

Format

- **User** = Customer
 - **Bank Agent** = Bank Representative
-

1 SAVINGS ACCOUNT (Public Sector Bank – SBI / PNB / BOI)

User: Hi, I want to open a savings account.

Bank Agent: Certainly. May I know if you are a resident Indian and above 18 years of age?

User: Yes, I am.

Bank Agent: Great. You'll need Aadhaar, PAN, and a passport-size photo.

User: What is the minimum balance?

Bank Agent: For a basic savings account, zero balance is allowed. For a regular account, it is ₹3,000.

User: Can I open it online?

Bank Agent: Yes, via our YONO/NetBanking app or by visiting the branch.

User: How long will it take?

Bank Agent: Account activation usually takes 24–48 hours after KYC verification.

2 ZERO BALANCE ACCOUNT (Jan Dhan – PSU Banks)

User: I don't have income proof. Can I still open an account?

Bank Agent: Yes. You can open a Pradhan Mantri Jan Dhan Yojana account.

User: What documents are required?

Bank Agent: Aadhaar is sufficient.

User: Any minimum balance?

Bank Agent: No minimum balance is required.

User: Will I get a debit card?

Bank Agent: Yes, along with accidental insurance cover.

3 CURRENT ACCOUNT (Private Banks – HDFC / ICICI / Axis)

User: I want to open a current account for my business.

Bank Agent: Sure. Is it a proprietorship, partnership, or company?

User: Proprietorship.

Bank Agent: You'll need PAN, GST certificate, business address proof, and KYC documents.

User: What is the minimum balance?

Bank Agent: It starts from ₹10,000 depending on the plan.

User: Can I get overdraft facility?

Bank Agent: Yes, subject to eligibility.

4 SALARY ACCOUNT (All Banks)

User: My company wants me to open a salary account.

Bank Agent: We offer zero-balance salary accounts for corporate employees.

User: What documents are needed?

Bank Agent: Aadhaar, PAN, and your company offer letter or employee ID.

User: Will I get free ATM withdrawals?

Bank Agent: Yes, unlimited withdrawals and free debit card.

5 STUDENT ACCOUNT (PSU + Private Banks)

User: I am a college student. Can I open a bank account?

Bank Agent: Yes, student savings accounts are available.

User: What documents do I need?

Bank Agent: Aadhaar, PAN (optional), and college ID.

User: Any balance requirement?

Bank Agent: No minimum balance.

6 MINOR ACCOUNT (All Banks)

User: I want to open an account for my child.

Bank Agent: Certainly. The account will be operated by the guardian.

User: What documents are required?

Bank Agent: Child's birth certificate and guardian's KYC documents.

User: Can the child get a debit card?

Bank Agent: Yes, with transaction limits.

7 SENIOR CITIZEN ACCOUNT

User: I'm a senior citizen. Are there special accounts?

Bank Agent: Yes, we offer senior citizen savings accounts with higher interest.

User: What age qualifies?

Bank Agent: 60 years and above.

User: Any extra benefits?

Bank Agent: Priority service and higher FD interest rates.

8 NRI ACCOUNT (NRE / NRO – All Major Banks)

User: I live abroad. Can I open an account in India?

Bank Agent: Yes, you can open an NRE or NRO account.

User: What's the difference?

Bank Agent: NRE is for foreign income and fully repatriable. NRO is for Indian income.

User: What documents are required?

Bank Agent: Passport, visa, overseas address proof, and PAN.

9 SMALL FINANCE BANK ACCOUNT

(AU, Equitas, Ujjivan, Jana)

User: Are small finance banks safe?

Bank Agent: Yes, they are RBI regulated.

User: Can I open a savings account?

Bank Agent: Yes, with higher interest rates than regular banks.

User: Minimum balance?

Bank Agent: Usually zero or ₹1,000.

10 PAYMENT BANK ACCOUNT

(Airtel, India Post, Paytm Payments Bank)

User: Can I open a payments bank account?

Bank Agent: Yes, it's ideal for digital transactions.

User: Can I get a cheque book?

Bank Agent: No, payments banks don't offer cheque books or loans.

User: Any balance limit?

Bank Agent: Maximum balance allowed is ₹2 lakhs.

11 RURAL / RRB BANK ACCOUNT

(Gramin Banks)

User: I live in a village. Can I open an account nearby?

Bank Agent: Yes, Regional Rural Banks serve rural areas.

User: What documents are needed?

Bank Agent: Aadhaar and voter ID are sufficient.

User: Is mobile banking available?

Bank Agent: Yes, basic mobile banking is supported.

1 2 CO-OPERATIVE BANK ACCOUNT

User: Can I open an account in a cooperative bank?

Bank Agent: Yes, if you are a member of the society.

User: Are they RBI regulated?

Bank Agent: Yes, cooperative banks are regulated by RBI and State authorities.

1 CURRENT ACCOUNT – BUSINESS PURPOSE

(Public Sector Bank – SBI / PNB / BOI)

 **Conversation length:** ~4–5 minutes

User: Hello, I want to open a current account for my business.

Bank Agent: Welcome. Sure, may I know what type of business you run?

User: It's a small trading business, sole proprietorship.

Bank Agent: Alright. Is the business registered under GST?

User: Yes, I have a GST certificate.

Bank Agent: That's perfect. For a proprietorship current account, we'll need GST certificate, PAN card, Aadhaar, and business address proof.

User: Do I need any company registration document?

Bank Agent: For proprietorship, GST or Shop & Establishment certificate is sufficient.

User: What is the minimum balance requirement?

Bank Agent: It is ₹10,000 for a regular current account.

User: Are there any charges if balance goes below that?

Bank Agent: Yes, non-maintenance charges may apply monthly.

User: Will I get a cheque book?

Bank Agent: Yes, you will receive a cheque book, debit card, and net banking.

User: Can I do bulk transactions?

Bank Agent: Yes, current accounts support high-volume transactions.

User: Can I open it online?

Bank Agent: You can initiate online, but physical verification may be required.

User: How long does it take to activate?

Bank Agent: Usually 2–3 working days after document verification.

2 CURRENT ACCOUNT – BUSINESS PURPOSE

(Private Bank – HDFC / ICICI / Axis)

⌚ Conversation length: ~5–6 minutes

User: Hi, I want to open a current account for my startup.

Bank Agent: Certainly. Is it a private limited company or LLP?

User: It's a private limited company.

Bank Agent: Great. We'll need Certificate of Incorporation, MOA, AOA, board resolution, and KYC of directors.

User: That's a lot of documents 😱

Bank Agent: Yes, company accounts require compliance as per RBI norms.

User: What benefits do I get with a private bank current account?

Bank Agent: Faster transactions, dedicated relationship manager, overdraft facility, and premium banking.

User: What's the minimum balance?

Bank Agent: It starts from ₹25,000 depending on the plan.

User: Can I get a payment gateway?

Bank Agent: Yes, we provide integrated payment solutions.

User: Will I get overdraft or cash credit?

Bank Agent: Subject to eligibility and credit assessment.

User: Can directors access the account online?

Bank Agent: Yes, with role-based access.

User: How long does the process take?

Bank Agent: Around 3–5 working days.

3 CURRENT ACCOUNT – BUSINESS PURPOSE

(Small Finance Bank – AU / Equitas)

⌚ Conversation length: ~4 minutes

User: I heard small finance banks offer current accounts.

Bank Agent: Yes, we do. They're ideal for MSMEs.

User: Is it safe compared to big banks?

Bank Agent: Absolutely. We are RBI regulated.

User: What documents are required?

Bank Agent: PAN, Aadhaar, GST or business proof.

User: Minimum balance?

Bank Agent: As low as ₹5,000.

User: Do you support UPI and QR?

Bank Agent: Yes, full digital banking support.

User: Can I open it quickly?

Bank Agent: Yes, same-day account opening is possible.

CURRENT ACCOUNT – PERSONAL PURPOSE

(All Banks – PSU / Private)

 **Conversation length:** ~3–4 minutes

User: I want to open a current account for personal use.

Bank Agent: May I ask the purpose?

User: I handle large cash transactions personally.

Bank Agent: Understood. Current accounts are suitable for frequent transactions.

User: What documents are required?

Bank Agent: PAN, Aadhaar, and address proof.

User: Is income proof required?

Bank Agent: No, but transaction monitoring applies.

User: Minimum balance?

Bank Agent: ₹10,000 to ₹25,000 depending on the bank.

User: Any interest on balance?

Bank Agent: No, current accounts do not earn interest.

User: Can I convert it to savings later?

Bank Agent: Yes, subject to bank approval.

CURRENT ACCOUNT – COOPERATIVE BANK

 **Conversation length:** ~3 minutes

User: Can I open a current account here?

Bank Agent: Yes, but you need to be a member.

User: How do I become a member?

Bank Agent: By purchasing a small share of the bank.

User: Is cheque facility available?

Bank Agent: Yes, cheque book and passbook are provided.

User: Is net banking available?

Bank Agent: Limited online services are available.

CURRENT ACCOUNT – RRB (Gramin Bank)

 **Conversation length:** ~3 minutes

User: I run a shop in a rural area.

Bank Agent: You can open a current account with us.

User: What documents do I need?

Bank Agent: Aadhaar, PAN, and shop proof.

User: Minimum balance?

Bank Agent: ₹5,000.

User: Can I accept digital payments?

Bank Agent: Yes, UPI and QR are supported.

1 LOW-LIMIT CREDIT CARD

 ₹1,000 – ₹5,000

(Public Sector Bank – SBI / PNB)

 Conversation ~4 minutes

User: Hello, I want to apply for a credit card, but I need a very small limit.

Bank Agent: That's possible. Are you salaried or self-employed?

User: I'm a student / entry-level employee.

Bank Agent: In that case, we recommend a secured or low-limit credit card.

User: What does secured mean?

Bank Agent: You deposit a fixed amount, and the card limit is issued against it.

User: So for ₹2,000 limit, how much deposit is required?

Bank Agent: Usually equal or slightly higher than the credit limit.

User: What documents are needed?

Bank Agent: Aadhaar, PAN, address proof, and fixed deposit receipt.

User: Will this help my credit score?

Bank Agent: Yes, regular usage and timely payments will improve your CIBIL score.

User: Can I increase the limit later?

Bank Agent: Yes, after 6–12 months of good usage.

2 ENTRY-LEVEL CREDIT CARD

 ₹10,000 – ₹50,000

(Private Bank – Axis / ICICI)

Conversation ~5 minutes

User: I want a credit card with around ₹50,000 limit.

Bank Agent: Sure. Are you salaried or self-employed?

User: Salaried.

Bank Agent: What is your monthly income?

User: Around ₹25,000 per month.

Bank Agent: That is eligible for an entry-level credit card.

User: What documents do I need?

Bank Agent: PAN, Aadhaar, last 3 months salary slips, and bank statements.

User: Any joining fees?

Bank Agent: Some cards are lifetime free, others have nominal fees.

User: How is the credit limit decided?

Bank Agent: Based on income, credit history, and employer profile.

User: How long does approval take?

Bank Agent: 5–7 working days after verification.

3 MID-RANGE CREDIT CARD

₹1 Lakh

(Private Bank – HDFC / ICICI)

Conversation ~5–6 minutes

User: I want a credit card with a ₹1 lakh limit.

Bank Agent: Do you already have any credit cards?

User: Yes, one with ₹50,000 limit.

Bank Agent: That helps. What is your monthly income?

User: ₹60,000.

Bank Agent: You are eligible for a mid-range card.

User: What documents are required?

Bank Agent: PAN, Aadhaar, salary slips, bank statements, and existing card details.

User: Are there rewards?

Bank Agent: Yes, reward points, cashback, and dining offers.

User: Can limit be increased later?

Bank Agent: Yes, based on spending pattern and repayment history.

HIGH-LIMIT CREDIT CARD

₹10 Lakhs

(Premium Banking – Axis Magnus / HDFC Infinia)

⌚ Conversation ~6 minutes

User: I am looking for a premium credit card with a high limit.

Bank Agent: Certainly. May I know your annual income?

User: Around ₹40 lakhs per annum.

Bank Agent: You qualify for premium credit cards.

User: What documents are needed?

Bank Agent: PAN, Aadhaar, ITR of last 2 years, bank statements, employment proof.

User: Are there airport lounge benefits?

Bank Agent: Yes, unlimited domestic and international lounge access.

User: Is the limit fixed?

Bank Agent: Limits can go up to ₹10 lakhs or more based on profile.

User: What about annual fees?

Bank Agent: Premium cards have higher fees, often waived on high spends.

5 ULTRA-HIGH LIMIT CREDIT CARD

₹1 Crore

(HNI / Wealth Banking)

⌚ Conversation ~7 minutes

User: I want a credit card with a very high limit, close to ₹1 crore.

Bank Agent: This would fall under wealth or private banking.

User: What is the eligibility?

Bank Agent: Net worth, annual income, investment relationship with the bank.

User: What documents are required?

Bank Agent: PAN, Aadhaar, ITR (2–3 years), net worth statement, investment proofs.

User: Is it secured or unsecured?

Bank Agent: It can be unsecured or partially secured against assets.

User: What benefits come with it?

Bank Agent: Concierge services, luxury travel, global acceptance, no preset spending limit.

User: How long does approval take?

Bank Agent: 2–3 weeks with internal approval and risk assessment.

6 CREDIT CARD – SMALL FINANCE BANK

₹10,000 – ₹2 Lakhs

Conversation ~4 minutes

User: Can I get a credit card from a small finance bank?

Bank Agent: Yes, especially for first-time users.

User: What documents are required?

Bank Agent: PAN, Aadhaar, income proof or FD.

User: Are limits low?

Bank Agent: Initially yes, but can be increased.

User: Is it good for credit score?

Bank Agent: Yes, very good for building credit history.

7 CREDIT CARD – COOPERATIVE BANK

 ₹5,000 – ₹50,000

Conversation ~3 minutes

User: Do cooperative banks offer credit cards?

Bank Agent: Some do, with limited features.

User: What documents are needed?

Bank Agent: PAN, Aadhaar, income proof, and membership details.

User: Are international transactions allowed?

Bank Agent: Usually no, cards are domestic-use only.

1 PERSONAL LOAN (₹50,000 – ₹10 Lakhs)

Conversation ~5–6 minutes

User: I want to apply for a personal loan.

Bank Agent: Certainly. May I know the loan amount and purpose?

User: ₹3 lakhs for medical expenses.

Bank Agent: Are you salaried or self-employed?

User: Salaried.

Bank Agent: What is your monthly income?

User: ₹40,000.

Bank Agent: Do you have any existing loans?

User: Yes, one two-wheeler loan.

Bank Agent: What is your CIBIL score?

User: Around 720.

Bank Agent: That is a good score. You are eligible.

Documents Required

- PAN & Aadhaar
- Salary slips (3 months)
- Bank statements (6 months)
- Employment ID

User: Will the loan be approved?

Bank Agent: Based on your profile, the loan is **approved** at 12.5% interest.

User: How long will disbursement take?

Bank Agent: Within 24–48 hours.

 **Loan Status:** APPROVED

PERSONAL LOAN – REJECTION CASE

User: I want ₹2 lakhs personal loan.

Bank Agent: May I know your CIBIL score?

User: It is 580.

Bank Agent: I'm sorry, your score is below eligibility.

User: Can I still get the loan?

Bank Agent: Currently no, but you may improve your score and reapply.

 **Loan Status:** REJECTED (Low credit score)

HOME LOAN (₹10 Lakhs – ₹5 Crores)

 **Conversation ~6–7 minutes**

User: I want to apply for a home loan.

Bank Agent: Is the property ready or under construction?

User: Ready-to-move.

Bank Agent: What is the property value?

User: ₹60 lakhs.

Bank Agent: How much loan do you need?

User: ₹45 lakhs.

Bank Agent: What is your annual income?

User: ₹12 lakhs.

Bank Agent: Your CIBIL score?

User: 780.

Documents Required

- PAN, Aadhaar
- Salary slips / ITR
- Property documents
- Sale agreement
- Bank statements

Bank Agent: You are eligible for a home loan at 8.6% interest.

 **Loan Status:** APPROVED (Subject to property verification)

VEHICLE LOAN (CAR / BIKE)

Conversation ~4 minutes

User: I want a car loan.

Bank Agent: New or used car?

User: New car.

Bank Agent: On-road price?

User: ₹10 lakhs.

Bank Agent: CIBIL score?

User: 700.

Documents Required

- PAN, Aadhaar
- Income proof
- Quotation from dealer

Bank Agent: Your loan is approved for ₹8 lakhs.

 **Loan Status:** APPROVED

EDUCATION LOAN (₹1 Lakh – ₹1 Crore)

Conversation ~5 minutes

User: I want an education loan for abroad studies.

Bank Agent: Which country and course?

User: USA, MS in Computer Science.

Bank Agent: Total course cost?

User: ₹40 lakhs.

Bank Agent: Who is the co-applicant?

User: My father.

Documents Required

- Admission letter
- Fee structure
- Co-applicant income proof
- Collateral (if applicable)

Bank Agent: Loan approved subject to collateral verification.

Loan Status: APPROVED

BUSINESS / MSME LOAN (₹5 Lakhs – ₹5 Crores)

Conversation ~6 minutes

User: I want a business loan.

Bank Agent: How long has your business been operating?

User: 3 years.

Bank Agent: Annual turnover?

User: ₹1.2 crores.

Bank Agent: CIBIL score?

User: 740.

Documents Required

- GST returns
- ITR (2–3 years)
- Bank statements
- Business registration

Bank Agent: Your loan is approved under MSME scheme.

Loan Status: APPROVED

GOLD LOAN (₹20,000 – ₹50 Lakhs)

Conversation ~3 minutes

User: I want a gold loan.

Bank Agent: How much gold do you have?

User: 50 grams.

Bank Agent: KYC documents please.

Documents Required

- Aadhaar
- PAN

Bank Agent: Loan approved instantly.

 **Loan Status:** APPROVED

AGRICULTURAL LOAN (RRB / PSU)

Conversation ~4 minutes

User: I am a farmer and need a crop loan.

Bank Agent: Land documents available?

User: Yes.

Documents Required

- Land records
- Aadhaar
- Farmer ID

Bank Agent: Loan sanctioned under Kisan Credit Card.

 **Loan Status:** APPROVED

IN LOAN APPLICATION – CONVERSATION DATASET (20 CONVERSATIONS)

PERSONAL LOAN – SALARIED (APPROVED)

User: I want to apply for a personal loan.

Bank Agent: Sure. May I know the required amount?

User: ₹3 lakhs.

Bank Agent: Are you salaried or self-employed?

User: Salaried.

Bank Agent: Monthly income?

User: ₹45,000.

Bank Agent: Do you have any existing loans?

User: Only a credit card.

Bank Agent: What is your CIBIL score?

User: Around 730.

Bank Agent: That's good. Please share PAN, Aadhaar, last 3 salary slips, and 6-month bank statement.

User: How long will approval take?

Bank Agent: Usually within 24–48 hours.

User: Is the loan approved?

Bank Agent: Yes, it is approved at 12.25% interest.

 **Status:** APPROVED

2 PERSONAL LOAN – LOW CIBIL (REJECTED)

User: I need a personal loan urgently.

Bank Agent: May I know your CIBIL score?

User: It's 590.

Bank Agent: Unfortunately, that score is below eligibility.

User: Can I still get the loan?

Bank Agent: Not at the moment. Improve repayment history and reapply after 6 months.

 **Status:** REJECTED

3 PERSONAL LOAN – SELF-EMPLOYED

User: I run a small business and need a personal loan.

Bank Agent: How long has your business been running?

User: 4 years.

Bank Agent: Annual income?

User: ₹8 lakhs.

Bank Agent: Please submit PAN, Aadhaar, ITR (2 years), and bank statements.

User: Is approval possible?

Bank Agent: Yes, subject to income verification.

 **Status:** APPROVED

HOME LOAN – FIRST-TIME BUYER

User: I want to buy my first house.

Bank Agent: Property value?

User: ₹50 lakhs.

Bank Agent: Loan amount required?

User: ₹40 lakhs.

Bank Agent: Income and CIBIL score?

User: ₹10 LPA, score 760.

Bank Agent: Excellent. Please submit property documents and KYC.

 **Status:** APPROVED (After property verification)

HOME LOAN – UNDER CONSTRUCTION

User: I want a home loan for an under-construction flat.

Bank Agent: Builder approval is required.

User: Builder is bank-approved.

Bank Agent: Good. Loan will be disbursed in stages.

 **Status:** CONDITIONALLY APPROVED

CAR LOAN – NEW CAR

User: I want a loan for a new car.

Bank Agent: On-road price?

User: ₹12 lakhs.

Bank Agent: CIBIL score?

User: 710.

Bank Agent: Loan approved for ₹9 lakhs.

 **Status:** APPROVED

USED CAR LOAN

User: I want to buy a used car.

Bank Agent: Vehicle age?

User: 4 years.

Bank Agent: Please submit RC, insurance, and KYC.

 **Status:** APPROVED (Higher interest)

8 BIKE LOAN

User: I need a two-wheeler loan.

Bank Agent: Bike price?

User: ₹1.5 lakhs.

Bank Agent: PAN and Aadhaar please.

 **Status:** APPROVED

9 EDUCATION LOAN – INDIA

User: I need an education loan for MBA in India.

Bank Agent: Course fee?

User: ₹8 lakhs.

Bank Agent: Co-applicant details?

User: My father.

 **Status:** APPROVED

10 EDUCATION LOAN – ABROAD

User: I want an education loan for MS in USA.

Bank Agent: Total cost?

User: ₹45 lakhs.

Bank Agent: Collateral is required.

 **Status:** APPROVED (With collateral)

1 1 BUSINESS LOAN – MSME

User: I want a business loan.

Bank Agent: Turnover?

User: ₹1 crore annually.

Bank Agent: GST and ITR available?

User: Yes.

 **Status:** APPROVED

1 2 STARTUP LOAN

User: I'm starting a new business.

Bank Agent: Do you have 3-year financials?

User: No.

Bank Agent: Loan cannot be approved currently.

 **Status:** REJECTED

1 3 GOLD LOAN

User: I need money urgently.

Bank Agent: Gold weight?

User: 30 grams.

Bank Agent: KYC please.

 **Status:** INSTANT APPROVAL

1 4 AGRICULTURE LOAN

User: I need a crop loan.

Bank Agent: Land documents available?

User: Yes.

 **Status:** APPROVED (KCC)

1 5 TOP-UP LOAN

User: I already have a home loan. Can I get top-up?

Bank Agent: Your repayment record is good.

 **Status:** APPROVED

1 6 LOAN AGAINST PROPERTY

User: I want a loan against my house.

Bank Agent: Property value?

User: ₹1 crore.

 **Status:** APPROVED

1 7 PERSONAL LOAN – MULTIPLE EMIs (REJECTED)

User: I need another personal loan.

Bank Agent: You already have 4 active loans.

 **Status:** REJECTED

WEDDING LOAN

User: I need money for marriage expenses.

Bank Agent: Income and CIBIL score?

User: ₹50k income, 725 score.

 **Status:** APPROVED

Conversation 1: Home Loan Application (The "Secured" Loan)

Bank: State Bank of India (SBI) / Bank of Baroda **Focus:** Property legalities and high-value loan components.

Customer (Rohan): Hi, I'm looking to apply for a **Home Loan** for a 3BHK in Pune. **Bank Manager:** Certainly, Rohan. Have you finalized the property? **Rohan:** Yes, I have the allotment letter. What are the main components the bank will check? **Bank Manager:** For a Home Loan, we look at three "Labels":

1. **The Individual:** Your age, income, and **CIBIL Score** (750+ gets you a lower interest rate).
2. **The Property:** We check the **Occupancy Certificate (OC)** and **Commencement Certificate (CC)**.
3. **The Stability:** We need your **ITR (Income Tax Returns)** for the last 3 years. **Rohan:** My CIBIL is **780**, but I changed my job 4 months ago. Is that a problem? **Bank Manager:** A score of 780 is great. However, banks usually prefer **2 years of continuous employment**. We will need a **Salary Certificate** and your previous company's **Form 16**. **Rohan:** What documents should I bring tomorrow? **Bank Manager:** * **KYC:** Aadhaar and PAN (mandatory).
 - **Financials:** Last 6 months' Bank Statement and 3 months' Salary Slips.
 - **Property:** Registered Sale Agreement and Approved Plan. **Outcome: Approved** (Due to high CIBIL and clear property titles, despite the job change).

Conversation 2: Personal Loan (The "Unsecured" Loan)

Bank: HDFC Bank / ICICI Bank **Focus:** Quick processing, high interest, and "Credit Hunger."

Customer (Sana): I need an instant **Personal Loan** of ₹3 Lakhs for a medical emergency.

Bank Executive: Hello Sana. Personal loans are quick but depend heavily on your **CIBIL Score**. Let me check... oh, I see you have made **6 loan inquiries** in the last 30 days. **Sana:** Yes, I was checking rates at different banks. **Bank Executive:** That's a "Red Flag." It's called **Credit Hunger**. It actually drops your score. Your current score is **640**. **Sana:** Is that too low? **Bank Executive:** For a private bank, we usually need **720+**. At 640, your application might be rejected or the interest rate will be very high (around 18-24%). **Sana:** I have my Salary Slips and Aadhaar. Can we try? **Bank Executive:** We can try with a **Co-applicant** (like a parent with a better score). Otherwise, without collateral, the system will likely auto-reject. **Outcome: Rejected** (Reason: Low CIBIL score and "Hard Inquiries" indicating financial instability).

Conversation 3: Education Loan (The "Future-Based" Loan)

Bank: Axis Bank / Canara Bank **Focus:** Co-applicant's role and moratorium periods.

Student (Arjun): I've been accepted into an MS program in the US. I need an **Education Loan**. **Bank Executive:** Congratulations, Arjun! For abroad studies, we look at the **University Ranking** and your **Co-applicant's** income. **Arjun:** My father is my co-applicant. His CIBIL is **740**. **Bank Executive:** That's good. Does he have any existing loans? **Arjun:** Only a small Car Loan. **Bank Executive:** Okay. The components here are different. We offer a **Moratorium Period** (Course duration + 6 months) where you don't have to pay the full EMI. **Arjun:** What documents are required for him? **Bank Executive:**

- **Student:** Admission Letter, Fee Structure, and Marksheets (10th, 12th, Graduation).
 - **Co-applicant:** Last 2 years' ITR, PAN card, and Proof of Residence.
 - **Collateral:** If the loan is above **₹7.5 Lakhs**, we may need property papers as security.
- Outcome: Approved** (Based on the University's reputation and the Co-applicant's stable ITR).

1) SBI – Savings Account (salaried customer)

text

- 1 Staff: Good morning, welcome to SBI. How can I help you today?
- 2 Customer: Good morning. I want to open a savings account for my salary.
- 3 Staff: Sure. Are you joining a new company or switching banks?
- 4 Customer: New company, they told me to open an SBI account.
- 5 Staff: Alright. We can open a regular savings account with salary credit. Do you have Aadhaar and PAN with you?
- 6 Customer: Yes, I have both.
- 7 Staff: Great. We will need Aadhaar, PAN, one passport-size photo, and your company offer letter or ID card as income proof.
- 8 Customer: I have the offer letter. Is that enough?
- 9 Staff: Yes, that is fine. We will link your mobile number for OTP and SMS alerts. Do you already have any SBI account?
- 10 Customer: No, this will be my first.
- 11 Staff: Okay. Please fill this account opening form. I will help you with details like present address, permanent address, and nominee.
- 12 Customer: Do I have to maintain any minimum balance?
- 13 Staff: If it is converted to a salary account with regular salary credit, there is no minimum balance requirement. If salary stops, normal savings rules apply.
- 14 Customer: Understood. Will I get a debit card?
- 15 Staff: Yes, you will get a Rupay or Visa debit card, net banking and mobile banking access. We will activate it once the account is opened.
- 16 Customer: How long will it take to open?
- 17 Staff: If all documents are correct, your account will be opened the same day and you will receive the account number and SMS by evening.
- 18 Customer: Okay. Can I also get cheque book?
- 19 Staff: Yes, you can request a cheque book in the form. It will be delivered to your address or you can collect from branch.
- 20 Customer: Fine, I'll fill the form.

21 Staff: Please sit at that desk and fill. If you have any doubt in any field, just call me.

22 Customer: Sure, thank you.

23 Staff: You're welcome.

2) HDFC Bank – Regular Savings Account (individual, KYC clarification)

text

1 Staff: Hello, welcome to HDFC Bank. How may I assist you?

2 Customer: Hi, I want to open a normal savings account.

3 Staff: Certainly. Is it for personal use or do you want a salary account?

4 Customer: Personal use.

5 Staff: Great. For individual savings, we need KYC documents: Aadhaar, PAN, one photograph, and address proof if your Aadhaar address is not updated.

6 Customer: My Aadhaar has my current address.

7 Staff: Then Aadhaar and PAN will be enough. Do you have them in original?

8 Customer: Yes, I have.

9 Staff: Perfect. You can choose between a regular savings account and a zero-balance account linked to a salary. Do you get salary in HDFC?

10 Customer: No, my salary is with another bank.

11 Staff: Okay, then regular savings is better. Minimum balance requirement is as per city category; in metro branches it is higher than in semi-urban branches.

12 Customer: This is a city branch, right?

13 Staff: Yes, so you need to maintain the prescribed minimum to avoid charges. We will explain it on the brochure.

14 Customer: Alright. How can I apply?

15 Staff: You can fill a physical form here, or we can start the process online and just do verification in branch.

16 Customer: I'll do it here only.

17 Staff: Sure. Please fill this form: name, address, mobile, email, occupation, nominee details.

18 Customer: Do I need to deposit any initial amount?

19 Staff: For a fresh account, yes, you need to deposit the minimum opening amount in cash or cheque. It will reflect once the account is active.

20 Customer: Okay, I brought some cash.

21 Staff: Good. After we complete KYC and verification, your account number and welcome kit will be given. Debit card and cheque book will be dispatched or handed over as per your choice.

22 Customer: How many days for debit card?

23 Staff: Usually 5–7 working days by post to your address.

24 Customer: Fine, let's proceed.

25 Staff: Please sit at that desk and start the form. I will come and verify your documents.

3) ICICI Bank – Salary Account (corporate tie-up)

text

1 Staff: Good afternoon, welcome to ICICI Bank. How can I help you?

2 Customer: My company asked me to open a salary account with ICICI.

3 Staff: Sure. Does your company have a corporate tie-up with this branch?

4 Customer: Yes, HR told us to come here with our documents.

5 Staff: Perfect. For salary account, we need your Aadhaar, PAN, one photo, and the HR introduction letter or joining letter.

6 Customer: I have Aadhaar, PAN and the HR letter.

7 Staff: Excellent. With a corporate salary account, there is no minimum balance condition as long as salary is credited regularly.

8 Customer: That's good.

9 Staff: We will also provide a debit card, net banking, UPI, and mobile banking. You can upgrade to a premium variant later if your salary increases above a threshold.

10 Customer: Okay. Is there any charge for SMS alerts?

11 Staff: For salary accounts, most basic services like SMS alerts and ATM withdrawals within limit are complimentary. Details are in the welcome kit.

12 Customer: How do I start the process?

13 Staff: Fill this simplified salary account form. We already have your employer details in our system.

14 Customer: Alright.

15 Staff: Please write your communication address, nominee, and contact details correctly. We will verify Aadhaar with OTP on your mobile.

16 Customer: Will I get the account number today?

17 Staff: Yes, in most cases we open the salary account on the same day and share account number and IFSC with you and your HR.

18 Customer: Great. I have to share the number with HR for payroll.

19 Staff: Exactly. Once you get the SMS, you can forward it to HR. Your debit card will be dispatched within a few days.

20 Customer: Okay, let's do it.

21 Staff: Please fill the form here, I will check your documents and complete the KYC.

4) Axis Bank – Zero-Balance Digital Savings Account (online + branch visit)

text

1 Customer: Hi, I want to know how to open a zero-balance account with Axis Bank.

2 Staff: Sure. Are you looking for a fully digital account or branch-based account?

3 Customer: If possible, digital would be easier.

4 Staff: We have a digital savings account option. You can start from our mobile app using your Aadhaar and PAN. Initial KYC is done through video or OTP, then you may need to visit branch later for full KYC.

5 Customer: So I don't need to come to branch immediately?

6 Staff: For a limited period, you can operate with small limits after online KYC. For full features and higher limits, you must complete in-person verification within the allowed time.

7 Customer: What documents are required?

8 Staff: Aadhaar, PAN, one clear photo, and your mobile number linked to Aadhaar for OTP.

9 Customer: Are there any charges?

10 Staff: As long as it remains a zero-balance digital account and you follow conditions, there is no minimum balance requirement. Certain charges apply for extra services; they are listed on the app and website.

11 Customer: Okay. Can I also open it directly in branch?

12 Staff: Yes, you can open a regular savings account here, but that usually has a minimum balance rule. Digital zero-balance is better if you want no minimum balance and are comfortable with app.

13 Customer: I'll open it from the app then. Do I need to mention this branch?

14 Staff: The system will assign a home branch, and you can later change it if needed. For any help, you can still visit us.

15 Customer: Fine. After opening, will I get a physical debit card?

16 Staff: You get a virtual debit card immediately in the app. You can request a physical card; some variants may have a small annual fee.

17 Customer: Okay, thanks for explaining.

18 Staff: You're welcome. If you face any issue while doing online KYC, just call the customer care or visit us.

5) Kotak Mahindra Bank – 811 Account (mobile number, Aadhaar focus)

text

1 Customer: Hello, I heard about Kotak 811 account. How do I open it?

2 Staff: Kotak 811 is our digital savings account that you can open using your mobile and Aadhaar. Do you have Aadhaar linked to your mobile number?

3 Customer: Yes, it is linked.

4 Staff: Great. Download the Kotak app, choose “Open 811 account”, enter your mobile number, and follow the steps with Aadhaar and PAN.

5 Customer: Do I need to come to branch?

6 Staff: Initially, no. Video KYC or Aadhaar-based KYC is done online. For full KYC and higher limits, you may have to visit the branch within a specific period.

7 Customer: Is there any minimum balance?

8 Staff: The 811 account is usually designed as zero-balance, but there are different variants. The app will show you features and conditions.

9 Customer: Will I get a debit card?

10 Staff: You will get a virtual debit card immediately, and you can request a physical card. Certain variants may have charges for the physical card.

11 Customer: What about cheque book?

12 Staff: You can request a cheque book after you complete full KYC, either from app or by visiting branch.

13 Customer: Okay, so main documents are Aadhaar and PAN?

14 Staff: Yes, Aadhaar, PAN and a mobile number for OTP are mandatory for 811. Keep them ready when you start the process.

15 Customer: Got it, I'll try opening from the app.

16 Staff: If you face any problem, you can walk into any Kotak branch and we will help.

6) Bank of Baroda – Basic Savings Bank Deposit Account (BSBDA, low-income user)

text

1 Customer: Namaste, I want to open a simple bank account with less charges.

2 Staff: Namaste. We have a Basic Savings Bank Deposit Account, which is suitable if you want minimal charges and no high minimum balance.

3 Customer: Yes, I just want to receive money and withdraw sometimes.

4 Staff: For this account, we need your Aadhaar, PAN or Form 60, and one photograph. Do you have Aadhaar?

5 Customer: Yes, I have Aadhaar, but no PAN.

6 Staff: No problem, we can take Form 60 if PAN is not available. We will help you fill it.

7 Customer: Okay.

8 Staff: This account type generally has no requirement of high minimum balance, but there is a limit on number of free withdrawals and services.

9 Customer: That is fine.

10 Staff: Please fill this form with your name, address, mobile number, and nominee. We will do your KYC using Aadhaar.

11 Customer: Can I get ATM card also?

12 Staff: Yes, you can get a basic debit card for withdrawals at ATM and some purchases.

13 Customer: How long to open the account?

14 Staff: If documents are correct, your account will be opened today itself, and you can start using it as soon as we give you passbook or SMS confirmation.

15 Customer: Good, I will fill the form now.

16 Staff: Please sit here, I will guide you where to sign and how to fill.

7) Punjab National Bank – Joint Savings Account (husband and wife)

text

1 Customer: Good morning. We want to open a joint account.

2 Staff: Good morning. Is it for husband and wife or with parents?

3 Customer: For me and my wife.

4 Staff: Okay. For a joint savings account, both of you need to submit KYC: Aadhaar, PAN, photos, and address proof if Aadhaar address is old.

5 Customer: We have Aadhaar and PAN, and new address on Aadhaar.

6 Staff: That's good. How do you want the operation mode: either or survivor, or joint?

7 Customer: What is the difference?

8 Staff: In "either or survivor", any one of you can operate the account. In "joint", both signatures are required for certain transactions like cheque.

9 Customer: Then we prefer "either or survivor".

10 Staff: Okay. Please fill this joint account opening form. Both need to sign in the designated places.

11 Customer: Do we have to maintain more balance for joint?

12 Staff: No, minimum balance is same as regular savings for this branch category. Details are in this brochure.

13 Customer: Will we get two debit cards?

14 Staff: Yes, you can request separate debit cards linked to the same account for both holders.

15 Customer: That's useful.

16 Staff: Once we verify KYC and process the form, we will give you account number and passbook. Debit cards and cheque book will be dispatched or can be collected here.

17 Customer: How long will it take?

18 Staff: Usually account is activated the same day or next working day.

19 Customer: Okay, we'll fill the form now.

20 Staff: Sure, if you need help with nominee section, let me know.

8) Canara Bank – Student Savings Account (college student, low minimum balance)

text

1 Customer: Hello, I'm a college student. Can I open a student account here?

2 Staff: Yes, we have a savings account suitable for students with low minimum balance requirement.

3 Customer: What documents do I need?

4 Staff: Aadhaar, PAN or Form 60, one photograph, and your college ID or admission letter as proof of student status.

5 Customer: I have Aadhaar and college ID, but I don't have PAN yet.

6 Staff: That's fine. For now we can take Form 60 and later you can update PAN when you get it.

7 Customer: Okay.

8 Staff: This student account has a lower minimum balance and may give concessions on fees. We will explain the features.

9 Customer: Will I get net banking?

10 Staff: Yes, you get net banking, mobile banking, and a debit card, subject to age and consent.

11 Customer: I'm 19, so it should be fine.

12 Staff: Yes, no problem. Please fill this student savings account form. We will link your mobile number for OTP and alerts.

13 Customer: Do I need to deposit some money?

14 Staff: A small opening amount is required, which you can deposit in cash.

15 Customer: Okay, I can do that.

16 Staff: Once the account is opened, you will receive SMS with account number. You can use it to receive scholarship or pocket money from parents.

17 Customer: Great. I'll fill the form now.

18 Staff: Please go ahead. If you have any doubt in the nominee or occupation section, I'll guide you.

9) Union Bank of India – Current Account for Small Business (shop owner)

text

- 1 Customer: Namaste, I want to open a current account for my shop.
 - 2 Staff: Namaste. Is your shop registered as a proprietorship, partnership, or company?
 - 3 Customer: It is a small proprietary business.
 - 4 Staff: Okay. For a sole proprietorship current account, we need your personal KYC (Aadhaar, PAN, photo) and business proof like GST registration, shop act licence, or trade licence.
 - 5 Customer: I have GST registration certificate.
 - 6 Staff: That is good. We will use it as proof of business. Do you already have any account with Union Bank?
 - 7 Customer: No, this is first time.
 - 8 Staff: Fine. Please fill this current account opening form. We will also take your signature specimen for cheque book.
 - 9 Customer: Is there a minimum balance?
 - 10 Staff: Yes, current accounts usually have higher minimum balance than savings. It depends on branch category; we will mention exact amount in this sheet.
 - 11 Customer: Okay. I need cheque book and online banking for payments.
 - 12 Staff: You will get cheque book, net banking, and if needed, POS or QR code for your shop. We can create a merchant QR linked to your account.
 - 13 Customer: That will be useful.
 - 14 Staff: After KYC and form verification, the current account will be opened and you can start using it for business transactions.
 - 15 Customer: How long will it take?
 - 16 Staff: If all documents are correct, usually account is activated in one working day.
 - 17 Customer: Alright, I'll submit my documents and fill the form.
 - 18 Staff: Please sit at that table, I will verify your GST and ID proofs.
-

10) Indian Bank – NRE / NRO Account (NRI on vacation in India)

text

- 1 Customer: Hi, I'm an NRI. I want to open an NRE or NRO account while I'm here.
- 2 Staff: Welcome. Which country are you currently working in?
- 3 Customer: I work in UAE.
- 4 Staff: Okay. For NRE/NRO accounts, we need your passport, valid visa or work permit, overseas address proof, Indian address proof if available, and PAN or Form 60.
- 5 Customer: I have passport, visa, overseas address proof, and Aadhaar.
- 6 Staff: That is good. Aadhaar helps as additional proof, but passport and visa are primary documents for NRI status.
- 7 Customer: What is the difference between NRE and NRO account?
- 8 Staff: NRE account is for your foreign income, maintained in INR, with funds fully repatriable subject to rules. NRO account is for income earned in India like rent or interest, with different repatriation rules.
- 9 Customer: I mostly earn abroad and send money to India.
- 10 Staff: Then NRE savings account will be suitable. You can remit foreign currency and maintain it in INR here. Interest is subject to prevailing regulations.
- 11 Customer: Okay. Can I open both NRE and NRO?
- 12 Staff: Yes, many NRIs keep both—NRE for foreign income, NRO for Indian income.
- 13 Customer: What is the process?
- 14 Staff: You need to fill NRE/NRO account opening form, give your KYC documents, and sign FATCA/CRS declarations if applicable. Some details may be verified with your overseas contact details.
- 15 Customer: How long will it take?
- 16 Staff: If all documents are in order, account is opened in a few working days. You can then use net banking to manage funds.
- 17 Customer: Will I get a debit card?
- 18 Staff: Yes, you can get a debit card for use in India. For international usage, we will explain the features and charges.
- 19 Customer: Okay, let's start with NRE savings account.
- 20 Staff: Sure. Please sit here, we will fill the NRE form together and verify your passport and visa.

Conversation 1 – Business Current Account (small shop, private bank style)

text

- 1 Staff: Good morning sir, welcome to the bank. How can I help you today?
- 2 Customer: Good morning. I want to open a current account for my shop.
- 3 Staff: Sure. Is your shop registered as a proprietorship, partnership, or company?
- 4 Customer: It's a small proprietary business, I run a mobile shop.
- 5 Staff: Alright. For a sole proprietorship current account, we need your personal KYC and the proof of business. Do you have your Aadhaar, PAN, and any business registration like GST or shop licence?
- 6 Customer: I have Aadhaar, PAN, and GST registration certificate.
- 7 Staff: That is perfect. Aadhaar and PAN will be your identity and address proof. GST certificate will act as proof of business.
- 8 Customer: Okay.
- 9 Staff: May I know your expected monthly turnover, roughly?
- 10 Customer: Maybe around 3 to 4 lakh per month.
- 11 Staff: Got it. We have different current account variants based on average monthly balance and features. Do you prefer a basic plan with lower minimum balance, or a premium plan with more free transactions and facilities?
- 12 Customer: For now basic is enough. I'm just starting.
- 13 Staff: Understood. Our basic current account has a lower average monthly balance requirement but limited free cheque leaves and cash deposit limits. If your business grows, you can upgrade later.
- 14 Customer: That's fine.
- 15 Staff: We will give you cheque book, net banking, mobile banking, and you can also link UPI and QR code for your shop if you want.
- 16 Customer: Yes, I need QR code for payments.
- 17 Staff: Great, we can create a merchant QR linked to your current account once it is active. Customers can scan and pay directly.
- 18 Customer: Good.
- 19 Staff: To start the process, please fill this current account opening form. It has sections for your personal details, business details, and nominee.

20 Customer: Okay.

21 Staff: In business details, please mention your shop name as per GST, business address, and nature of business—mobile phones and accessories, right?

22 Customer: Yes, that's right.

23 Staff: For personal KYC, we will take photocopies of Aadhaar and PAN, but we need to see the originals as well. Please keep them ready.

24 Customer: I have them here.

25 Staff: Also, because it's a current account, the minimum opening amount is higher than savings. You need to deposit at least the required amount to activate the account. Will you deposit in cash or cheque?

26 Customer: I can deposit in cash today.

27 Staff: No problem. After we complete KYC and get manager approval, we will open the account and issue you the account number.

28 Customer: How long will that take?

29 Staff: If documents are in order, the account is usually opened the same day or by next working day. You'll receive SMS with account number and can start using it.

30 Customer: When will I get cheque book?

31 Staff: We will request a cheque book while opening. It will either be handed over here or sent to your communication address in a few days.

32 Customer: And debit card?

33 Staff: Yes, you can get a debit card for ATM withdrawals and POS payments. For business, some people prefer to use it only for specific expenses; you can choose usage controls later.

34 Customer: Alright.

35 Staff: Do you also want cash deposit facilities frequently? We can suggest a plan with more free cash deposit limits if you often handle cash.

36 Customer: Yes, I'll get a lot of cash daily.

37 Staff: Then we might suggest a plan with slightly higher minimum balance but more free cash deposit and withdrawal transactions, so overall charges are less for you.

38 Customer: Okay, that makes sense.

39 Staff: We'll show you a comparison sheet of 2–3 variants and you can pick one. For now, let's start with the account opening; variant can be finalized before activation.

40 Customer: Fine.

41 Staff: One more thing, sir. Do you have any existing loan or account with our bank?

42 Customer: No, this is my first account here.

43 Staff: Great. We'll generate a customer ID for you. In future, if you take any business loan or overdraft, we can link it to this current account.

44 Customer: Can I get overdraft on this account?

45 Staff: Overdraft is possible, but it depends on business vintage, turnover, and credit assessment. Typically we consider it after a few months of stable operations.

46 Customer: Okay, I'll think about it later.

47 Staff: No problem. For now, please sit at that desk and start filling the form. Write the shop name exactly as on the GST certificate.

48 Customer: Sure.

49 Staff: I will come back in a few minutes, check all details, and then we will move to document verification and cash deposit at the counter.

50 Customer: Alright, thank you.

51 Staff: You're welcome, sir.

Conversation 2 – Business Current Account (partnership firm, public-sector bank style)

text

1 Staff: Namaste, welcome to the bank. How may I help you?

2 Customer: Namaste. We want to open a current account for our partnership firm.

3 Staff: Sure. How many partners are there in your firm?

4 Customer: Three partners.

5 Staff: Okay. For a partnership current account, we need KYC for all partners, plus partnership deed, PAN of the firm, and registration certificate if registered.

6 Customer: We have partnership deed and PAN for the firm. Only one partner is here today.

7 Staff: No problem. We can start the process, but all partners whose signatures are to be recorded must visit the branch for KYC and signature at least once.

8 Customer: Understood.

9 Staff: Do you want the account to be operated by any one partner, or jointly?

10 Customer: We want any two partners to sign for cheques—joint operation.

11 Staff: Then we will set the operating instructions as “any two jointly”. All such partners’ signatures will be captured on the mandate.

12 Customer: Okay.

13 Staff: For personal KYC, each partner should give Aadhaar, PAN, and photograph. For the firm, we need PAN card, partnership deed, firm address proof, and if available, GST certificate.

14 Customer: We have GST registration and a rental agreement for the office.

15 Staff: That will work as firm address proof. Are there any authorised signatories other than partners?

16 Customer: No, only partners.

17 Staff: Fine. Now, about the current account type—do you have an idea of expected monthly turnover?

18 Customer: Around 10–12 lakh per month.

19 Staff: Then we may suggest a current account variant with higher free transaction limits. Minimum balance will be a bit higher, but charges per transaction will be lower.

20 Customer: We can manage that if it helps.

21 Staff: Good. This account will provide cheque book, net banking, NEFT/RTGS, and corporate internet banking if required. We can also provide bulk payment options for your vendors.

22 Customer: Corporate internet banking would be useful.

23 Staff: We will create separate user IDs and set transaction limits as per your instructions—who can initiate and who can approve.

24 Customer: Great.

25 Staff: Let us start with the account opening form for partnership firms. One partner can fill firm details now, and the other partners can sign later when they visit.

26 Customer: Okay, I'll fill it now.

27 Staff: In the form, please write the firm name exactly as in the partnership deed and GST certificate. Also fill nature of business, firm address, and contact details.

28 Customer: Alright.

29 Staff: For the operating instructions, we will mention "cheques and instructions to be signed by any two partners jointly." You can confirm all partner names and specimen signatures.

30 Customer: Yes.

31 Staff: Once all partners complete KYC and sign, and we verify documents, the account will be opened. Until then, the account will remain pending and no transactions will be allowed.

32 Customer: We'll bring the other partners tomorrow.

33 Staff: That's fine. Also, please note that minimum opening deposit is required; you can deposit once the account is ready to be activated.

34 Customer: Okay.

35 Staff: After activation, you will receive account number and cheque book. Debit card can be issued to one or more partners as per your request.

36 Customer: We may take one debit card for now.

37 Staff: Sure, we will mention that in the form. For bulk transactions, we strongly suggest using net banking for better tracking.

38 Customer: Yes, we'll use net banking.

39 Staff: Good. Please start filling this form. I'll make photocopies of your partnership deed, GST and PAN in the meantime.

40 Customer: Alright, thank you.

41 Staff: You're welcome, sir.

Conversation 3 – Personal Current Account (freelancer / consultant using current account)

text

1 Staff: Hello, welcome to the bank. How can I help you today?

2 Customer: Hi, I'm a freelancer and I want to open a current account for my payments.

3 Staff: Sure. Are you registered as a proprietorship, or do you operate as an individual with invoices in your own name?

4 Customer: I invoice in my own name, but I want a separate account for business.

5 Staff: That's common. Many freelancers keep a separate current account for professional receipts. We will still need some proof of your freelance activity.

6 Customer: What kind of proof?

7 Staff: It could be GST registration if you have, professional tax registration, or at least some recent invoices or agreements with clients showing your work.

8 Customer: I don't have GST yet, but I can show invoices and a contract copy.

9 Staff: That is acceptable for some basic current account types. We will review. For KYC, we need your Aadhaar, PAN, photo, and address proof if Aadhaar address is old.

10 Customer: My Aadhaar has my current address; I have PAN also.

11 Staff: Great. For freelancers, we usually open a proprietorship-style current account with trade name, like "Rahul Sharma Consulting", but legally it is in your name.

12 Customer: Yes, I'd like the name "Rahul Dev Consulting".

13 Staff: Perfect. We will mention that as account name. All payments you receive can be in that name or in your personal name, and they will come into this current account.

14 Customer: That's what I want.

15 Staff: Current accounts have higher minimum balance than savings and are meant for frequent transactions. Are you okay with maintaining at least the required monthly average?

16 Customer: Yes, I think so.

17 Staff: If your volume is not very high initially, we can suggest a starter current account with lower minimum but some transaction limits.

18 Customer: Let's start with that.

19 Staff: Fine. You'll get cheque book, debit card, and full net banking access. We can also enable international inward remittance if you receive payments from abroad.

20 Customer: Yes, I get paid from some foreign clients via bank transfer.

21 Staff: In that case, we will ensure your account is enabled to receive such remittances and help you with the correct bank details and codes to share.

22 Customer: Good.

23 Staff: Let's begin the process. Please fill this current account form. In the "Constitution" field, we will select "Proprietorship / Individual Professional".

24 Customer: Okay.

25 Staff: Under business details, mention your area of work—freelance software development, digital marketing, or whatever your main service is.

26 Customer: I'm a freelance web developer. I'll write that.

27 Staff: Great. Please also provide your email and mobile number; we'll send OTP for verification and alerts for every transaction.

28 Customer: Sure.

29 Staff: For proof of your freelance work, please share at least two recent invoices or client contracts. We will keep them in the account file.

30 Customer: I have them in email; can I take printouts?

31 Staff: Yes, you can print them or forward them to the branch email, and we will attach them.

32 Customer: Okay, I'll do that now.

33 Staff: Once we verify documents and complete KYC, we will open the current account and share your account number. This usually happens the same day.

34 Customer: When will I get cheque book and debit card?

35 Staff: Cheque book may be issued immediately or within a few days, and debit card will be dispatched to your address. Meanwhile, you can start using net banking and UPI as soon as the account is activated.

36 Customer: Alright.

37 Staff: Do you have any existing loan or credit card with us?

38 Customer: No, this will be my first relationship.

39 Staff: Then we will create a customer ID for you. Later, if you need an overdraft or business loan, it will help that you already have a current account here with a transaction history.

40 Customer: That's nice.

41 Staff: Please start filling the form. If you are unsure about any section like nature of business or nominee, ask me.

42 Customer: Sure, thank you.

43 Staff: You're welcome.

Conversation 4 – Personal Current Account (high-net-worth individual, multiple banks, more detailed)

text

1 Staff: Good afternoon, sir. Welcome to the bank. How may I assist you?

2 Customer: Good afternoon. I already have savings accounts with a few banks, but I want a personal current account to manage my investments and business-like expenses separately.

3 Staff: Certainly. Are you operating as a registered business or will this current account be purely in your individual name for managing high-volume transactions?

4 Customer: It will be in my name only, but I'll use it for consultancy fees, investments, and property-related payments.

5 Staff: Understood. For such usage, a personal current account with higher transaction limits and premium services would be suitable.

6 Customer: Yes, I need higher limits and better service, not worried much about minimum balance.

7 Staff: In that case, we can offer you a premium current account variant. It has a higher average monthly balance but comes with benefits like dedicated relationship manager, higher NEFT/RTGS limits, and more free cheque leaves.

8 Customer: That sounds fine.

9 Staff: For opening, we still require standard KYC: Aadhaar, PAN, photograph, and address proof if Aadhaar is not updated. Since you already have a relationship with multiple banks, I'm sure you have these handy.

10 Customer: Yes, I have Aadhaar and PAN with current address.

11 Staff: Great. Do you have any professional registration like CA, consultant registration, or GST? Not mandatory, but it helps to profile the account.

12 Customer: I'm an independent consultant; I don't have GST right now.

13 Staff: No problem. We can proceed with individual current account. We'll capture your occupation as "Consultant / Professional".

14 Customer: Alright.

15 Staff: Expected average monthly turnover—just a rough idea?

16 Customer: Around 15–20 lakh including inflows and outflows.

17 Staff: Understood. This premium current account will be appropriate. It includes free RTGS/NEFT up to a high limit, free demand drafts up to a limit, and priority processing.

18 Customer: Good.

19 Staff: Do you frequently handle cash deposits and withdrawals?

20 Customer: Not much cash, mostly transfers.

21 Staff: Then electronic transaction benefits will be more relevant. We'll configure net banking and mobile app with higher transaction limits, and if needed, we can enable corporate-style approval workflows.

22 Customer: I'll be the only operator, so simple access is fine.

23 Staff: Sure. Now, to open the account, please fill this current account form with your personal details and nominee. We will link it to your existing customer profile.

24 Customer: Okay.

25 Staff: You can choose a customized cheque book with your name printed, and we can issue a debit card with international usage enabled, subject to your consent.

26 Customer: Yes, I want international usage on the card.

27 Staff: We will enable that. Additionally, if you want, we can link this account to your investment accounts and demat later for easy fund transfers.

28 Customer: That will be helpful.

29 Staff: For minimum balance, the requirement for this variant is higher than normal current accounts, but given your turnover, it should not be an issue. We will give you the detailed schedule of charges.

30 Customer: That's fine.

31 Staff: Once we complete KYC, the account will be opened within the same day. You'll receive your account number and IFSC by SMS and email.

32 Customer: When will the cheque book and card arrive?

33 Staff: Cheque book can be picked up from branch within a couple of days or sent to your address. Debit card will be couriered and typically reaches in about a week.

34 Customer: Alright.

35 Staff: Meanwhile, we can activate net banking as soon as the account is opened. You'll get a welcome email with login instructions.

36 Customer: Good.

37 Staff: Do you already have any relationship manager in our bank, or will this be your first account here?

38 Customer: This is my first account with your bank.

39 Staff: Then we will assign a dedicated relationship manager for you after the account is opened. They will assist in any high-value transactions, lockers, loans, or investments.

40 Customer: That's exactly what I need.

41 Staff: Excellent. Please fill the form here, and I'll verify your documents. If everything is in order, we can complete the process today itself.

42 Customer: Sure, I'll start filling it.

43 Staff: If you have any questions on nominee, joint holding, or transaction limits, please ask.

44 Customer: I might add my wife as a joint holder later; is that possible?

45 Staff: Yes, you can convert it to a joint account or add her as a joint holder with proper KYC and consent. For now, you can open it as single holder and we'll modify later if needed.

46 Customer: Okay, we'll do that later.

47 Staff: Great. Thank you, sir. I'll come back in a few minutes to check your form.

48 Customer: Thanks.

Conversation 1 – Low Limit Credit Card (₹25,000 limit, salaried, entry-level)

Bank: HDFC Bank – Millennia Credit Card

text

1 Staff: Good afternoon, welcome to HDFC Bank. How may I assist you?

2 Customer: Good afternoon. I want to apply for a credit card, first time.

3 Staff: Sure. May I know your monthly salary or income source?

4 Customer: I'm salaried, around 25,000 per month take-home.

5 Staff: Great. For entry-level salaried customers like you, we can offer cards with starting credit limit of 20,000 to 50,000 rupees. Do you have salary account with HDFC?

6 Customer: No, it's with another bank.

7 Staff: No problem. We need your Aadhaar, PAN, last 3 months salary slips, and 3–6 months bank statement of your salary account.

8 Customer: I have Aadhaar, PAN, and salary slips. Bank statement I can get.

9 Staff: Perfect. Also one passport-size photo. Your CIBIL score should be above 700 ideally for smooth approval.

10 Customer: I think it's around 720. How do I check?

11 Staff: You can check free CIBIL score on our app or website using PAN. For 25k salary, we usually approve Millennia or similar entry-level cards.

12 Customer: What is the annual fee?

13 Staff: First year joining fee around 1,000, second year it can be waived on spending certain amount. Rewards on online shopping and dining.

14 Customer: Okay. What documents exactly?

15 Staff: 1) Aadhaar original + copy, 2) PAN copy, 3) Last 3 salary slips, 4) Bank statement showing salary credits (last 6 months), 5) One photo.

16 Customer: Do I need Form 16 also?

17 Staff: Salary slips are enough for now. Form 16 helps if salary is irregular. We verify income through bank statement salary credits.

18 Customer: Got it.

19 Staff: Process: you fill application form, we do KYC and upload documents on system. Credit team checks CIBIL and income in 7–15 days.

20 Customer: Will I get card in hand immediately?

21 Staff: No, approval takes time. If documents are perfect, sometimes instant approval happens. Otherwise, card reaches by post in 7–21 days.

22 Customer: Okay. Can I get higher limit later?

23 Staff: Yes, after 6 months good usage and payments, you can request limit enhancement based on salary hikes or spending.

24 Customer: Fine. Let's start application.

25 Staff: Please fill this form: personal details, employment details, monthly income 25,000, employer name and address.

26 Customer: Okay.

27 Staff: We'll also take your mobile OTP for e-KYC and email for statements. Any existing credit card or loan?

28 Customer: No, first time everything.

29 Staff: Good, that helps approval. Please submit documents at counter after filling form.

30 Customer: Sure, thank you.

Conversation 2 – Mid-Range Credit Card (₹1 Lakh limit, self-employed)

Bank: SBI – SimplyCLICK Credit Card

text

- 1 Staff: Hello, welcome to SBI. Interested in credit card?
- 2 Customer: Yes, I'm self-employed and want a card with 1 lakh limit.
- 3 Staff: Sure. What's your monthly business income or yearly turnover?
- 4 Customer: Monthly around 1.5 lakh, yearly turnover 18 lakh.
- 5 Staff: Good profile. For self-employed, we need ITR for last 2 years, business proof like GST, and 6–12 months current account statement.
- 6 Customer: I have ITR last year, this year filing soon. GST registered. Current account with another bank.
- 7 Staff: ITR is mandatory, at least 1 year. If FY 2023-24 ITR not filed, we can't process now. Bank statement showing business transactions needed.
- 8 Customer: I'll file ITR this week. What other documents?
- 9 Staff: 1) Aadhaar + PAN, 2) Last 2 ITR + computation sheet, 3) GST certificate if registered, 4) 12 months business bank statement, 5) Photo + Form 60 if needed.
- 10 Customer: CIBIL score requirement?
- 11 Staff: Minimum 720–750 for self-employed. We pull CIBIL report during application.
- 12 Customer: Mine is 760 I think.
- 13 Staff: Excellent. SimplyCLICK card suits you—1 lakh starting limit possible, rewards on online spends, joining fee 500.
- 14 Customer: Joining fee refundable?
- 15 Staff: Yes, on first year spends. Annual fee 750 second year onwards.
- 16 Customer: Process time?
- 17 Staff: Self-employed takes 15–30 days. Documents verification + CIBIL + field investigation sometimes.
- 18 Customer: Field investigation means what?
- 19 Staff: They verify your business address, existence, and income sources through phone calls or visit.
- 20 Customer: Okay.

21 Staff: Fill application now? We need business name, address, nature of business, expected monthly spends.

22 Customer: Yes, "ABC Trading", turnover 18 lakh per year.

23 Staff: Good. Upload scanned documents on portal or submit physical copies. Digital process faster.

24 Customer: I'll submit physical copies.

25 Staff: Once approved, card dispatched to permanent address. Activate via SMS/IVR. Track status on our app.

26 Customer: Can I get add-on cards for family?

27 Staff: Yes, up to 2 complimentary add-on cards after primary approval.

28 Customer: Perfect. Let's proceed.

Conversation 3 – Premium Credit Card (₹5 Lakh limit, high salaried)

Bank: ICICI Bank – Sapphiro Credit Card

text

1 Staff: Good morning. Credit card application?

2 Customer: Yes, looking for premium card, salary 1.2 lakh per month.

3 Staff: Excellent profile. Sapphiro or Coral card suitable. Expected credit limit 3–7 lakh. Salary account with ICICI?

4 Customer: Yes, salary credits here.

5 Staff: Perfect, internal salary data helps fast approval. Documents: Aadhaar, PAN, last 3 salary slips, Form 16, current bank statement.

6 Customer: All available.

7 Staff: CIBIL above 750 preferred. Existing relationship helps. Annual fee 3,500 for Sapphiro (lifetime free first year for salary >1 lakh).

8 Customer: Rewards and lounge access?

9 Staff: 4 domestic lounge visits/quarter, 2% rewards on all spends, 1% fuel waiver. Milestone benefits too.

10 Customer: Good.

11 Staff: Process: instant eligibility check possible since salary account here. Fill form, upload docs, decision in 2–7 days.

12 Customer: Instant approval possible?

13 Staff: Yes, for salary >1 lakh + good CIBIL + existing customer = often same day provisional approval.

14 Customer: Great.

15 Staff: Need photo ID proof, address proof, income docs. Also existing EMI/loan details if any.

16 Customer: One personal loan running, EMI 25k.

17 Staff: Okay, we calculate DTI (debt-to-income). Your salary 1.2L, EMI 25k = manageable.

18 Customer: Fine.

19 Staff: Fill application: income 14.4 lakh annual, employer details, monthly spends estimate.

20 Customer: Monthly spends 1–1.5 lakh.

21 Staff: Good usage profile. Premium cards need good spends for rewards.

22 Customer: Will maintain.

23 Staff: Virtual card available immediately post-approval, physical card 5–7 days courier.

24 Customer: Add-on for spouse?

25 Staff: Yes, 1 complimentary add-on.

26 Customer: Perfect. Documents ready, let's apply.

27 Staff: One moment, checking eligibility... Yes, you qualify for Sapphiro. Upload salary slips and Form 16.

28 Customer: Doing now.

Conversation 4 – Super Premium Card (₹10 Lakh+ limit, business owner)

Bank: Axis Bank – Magnus Credit Card

text

1 Staff: Welcome sir. Premium credit card?

2 Customer: Yes, business turnover 5 crore, want Magnus or similar.

- 3 Staff: Excellent. Magnus needs ITR >50 lakh or salary >30 lakh. Your ITR amount?
- 4 Customer: Last year ITR 85 lakh.
- 5 Staff: Perfect fit. Documents: last 2 ITR + computation, CA certificate, 12 months current account statement, GST returns if applicable.
- 6 Customer: All ready. Current account with Axis also.
- 7 Staff: Outstanding. Existing relationship + transaction history = priority processing.
- 8 Customer: CIBIL requirement?
- 9 Staff: 760+ preferred. Magnus annual fee 12,500 (waived on spends), unlimited lounge access worldwide.
- 10 Customer: Benefits justify fee.
- 11 Staff: Yes—10% rewards all spends, 25k Magnus points welcome, hotel vouchers, golf rounds.
- 12 Customer: Process time?
- 13 Staff: High-value cases: 7–15 days max. Sometimes field verification of business premises.
- 14 Customer: Business verification needed?
- 15 Staff: Possible for limits above 10 lakh. They confirm office, staff, operations.
- 16 Customer: No issue, showroom exists.
- 17 Staff: Good. Fill form: business turnover 5 crore, ITR 85 lakh, monthly spends estimate.
- 18 Customer: Spends 8–10 lakh monthly across cards.
- 19 Staff: Excellent usage. Limit request 12–15 lakh possible.
- 20 Customer: Fine.
- 21 Staff: Existing loans/CC limits?
- 22 Customer: Two cards 3 lakh each, one business loan 25 lakh.
- 23 Staff: Total exposure considered. Your income covers comfortably.
- 24 Customer: Okay.
- 25 Staff: Digital uploads preferred. Also need passport/residence proof for premium cards.
- 26 Customer: Passport available.
- 27 Staff: Submit CA certified ITR + bank statement. Welcome kit includes concierge.
- 28 Customer: Supplementary cards?

29 Staff: Up to 6 lifetime free supplementaries.

30 Customer: Will take 3–4.

31 Staff: Perfect family card. Approval SMS + courier tracking.

32 Customer: Timeline?

33 Staff: Provisional approval 3–5 days, final 7–10 days. Virtual card interim.

34 Customer: Let's initiate.

35 Staff: Uploading your profile... Eligibility confirmed. Please upload ITR scans.

Below are 10 detailed loan application conversations across different loan types, banks, customer profiles, with document requirements, eligibility criteria, CIBIL scores, approval/rejection outcomes, and rejection reasons. Each includes realistic Indian banking processes.

1) HDFC Bank – Personal Loan (₹2 Lakh, Salaried, APPROVED)

text

1 Staff: Good morning, welcome to HDFC Bank. How may I help?

2 Customer: I want a personal loan of 2 lakh rupees.

3 Staff: Sure. What's your monthly salary and employment type?

4 Customer: 65,000 per month, working in MNC for 3 years.

5 Staff: Good profile. For 2 lakh personal loan, max tenure 48 months, interest 10.5-12%. Need salary slips, bank statement, PAN, Aadhaar.

6 Customer: I have all documents. What's my eligibility?

7 Staff: Need CIBIL >700, FOIR <50%. Your salary supports 3-4 lakh easily.

8 Customer: My CIBIL is 760. Any existing loans?

9 Staff: No existing loans helps. Documents: 3 salary slips, 6M bank stmt, Form16, Aadhaar+PAN, photo.

10 Customer: All ready. Processing time?

11 Staff: 2-4 hours for salaried. Instant disbursal if approved.

12 Customer: EMI amount?

13 Staff: 36 months @11% = ₹6,700/month. Affordable on your salary.

14 Customer: Perfect. Apply now?

15 Staff: Filling form... Uploading docs... CIBIL check: 762 ✓ Income verified ✓

16 Staff: **CONGRATULATIONS! Personal loan ₹2,00,000 APPROVED** at 10.99%, EMI ₹6,680 x 36 months.

17 Customer: Great! When disbursed?

18 Staff: Account credited within 2 hours. SMS with loan agreement link.

19 Customer: Thank you!

Outcome: APPROVED | CIBIL: 762 | FOIR: 28% | Label: eligible_salaried_high_cibil

2) SBI – Home Loan (₹25 Lakh, Self-Employed, PENDING DOCS)

text

1 Staff: Welcome to SBI. Home loan inquiry?

2 Customer: Yes, 25 lakh for flat purchase.

3 Staff: Property value and your contribution?

4 Customer: Property 35 lakh, 10 lakh down payment.

5 Staff: Good LTV 71%. Need ITR 2yrs, business proof, property docs, CIBIL>720.

6 Customer: ITR filed, GST registered. CIBIL 710.

7 Staff: Borderline CIBIL. Documents: 2 ITR+CA cert, 12M CA stmt, property sale deed/agreement, encumbrance certificate, valuation report.

8 Customer: Don't have CA cert yet.

9 Staff: Mandatory for self-employed. Also need co-applicant if income insufficient.

10 Customer: Only me. Processing?

11 Staff: Valuation + legal verification takes 7-15 days. EMI ₹22,000 x20yrs @8.5%.

12 Customer: Okay, will get CA cert.

13 Staff: **Status: PENDING - CA Certificate & Legal Docs required**

14 Customer: Will submit tomorrow.

Outcome: PENDING | CIBIL: 710 | Label: low_cibil_missing_ca_cert

3) ICICI Bank – Car Loan (₹8 Lakh, Salaried, REJECTED)

text

1 Staff: Car loan application?

2 Customer: Yes, 8 lakh for new car.

3 Staff: Salary and CIBIL?

4 Customer: 35,000/month, CIBIL 680.

5 Staff: CIBIL low. Need >700. Documents: salary slips, invoice, PAN/Aadhaar.

6 Customer: Can approve lower amount?

7 Staff: Max eligibility ₹3.5 lakh on your salary. EMI capacity exceeded.

8 Customer: Existing loan running?

9 Staff: Yes, personal loan EMI ₹12k. Total FOIR 65% >50% limit.

10 Customer: **LOAN REJECTED** - Low CIBIL 680 + High FOIR 65%

11 Staff: Improve CIBIL, close existing loan, reapply after 6 months.

Outcome: REJECTED | CIBIL: 680 | Label: high_foir_low_cibil

4) Axis Bank – Business Loan (₹10 Lakh, Proprietor, APPROVED)

text

1 Staff: Business loan?

2 Customer: Yes, 10 lakh working capital.

3 Staff: Turnover and vintage?

4 Customer: 50 lakh/year, business 3+ years.

5 Staff: Good. Need ITR 2yrs, GST returns 12M, CA stmt 12M, CIBIL>720.

6 Customer: All ready. CIBIL 745.

7 Staff: Excellent. Tenure 36-60 months @12-14%. Collateral?

8 Customer: Property worth 25 lakh.

9 Staff: Documents verified ✓ Turnover verified ✓ **BUSINESS LOAN ₹10L APPROVED**
@13.25%, EMI ₹25,500 x48 months.

10 Customer: When disbursed?

11 Staff: 3-5 working days post legal verification.

Outcome: APPROVED | CIBIL: 745 | Label: strong_business_profile

5) Kotak Bank – Gold Loan (₹3 Lakh, Individual, INSTANT APPROVED)

text

1 Staff: Gold loan?

2 Customer: Yes, 3 lakh against gold.

3 Staff: Gold weight and purity?

4 Customer: 40g 22kt.

5 Staff: LTV 75%, ₹75k/10g = ₹3 lakh eligible. Documents: Aadhaar/PAN, gold photos.

6 Customer: Have KYC docs.

7 Staff: No CIBIL/income check needed. **GOLD LOAN ₹3L APPROVED** instantly.

8 Customer: Tenure?

9 Staff: 12 months @11% interest. EMI or bullet payment.

10 Staff: Disbursed in 30 minutes post gold valuation.

Outcome: APPROVED | Label: gold_loan_no_cibil

6) PNB – Education Loan (₹7.5 Lakh, Student, PENDING CO-APPLICANT)

text

1 Staff: Education loan?

2 Customer: Yes, 7.5 lakh for MS abroad.

3 Staff: Course, college rank, co-applicant income?

4 Customer: MS Computer Science, co-applicant father salary 45k.

5 Staff: Good. Need admission letter, fee structure, co-applicant ITR/docs, CIBIL>700.

6 Customer: Don't have admission yet.

7 Staff: Apply post-admission. **PENDING - Admission Letter Required**

8 Customer: Okay, will come back.

Outcome: PENDING | Label: missing_admission_proof

7) Bank of Baroda – Personal Loan (₹5 Lakh, Salaried, REJECTED)

text

1 Staff: Personal loan 5 lakh?

2 Customer: Yes, salary 42k/month.

3 Staff: Max eligibility ₹2.8 lakh on your salary. CIBIL?

4 Customer: 695.

5 Staff: Low CIBIL + high loan amount. **REJECTED** - Insufficient income + Poor CIBIL

6 Customer: Can I get smaller amount?

7 Staff: ₹2 lakh possible if CIBIL improves to 720+.

Outcome: REJECTED | CIBIL: 695 | Label: insufficient_income_low_cibil

8) Canara Bank – MSME Loan (₹50 Lakh, Partnership, APPROVED)

text

1 Staff: MSME loan?

2 Customer: Yes, 50 lakh machinery purchase.

3 Staff: Udyam/MSME reg, turnover?

4 Customer: Registered, turnover 2.5 crore.

5 Staff: CGTMSE collateral free up to 2 crore. Documents verified ✓ **APPROVED ₹50L** @9.25%.

6 Customer: Tenure?

7 Staff: 84 months moratorium 12 months.

Outcome: APPROVED | Label: msme_scheme_approved

9) Union Bank – Two-Wheeler Loan (₹1.5 Lakh, Salaried, APPROVED)

text

- 1 Staff: Two-wheeler loan?
- 2 Customer: Yes, 1.5 lakh bike.
- 3 Staff: Salary? Invoice?
- 4 Customer: 28k salary, invoice ready.
- 5 Staff: **APPROVED ₹1.5L** 36 months @9.99%. Minimal docs - salary slip + invoice.

Outcome: APPROVED | Label: low_ticket_approved

10) Indian Overseas Bank – Agri Loan (₹15 Lakh, Farmer, REJECTED)

text

- 1 Staff: Kisan Credit Card?
- 2 Customer: Yes, 15 lakh crop loan.
- 3 Staff: Land records, crop pattern?
- 4 Customer: 5 acres, but no passbook update.
- 5 Staff: **REJECTED** - Missing land records & KYC incomplete.