

**Mahesh Kumar**

POWER USER

✉ mahesh.kumar@example.com ☎ 9876543210

[Sign Out](#)[Edit Profile](#)[Dashboard](#)[back to chat area](#)

+

## User Info

### Identity Vault

Manage your government verified documents.

[Unlink](#)

**PERMANENT ACCOUNT NUMBER**  
Govt. of India

IDENTITY NUMBER  
**ABCDE1234F**

NAME  
**MAHESH KUMAR**

DOB  
**15-08-1995**

**Verified**

**AADHAAR CARD**  
Govt. of India

IDENTITY NUMBER  
**4589 1256 9012**

NAME  
**Mahesh Kumar**

DOB  
**15-08-1995**

**Verified**

## DigILocker connection

### Recent Activity

## activity panel

- Identity Verified**  
2 days ago • via Web Completed
- Bank Account Added**  
2 days ago • via Web Completed
- Profile Updated**  
2 days ago • via Web Completed

### TRUST SCORE

**92/100**

Excellent Standing



## Trust Score

### Linked Accounts



+

## Bank Account connection

### Security

**2-Factor Auth**  
Enabled via SMS



**Biometric Login**  
Fingerprint / Face ID

[Change Password](#)

## Security panel

+ New chat

Swifty AI Beta

Q Search...



MASTER AGENT

Hello! I'm Swifty, your AI Banking Assistant. I can help you with Loans, Accounts, and Payments.

04:55 PM

chat history

Chat Area

Profile tab

User 3210



user Input



Type a message...



suggested messages

I need a personal loan

Check my balance

Make a payment

console  
AI RAW



+ New chat



Swifty AI

Beta

Q Search...

TODAY

New Chat



MASTER AGENT

Hello! I'm Swifty, your AI Banking Assistant. I can help you with Loans, Accounts, and Payments.

07:06 PM



I need a personal loan

07:06 PM



MASTER AGENT

Sure, let me transfer you to a Loan Specialist.

07:06 PM



SALESAGENT

How much funds do you require?

07:06 PM



30lakhs

07:06 PM



SALESAGENT

The offer is ₹30,00,000 at 12% interest rate for a tenure of 4 years. Your monthly EMI would be ₹79,002.



User 3210



Type a message...



Worker Agent ( Verification Agent )



VERIFICATIONAGENT

Searching for bank account... \*\*Success!\*\* Found HDFC Bank Account linked to your PAN.

Verification Complete! Sending to Underwriting. 🚀

07:17 PM

Worker Agent ( Underwriting Agent )



MASTERAGENT

\_Identity Confirmed. Analyzing Credit...\_

07:17 PM

UNDERWRITINGAGENT

To process your loan, I need to check your \*\*CIBIL Score\*\* and \*\*Income Eligibility\*\*.

This will be a "Soft Inquiry". Do I have your permission?

07:17 PM

Done



07:17 PM

Yes



07:17 PM



Type a message...



One last check: What is your \*\*Monthly Net Salary\*\*?

07:17 PM

23k



07:17 PM



#### UNDERWRITINGAGENT

\*\*Financial Analysis Passed\*\*

- CIBIL: 780
- Income Verified: ₹23000
- Risk: Low

Generating Sanction Letter...

07:17 PM



#### MASTERAGENT

\_Credit Approved! Preparing Offer...\_

07:17 PM



#### SANCTIONAGENT

The letter is ready. Download it or say \*\*I accept\*\* to finish.

07:17 PM

**Worker Agent ( Sanction Agent )**



Type a message...

