**Meeting Summary :**

**Meeting 1: Introduction to Agent Development Kit (ADK) and Project Discussion**

**1. Overview of Agent Development Kit (ADK)**

I was introduced to the **Agent Development Kit (ADK)**, which is a framework that supports the creation and deployment of AI agents using the **Python programming language**. ADK is designed to be flexible, allowing seamless integration of different models, data sources, and use cases.

**2. Key Components of ADK**

The ADK is conceptually divided into three main components:

**a. Data / Internal Systems**

This component refers to the data sources that feed into the agents. Data can be categorized as:

* **Proprietary/Internal Structured Data**: This includes structured datasets that are internally available to the bank or organization, such as customer transaction data, account details, and CRM data.
* **Non-Proprietary/Public Data**: This includes publicly accessible data such as:
  + Open APIs (e.g., Google Places, Zomato APIs)
  + Public datasets (e.g., government databases, open financial data)

**b. Agents**

Agents are the core AI models integrated into the system. Several model providers were discussed, each with specific characteristics:

| **Model** | **Characteristics** |
| --- | --- |
| **Gemini** | Multimodal and imaginative, suited for creative tasks and rich contextual understanding. |
| **Claude** | Precise, with strong capabilities in bounded code generation and structured tasks. |
| **Meta** | Open-source and proprietary mix, good for custom and transparent implementations. |
| **Hugging Face** | Fully open-source, ideal for customizable, transparent AI pipelines. |
| **AIBharat** | Open-source Indian AI model initiative. Useful for local language and domain-specific tasks. |

It was also highlighted that **AIKosh** is used within **Indie**, suggesting an internal or external agent integration specific to the Indie ecosystem.

**c. Applications**

The agents can be applied across various user scenarios:

* **In-device applications**: Local device-based functionality such as voice assistants or smart app agents.
* **Document-based applications**: Automating document parsing, analysis, summarization, or recommendations.

Additional technical concepts discussed:

* **Agent2Agent Protocol**: Enables communication and coordination between multiple agents, facilitating cooperative or chained task execution.
* **MCP (Model Control Protocol)**: A framework within ADK to manage interactions, inputs, and outputs between different components and models.
* **Wrapper Feature**: A utility within ADK that allows one to create consistent interfaces or enrich existing models with additional functionality or logging.

**3. Proposed Project Implementation**

The team is exploring a chatbot-based solution on the **Credit Card Portal**, aimed at enhancing customer experience by offering:

* **Travel Recommendations**
* **Shopping Suggestions**
* **Dining Options**

The rationale is based on analytics showing that a **majority of credit card spends** fall into these three categories. The goal is to create a smart assistant that can:

* Recommend places or services
* Suggest offers linked to credit cards
* Enhance customer engagement on the portal

**Meeting 2: Bank System, Data Architecture & Marketing Processes**

**1. Digital Divisions and Operating Systems**

The bank’s digital systems are split into two major verticals: **Liabilities** and **Assets**.

**a. Liabilities Division**

* **Operating System**: indie\_db
* **Interfaces**:
  + **Net Banking App** (front-end channel)
* **Core System**:
  + **Finacle** (used for account management and backend processing)

**b. Assets Division**

* **Operating Systems & Products**:
  + **PL (Personal Loan)**
  + **CC (Credit Card)**
  + **LoC (Line of Credit)**
  + **Home Loans**
  + **CFD**
* **Management Systems**:
  + **Jocata**
  + **Vision Plus**
  + **Lentri**
  + **Salesforce**

**2. Data Systems under Finacle**

Various categories of data are maintained in the Finacle system:

**a. Account Data**

Contains key KYC and customer information:

* Customer ID
* PAN
* Aadhaar
* Income details
* Name, Address, Phone number, etc.

**b. Account Status Data**

* **GAM**
* **GAC**

Includes:

* Account opening and closure
* Delinquent status
* Account freeze status, etc.

**c. Balance Data**

* **FactBalMonthly**: Monthly balance snapshots
* **FactBalDaily**: Daily balance records

**d. Transaction Data**

* **Historical Transaction Data**: Up to the past 4 years of transaction records
* **Daily Transaction Data**

**3. Rule Engines and Business Processes**

The bank utilizes a **Business Rule Engine (BRE)** which is developed in-house. It powers multiple critical functions:

**a. Rule Engine Segments**

* **Acquisition**: Initial marketing and lead generation
* **Onboarding**:
  + KYC processing
  + Account setup and document dispatch (debit card, cheque book, welcome kit)
* **Early Engagement** (post-onboarding):
  + Encouraging first deposit
  + GEMS engagement
* **Engagement Timelines**:
  + First 7 days
  + First 30 days
  + First 90 days
* **Retention**:
  + Offers and personalized facilities based on tenure with the bank
  + Examples: service upgrades, debit/credit card enhancements, loyalty rewards

**b. Bureau and Collections**

* Monitoring **delinquent customers**
* **DPD (Days Past Due)** thresholds:
  + 30 days
  + 60 days
* **Collections** team engagement based on severity

**c. Cross-Selling and Upselling**

Various products are marketed based on customer profile and eligibility:

* Credit Cards
* Loans
* Home Loans
* MSME financing
* Cash Flow-Based Lending

**4. App Journey and CRM Tools**

* The overall **app journey** includes onboarding, usage tracking, and re-engagement.
* **CRM Tool Used**: **MoEngage**
  + Used for push notifications, behavioral campaigns, and user journey mapping

**5. Marketing Funnel & Lead Categorization**

The marketing strategy follows a **funnel-based approach**:

* **Top of the Funnel** :
  + Above-the-line (ATL)
* **Middle Funnel**:
* **Bottom of the Funnel** :
  + Targeted offers and conversion strategies

**Lead Types**:

* **Organic Leads**: Natural inbound (e.g., SEO, word-of-mouth)
* **Inorganic Leads**: Paid advertisements (e.g., sponsored posts)
* **Retargeted Leads**: Users previously interacted with brand but did not convert

**6. Digital Marketing Channels**

* **Google Platforms**:
  + Search Ads
  + Display Network
* **Meta Platforms**:
  + Instagram Ads
  + Facebook Ads

**7. VKYC (Video KYC) Process**

A detailed discussion was held around the **VKYC process**, including:

* Steps required to complete video KYC
* Factors to verify the **authenticity of the person**, such as:
* Key parameters used to flag suspicious activities or fraudulent attempts