BANK CHANGE OVER THE LAST TWO YEARS?

Group 99 | Financial QA

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Query Options

Choose a Model:

RAFT (Fine-Tuned)

RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
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RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

How did the cost-to-income ratio of the bank change over the last two years?

Get Answer

Answer

The cost-to-income ratio of the bank decreased from 40.4% in FY23 to 40.2% in FY24.

Response Time

Context Relevance Score

6.33s

1.93%

Show Retrieved Context

Given below is a table of run-off factors and the average LCR maintained by the Bank quarter-wise over the past two years:
For more details, please refer to the Macroeconomic and Industry section on page no. 214.
In this changing environment, your Bank continued to prioritise growth while strengthening its focus on governance, sustainability and inclusive development.
Financial Parameters
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RAFT - WHAT WAS THE DIVIDEND PAID FOR THE FINANCIAL YEAR 2024?

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Query Options

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RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the dividend paid for the financial year 2024?

Get Answer

Answer

₹14,813.98 crore

Response Time

7.14s

Context Relevance Score

2.87%

Show Retrieved Context

The Board of Directors at its meeting held on April 20, 2024 proposed a dividend of ` 19.50 per equity share (previous year: ` 19.00 per equity share) aggregating to ` 14,813.98 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2024, the dividend paid by the Bank in respect of the previous year ended March 31, 2023 was ` 8,404.42 crore. No dividend was paid in respect of equity shares that were cancelled upon the Scheme becoming effective.

The Board of Directors at its meeting held on April 20, 2024, proposed a dividend of ` 19.50 per equity share (previous year: ` 19.00 per equity share) aggregating to ` 14,813.98 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2024, the dividend paid by the Bank in respect of the previous year ended March 31, 2023 was ` 8,404.42 crore. No dividend was paid in respect of equity shares that were cancelled upon the Scheme becoming

Statutory Reports and Financial Statements2. Proposed dividend The Board of Directors at its meeting held on April 19, 2025 proposed a dividend of ` 22.00 per equity share (previous year: ` 19.50 per equity share) aggregating to ` 16,834.89 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2025, the dividend paid by the Bank in respect of the previous year ended March 31, 2024 was ` 14,813.98 crore. In terms of the AS-4 "Contingencies and

2. Proposed dividend The Board of Directors at its meeting held on April 19, 2025 proposed a dividend of ` 22.00 per equity share (previous year: ` 19.50 per equity share) aggregating to ` 16,834.89 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2025, the dividend paid by the Bank in respect of the previous year ended March 31, 2024 was ` 14,826.19 crore. In terms of the AS-4 "Contingencies and events occurring after the balance sheet

Unclaimed Final Dividend for FY 2016-17 of the Bank4,87,70,040 August 27, 2024

RAG - WHAT WAS THE DIVIDEND PAID FOR THE FINANCIAL YEAR 2024?

Group 99 | Financial QA

https://9a7b313557d1.ngrok-free.app

Query Options

Choose a Model:

RAFT (Fine-Tuned)

● RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
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MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the dividend paid for the financial year 2024?

Get Answer

Answer

₹14,813.98 crore

Response Time

6.95s

Context Relevance Score

2.87%

Show Retrieved Context

The Board of Directors at its meeting held on April 20, 2024 proposed a dividend of ` 19.50 per equity share (previous year: ` 19.00 per equity share) aggregating to ` 14,813.98 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2024, the dividend paid by the Bank in respect of the previous year ended March 31, 2023 was ` 8,404.42 crore. No dividend was paid in respect of equity shares that were cancelled upon the Scheme becoming effective.

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Unclaimed Final Dividend for FY 2016-17 of the Bank4,87,70,040 August 27, 2024

RAFT - WHAT WAS THE DIVIDEND PER SHARE FOR THE FINANCIAL YEAR 2025?

Group 99 | Financial QA

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Query Options

Choose a Model:

●

RAFT (Fine-Tuned)

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RAG (Base Model)

▼ Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
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LAKSHMI MRUDULA MADDI	2023AC05138
MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

😊 Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the dividend per share for the financial year 2025?

Get Answer

Answer

Information not available. The provided context only discusses the dividend per share for the financial years 2024 and 2025.

Response Time

7.61s

Context Relevance Score

2.87%

▼ Show Retrieved Context

The Board of Directors at its meeting held on April 20, 2024 proposed a dividend of ` 19.50 per equity share (previous year: ` 19.00 per equity share) aggregating to ` 14,813.98 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2024, the dividend paid by the Bank in respect of the previous year ended March 31, 2023 was ` 8,404.42 crore. No dividend was paid in respect of equity shares that were cancelled upon the Scheme becoming effective.

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The Board of Directors of the Bank, at its meeting held on April 20, 2024, has recommended a dividend of ` 19.50 (Nineteen Rupees Fifty Paise only) per equity share of ` 1/- (Rupee One only) each, for the Financial Year ended March 31, 2024. This translates to a Dividend Payout Ratio of 24.38 per cent of the profits for the Financial Year ended March 31, 2024.

RAG- WHAT WAS THE DIVIDEND PER SHARE FOR THE FINANCIAL YEAR 2025?

Group 99 | Financial QA

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Query Options

Choose a Model:

☐ RAFT (Fine-Tuned)

☒ RAG (Base Model)

▼ Project Group Members

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MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

🗯️ Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What was the dividend per share for the financial year 2025?

Get Answer

Answer

Information not available. The provided context only mentions the dividend per share for the financial year 2024 and 2025.

Response Time

7.83s

Context Relevance Score

2.87%

▼ Show Retrieved Context

The Board of Directors at its meeting held on April 20, 2024 proposed a dividend of ` 19.50 per equity share (previous year: ` 19.00 per equity share) aggregating to ` 14,813.98 crore subject to the approval of shareholders at the ensuing Annual General Meeting. During the year ended March 31, 2024, the dividend paid by the Bank in respect of the previous year ended March 31, 2023 was ` 8,404.42 crore. No dividend was paid in respect of equity shares that were cancelled upon the Scheme becoming effective.

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RAFT- WHAT IS THE WEATHER LIKE IN MUMBAI?

Query Options

Choose a Model:

☒ RAFT (Fine-Tuned)

☐ RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
K NIRANJAN BABU	2023AC05464
LAKSHMI MRUDULA MADDI	2023AC05138
MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What is the weather like in Mumbai?

Get Answer

Answer

Information not available. The provided context does not mention the weather in Mumbai.

Response Time

8.40s

Context Relevance Score

1.62%

Show Retrieved Context

47 Karnataka Raichur 0.30
48 Kerala Wayanad 2.04
49 Madhya Pradesh Chhatarpur 1.83
50 Madhya Pradesh Damoh 2.76
51 Madhya Pradesh Guna 0.82
52 Madhya Pradesh Khandwa 1.71
53 Madhya Pradesh Rajgarh 2.08
54 Maharashtra Aurangabad 1.07
55 Maharashtra Nandurbar 2.97
56 Maharashtra Osmanabad 4.21
57 Maharashtra Washim 0.21
58 Meghalaya Ribhoi 7.37
59 Odisha Kalahandi 4.70
60 Odisha Kandhamal 1.87
61 Odisha Rayagada 1.76
62 Odisha Nabarangpur 0.87
63 Odisha Nuapada 2.38
64 Odisha Dhenkanal 2.65
Two years ago, I had articulated why I believe that India has a once-in-a-lifetime opportunity. That belief is further solidified now in spite of what is happening around us as our strong macro

RAG - WHAT IS THE WEATHER LIKE IN MUMBAI?

Group 99 | Financial QA

https://9a7b313557d1.ngrok-free.app

Query Options

Choose a Model:

RAFT (Fine-Tuned)

RAG (Base Model)

Project Group Members

Name	ID
APARNARAM KASIREDDY	2023AC05145
K NIRANJAN BABU	2023AC05464
LAKSHMI MRUDULA MADDI	2023AC05138
MURALIKRISHNA RAPARTHI	2023AC05208
RAJAMOHAN NAIDU	2023AC05064

Group 99: Financial QA Chatbot

Ask a question about HDFC Bank's financial reports:

What is the weather like in Mumbai?

Get Answer

Answer

Information not available. The provided context does not mention the weather in Mumbai.

Response Time

8.43s

Context Relevance Score

1.62%

Show Retrieved Context

47 Karnataka Raichur 0.30

48 Kerala Wayanad 2.04

49 Madhya Pradesh Chhatarpur 1.83

50 Madhya Pradesh Damoh 2.76

51 Madhya Pradesh Guna 0.82

52 Madhya Pradesh Khandwa 1.71

53 Madhya Pradesh Rajgarh 2.08

54 Maharashtra Aurangabad 1.07

55 Maharashtra Nandurbar 2.97

56 Maharashtra Osmanabad 4.21

57 Maharashtra Washim 0.21

58 Meghalaya Ribhoi 7.37

59 Odisha Kalahandi 4.70

60 Odisha Kandhamal 1.87

61 Odisha Rayagada 1.76

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SUMMARY COMPARISON TABLE

Question	Method	Answer	Confidence (Retrieval)	Confidence (Final)	Time (s)	Correct (Y/N)
What was the Bank's Total Deposits as of March 31, 2025?	RAG	The Bank's Total Deposits as of March 31, 2025 were 117,366,810,000.	0.02	0.02	11.98	Y
What was the Bank's Total Deposits as of March 31, 2025?	Fine-Tune	₹117,366.81 crore	N/A	0.4	19.03	N
What was HDFC Bank's digital engagement volume in FY25?	RAG	Information not available in the provided context.	0.02	0.02	4.15	N
What was HDFC Bank's digital engagement volume in FY25?	Fine-Tune	HDFC Bank's digital engagement volume in FY25 is not provided in the context.	N/A	0.7	9.39	Y
How did employee costs change in FY25?	RAG	Information not available in the provided context.	0.02	0.02	4.15	N
How did employee costs change in FY25?	Fine-Tune	The percentage increase in the median remuneration of employees in the FY 2024-25 was 9.27%.	N/A	0.7	10.75	Y
How much of HDFC Bank's electricity mix came from renewable sources in FY25?	RAG	3.22% of HDFC Bank's electricity mix came from renewable sources in FY25.	0.02	0.02	7.61	Y
How much of HDFC Bank's electricity mix came from renewable sources in FY25?	Fine-Tune	3.22%	N/A	0.7	10.37	Y
What was the value of Total Borrowings as of March 31, 2025?	RAG	Information not available in the provided context. The context only provides details of loans acquired during the year ended March 31, 2024 and March 31, 2023, as well as expected rate of return on investments and major categories of plan assets as a percentage of fair value of total plan assets as at March 31, 2024 and March 31, 2023. There is no information provided about the value of total borrowings as of March 31, 2025.	0.02	0.02	24.79	Y
What was the value of Total Borrowings as of March 31, 2025?	Fine-Tune	₹29,326.76 crore	N/A	0.4	19.87	N
What was HDFC Bank's total customer base in FY24?	RAG	Information not available in the provided context.	0.02	0.02	3.88	N
What was HDFC Bank's total customer base in FY24?	Fine-Tune	₹53.82 lakh	N/A	0.7	7.94	N
What was the Profit on Sale of Investments in FY24?	RAG	Net Profit after Tax for FY 2024 was ₹2,461 crore.	0.02	0.02	8.37	N
What was the Profit on Sale of Investments in FY24?	Fine-Tune	Net Profit after Tax for FY 2024 was ₹1,959 crore.	N/A	0.7	13.51	N
How much did HDFC Bank earn from Fees and Commissions in FY25?	RAG	Information not available in the provided context.	0.02	0.02	3.63	N
How much did HDFC Bank earn from Fees and Commissions in FY25?	Fine-Tune	₹28,160.7 crore	N/A	0.7	15.68	N
What was the change in RoE between FY24 and FY25?	RAG	The change in RoE (Return on Equity) between FY24 and FY25 is not provided in the context.	0.02	0.02	5.6	Y
What was the change in RoE between FY24 and FY25?	Fine-Tune	The change in RoE between FY24 and FY25 was 1.91% to 2.09%.	N/A	0.4	10.2	Y
What was the total Net Revenue for FY23-24 and FY24-25?	RAG	Change in Total Revenue from FY 2023 to FY 2024 was Information not available in the provided context..	0.02	0.02	5.94	N
What was the total Net Revenue for FY23-24 and FY24-25?	Fine-Tune	Change in Total Revenue from FY 2023 to FY 2024 was ₹78,409.16 crore.	N/A	0.7	16.63	N