**THE STANC PROJECT**

Things to be covered:

1. # FAQs
2. Sales Queries
3. Product Recommender based on customer replies
4. Book appointments/Call backs [Integration]
5. Branches, GPS based locations [Integration]
6. Login / Post Login
7. Feedback/Suggestions: Survey
8. Transfer to Human Agent
9. Open Tickets for complaints

Should include:

1. Small talk
2. NLU
3. Integrations
4. ML
5. Sentiment/Tone bias
6. Contextual answers
7. Stores info and can analyse

**StanC**

FAQS

Q1. Who can apply for online banking?

If you hold any (or a combination) of the following products from StanC, you can register for the service for free:

1. Savings Account
2. Current Account
3. Deposit account
4. Loan account
5. Credit Card

The service is offered for individuals, companies, HUFs, partnership concerns, sole proprietorships.

Q2. How can I get access to Online Banking?

You can now register Instantly for Online Banking using your ATM or Debit Card or Credit Card. You will need to input your Debit/ Credit card details and validate through One Time Password ( OTP) which will be sent to your registered mobile number

To apply for Online Banking, simply fill the registration form and send it to us. Your unique Secure Online Banking ID & Password will be sent at your mailing address (recorded with the Bank) in a minimum of 3 working days from the date we receive the form.

The registration form is available at all our branches. Alternately, you can call at our Phone Banking numbers /Credit Card Help-line and a form will be sent to you.

On receiving your login ID & Password, log on to www.sc.com/in and use the services of Online Banking

**<Contextual Questions>**

Q3. Do I have to pay for using **this** service / Are there extra charges for this service?

NO! There is no extra charge for using this service, this service is absolutely FREE!

Credit Card payments done online will reflect on your credit card account on the next working day.

Q4. How secure is **it**?

We have adopted comprehensive security measures to safeguard your use of Online Banking.

Customer Authentication with Login ID and Password

You must enter the unique Login ID and Password to access Online Banking.

All information transmitted through the Internet, including your Login ID, Password, your account information and your transaction details, from the moment you log in to the time you log out, are protected by strong end-to-end 128 bit SSL encryption; i.e. from your PC browser to the Bank's system.

Q5. I want to request for a Cheque Book

Please go to requests and cheque book option. You can either collect it from branch or ask them to send it by post or courier. It will be sent at your registered address.

Q6. I cannot see interest credited in my account.

Interest is paid every year in July and January in savings account.

Q7. What are the charges for using Internet Banking?

There are no charges for registering and obtaining Internet Banking User- ID and for its usage.

Q8. How can I avail exemption from TDS on interest earned on Fixed Deposits?

To avail exemption from TDS on interest earned on Fixed Deposits, please submit a completed Form 15H (for Senior citizens) or Form 15G (for Regular customers) at any nearest Bank Branch (Form available on the website).

Q9. Do I need to pay any penalty on premature closure of Fixed Deposits?

As per the Terms & Conditions of Fixed Deposit Accounts of the bank, the penalty on premature closure of Fixed Deposits, including sweep-in and partial closures, has been fixed by the Bank at the rate of 1% of the fixed deposit interest rate. This is applicable with effect from 24th January, 2011.

Q10. When is TDS deducted for Regular Fixed Deposit?

TDS is deducted every time the Bank pays/re-invests interest during the Financial year.In addition TDS is also deducted on interest accrued(but not yet paid) at the end of financial year viz. 31st March.

Q11. When does the Bank issue a TDS Certificate?

The TDS Certificate, Form 16A, for TDS deducted during a calendar quarter, will be issued in the next month of the respective quarter.

Q12. Will changes to my deposit portfolio affect my TDS liability?

Yes. If the change or enhancement in your deposit portfolio earns a cumulative interest along with that of the earlier portfolio greater than Rs. 10,000/- you will be liable for TDS on your current portfolio.

Note :If interest on the current portfolio is not sufficient to cover TDS, it will be recovered from the principal.

Q13. Can TDS influence the maturity of my deposit?

Yes, in case of reinvestment deposits ,the interest reinvested is post TDS recovery & hence the maturity amount for re-investment deposits would vary to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.

Q14. Can TDS be recovered from my principle of the FD?

If the interest amount is not sufficient to recover TDS, the amount is taken from the principal of the deposit.

Q15. Can I open a joint account with a non-senior citizen for Regular Fixed Deposit?

You can, as long as the first account holder is a senior citizen.

Q16. How to change existing fixed deposit account tenure?

We regret to inform you that tenure selected for the fixed deposit account cannot be changed once the account is opened. In this case we suggest that you can close your existing fixed deposit account and open a new account with a desired tenure.

Q17. When do I become liable for TDS?

If the aggregate interest that you are likely to earn for all your deposits held across branches in a customer id is greater than Rs.10000 in a financial year , you become liable for TDS.

Sales Queries

Q.1 What are the requirements for getting a credit card issued?

Requirements to apply for a credit card with us:

1. ITR/Salary Slip
2. Address Proof
3. ID Proof

Depending upon the financials the limit will be defined.

Q.2 What is the list of documents for LAP?

Please choose the appropriate option:

<Menu>

1. Self Employed Business Person
2. Salaried

</Menu>

Self Employed Business Person

List of documents:

* **Photo Identity Proof:** Any One from the following;
  1. Passport
  2. Pan Card
  3. Voters ID Card
  4. Drivnig License
* **Residence Address Proof:** Any One from the following;
  1. Passport
  2. Ration Card
  3. Utility Bill
* **Residence Ownership Proof:** Any One from the following;
  1. Property Documents
  2. Maintenance Bill
  3. Electricity Bill
* **Office Address Proof:** Any One from the following;
  1. Property Documents (if any)
  2. Maintenance Bill (if any)
  3. Utility Bill
* **Office Ownership Proof (if any):** Any One from the following;
  1. Property Documents
  2. Maintenance Bill
  3. Electricity Bill
* **Business Existence Proof:** Any One from the following;
  1. 3 years old Saral Copy
  2. Shop Establishment Act
  3. Any Tax Registration Copy
  4. Company Registration license
* **Income Proof:** Latest 3 years Income Tax Returs including Computatin of Income, Profit and Loss Account, Balance Sheet, Audit Report, etc.,
* **Bank Statement:** Latest 1 year bank statement both current and savings.
* **Property Documents:** Property documents to be submitted based on the purchase of your dream home.
  1. Copy of agreement executed / Sales Deed.
  2. Share Certificate.
  3. Latest Maintenance Bill.
  4. List of documents & sanction letter given by Existing Banker (If Applicable).
* **Advance Processing Cheque** required to process loan documents for sanction.
* **Investment Proof (if any):**please submit if any investment like, Fixed Deposit, Shares, Fixed Assets, etc.,
* **1 passport size color photograph**
* **IF EXISTING LOANS:**If any existing loan, please submit sanction letter, Payment Track Record.
* **IF PROFESSIONAL:**Please submit your Professional Degree Certificate.

Salaried

List of documents:

* **Photo Identity Proof:** Any One from the following;
  1. Passport
  2. Pan Card
  3. Voters ID Card
  4. Driving License
* **Residence Address Proof:** Any One from the following;
  1. Passport
  2. Ration Card
  3. Utility Bill
* **Residence Ownership Proof:** Any One from the following;
  1. Property Documents
  2. Maintenance Bill
  3. Electricity Bill
* **Income Proof:** Latest 3 months Salary Slips and Form 16.
* **Job Continuity Proof:** Any One from the following;
  1. Current Employment Certificate
  2. Current Job Appointment letter (if it is more than 2 years)
  3. Experience Certificate (including your previous job certificate or appointment and relieving letter)
* **Bank Statement:** Latest 1 year statement where your salary is getting credited
* **Property Documents:** Property documents to be submitted based on the purchase of your dream home.
  1. Copy of agreement executed / Sales Deed.
  2. Share Certificate.
  3. Latest Maintenance Bill.
  4. List of documents & sanction letter given by Existing Banker (If Applicable).
* **Advance Processing Cheque** required to process loan documents for sanction.
* **Investment Proof (if any):**please submit if any investment like, Fixed Deposit, Shares, Fixed Assets, etc.,
* **1 passport size color photograph**
* **IF EXISTING LOANS: If any existing loan, please submit sanction letter, Payment Track Record.**
* **IF PROFESSIONAL: Please submit your Professional Degree Certificate.**

Q.3 What is the eligibility criteria to get overdraft facility?

Eligibility criteria to get overdraft facility include:

    You must be an Indian

    You must meet the age group norms set by different banks

    You need a collateral which should be any included in the list of the bank

    You must be a regular customer with a bank which means you need to have a running account

Q4. What documents are required **for it**? **<Contextual>**

Overdraft facility - documents

Documents required for processing the loan applications for overdraft facility

Kyc documents-

Sr. No. Documents type          Required documents

1              Id proof                       Copy of, passport / pan card / voter id card / driving license/ ration card / adhaar card

2              Address proof             Copy of , passport/utility bill/voter id card / driving license/ ration card / adhaar card

3              Age proof                    Copy of, passport/ pan card/driving license/birth certificate/ration card

4              Signature proof           Copy of, pan card/bank authorized letter

Financials documents-

Sr. No. Required documnets

1             4 photograph for applicant & co-applicant

2             Company profile (history, background & growth) + director / partner / proprietor (background,

               Experience)

3             Latest list of director & shareholding pattern on letter head attested by ca

4             Net worth statement of all director attested by ca

5             Latest sale tax/service tax/ vat/cst/certificate of registration

6             Copy of moa/aoa/partnership deed (as applicable)

7             Copy of latest vat  of till date for latest financial year

8             Copy of provisional balance sheet and profit & loss a/c

9             Last 3 year, itr + computation of income + auditor’s report +profit & loss+ balance sheet with complete schedule

10            Last 6 month bank statement of all running bank accounts of company

11            Last 6 month bank statement of all running bank accounts of director / partner / proprietor.

Property documents-

Sr. No.      Required documents

1              Copy of property paper with complete back chain

2              Copy of sanction plan

3.             Copy of latest house tax receipt

Additional documents-

Sr. No. Required documents

1              Copy of sanction letter & amortization schedule of all running loan.

2              Latest statement of account of all running loan

3.            Copy of loan closure letter / noc, if any loan closed in last 6 month.

5.            Copy of work order in hand

Q.4 How to open a current account?

**Documents required for opening a Current Account**

* PAN Card.
* Partnership Deed (in case of Partnership Firm)
* Certificate of Incorporation, Memorandum of Association and Articles of Association (in case of Companies)
* A Cheque for opening the Bank Account.
* Address Proof of the Firm/ Company/HUF
* ID and Address proof of all partners/directors

The account holder would also be required to comply with all the KYC Norms.

**Product Recommender**

I want a credit card

Sure, please answer the following questions:

What is your annual income?

[User Input]

Select options of your choice:

<Menu with function to tick on multiple deals>

Online Payments and Cashbacks

Air Miles

Dining Deals

Fuel Deals

</Menu>

<Button>

Submit

</Button>

Thank you, based on your selection, we have this offer:

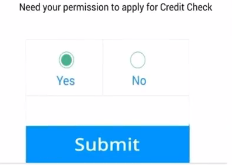
<Image of any random credit card>



If clicked on “Show another”, show some other card

If clicked on “Apply”,

Need your permission to check CIBIL Score:





Excellent! You have a CIBIL Score of 777! Please provide the following documents for verification and moving forward.

Provide documents (ITR, Aadhar Card):

<Menu>

At Branch

Upload Here

</Menu>

If selected “branch”\* move to next functionality “appointment setting”, If selected “upload here” provide a means to upload documents online

**[OCR must be able to read ITR and Aadhar Card and find out details like: Name, Address, ITR amount, DOB and it should present it as: Name: ABC, Address: xyz and so on]**

<If Branch is selected>

Please select a date and time to book appointment with our Relationship Manager to guide you with depositing documents at the branch

<List to select branch> (Let’s keep any fictitious 5)

<Calendar to select date/day>

<Time slots to choose>

Thank you! Your appointment is scheduled at BRANCH at TIME on DATE.

**Book Appointments/Call backs [Appointment Setting]**

[Functionality 1: Call back; Functionality 2: Book Appointment at Branch]

Functionality 1:

I want someone to call me to explain merits of credit card

Hi, sure! When do you want our Relationship Manager to call you?

<Calendar>

<Time Slots>

Your appointment is scheduled for TIME on DATE. Please provide your phone number:

<Input Field>

Functionality 2:

I want to meet branch manager at Rohini Sec8 branch.

Sure, kindly book an available slot from the calendar.

<Calendar>

<Time Slots>

**GPS-BRANCHES**

Show me nearest branch/ATM

<Show nearest branch based on user location, can ask for user’s current location via: share location button or something similar; option to provide navigation to that branch/atm>

Show me list of branches /ATMS

<Show a list of 5 branches, 5 ATMS, when user selects one, provide an option to show directions to that branch/atm>

**Login:**

**Technical Assistance**

I cannot log in to my account

Sorry to hear about that! Do you remember your ID and Password?

I forgot my password

Kindly provide your Mobile Number to receive OTP for one time sign in. You can then change your password using this OTP.

<USER INPUT: Name, Number>

<Sends an OTP to that number>

<USER INPUT: Enters OTP>  
Welcome NAME, you have successfully logged in to your account.

**Report Lost Card**

I lost my card!

Sorry to hear that! Would you want to block it?

Yes

Please type your card number

<USER INPUT: Card number>

Please answer security question: Name of your first pet?

<USER INPUT>  
That is correct answer, I have successfully blocked your credit card: CREDIT CARD NUMBER (from user input)

**Post Login:** [Integrate with Google Sheets]  
**Account Balance**

What is my account balance?

Your present account balance is: INR (we will have a balance on google sheet which will be open, so any amount can be typed in there and will be read by the bot and replied here)

**Transaction History**

Show my last 3/5/7 transactions (Same concept)

Show all transactions for last month

Show expense on food for last month (or Shopping, or Travel)

Expense on: (Same Concept)  
 Food: Sheet 1

Shopping: Sheet 2

Travel: Sheet 3

**Transfer Balance**

Transfer amount to **ASDFG <User Input>**

How much?

**2700 <User Input>**

Transfer INR **2700** to **ASDFG**?

<Button>

Confirm

</Button>