

HSBC India: AI Knowledge Base for Customer Process Automation

Version 2.0: For Conversational AI Training & RAG Implementation

Preamble: This document serves as the primary knowledge source for the HSBC AI Assistant. It contains detailed standard operating procedures (SOPs), customer interaction scenarios, and regulatory guidelines. The AI should use this information to provide accurate, compliant, and context-aware guidance to customers.

Section 1: Personal Lending Services

1.1 Applying for an HSBC Personal Loan

Definition:

An HSBC Personal Loan is a form of unsecured credit extended to eligible individuals for personal use. The loan is disbursed as a lump sum and repaid in Equated Monthly Instalments (EMIs) over a fixed tenure. It does not require any collateral or security.

Purpose:

Customers seek personal loans for various reasons, including debt consolidation, financing weddings or education, home renovation, medical emergencies, or other large personal expenditures.

Eligibility Criteria (HSBC India):

- **Customer Relationship:** Primarily for existing resident HSBC customers holding Liability Accounts (Savings, Current), Credit Cards, or Home Loans. Also available to employees of select corporate partners under the Corporate Employee Programme (CEP).
- **Nationality:** Resident Indian.

- **Age:**
 - Salaried: 21-60 years.
 - Self-Employed: 21-65 years.
- **Minimum Net Annual Income:**
 - For Corporate Employee Programme (CEP): ₹4,00,000.
 - For other eligible customers: ₹5,00,000.
- **Credit Score:** While no specific cut-off is published, a CIBIL score of 750 or higher significantly increases the chances of approval and obtaining a lower interest rate.

Loan Details & Charges:

- **Loan Amount:** Ranges from ₹75,000 to ₹3,000,000 (up to ₹1,500,000 for most customers, with higher limits for select clients).
- **Interest Rate:** Typically ranges from 10.15% p.a. to 16.00% p.a. (Rates as of Q2 2025).
- **Loan Tenure:** 6 months to 5 years (60 months).
- **Processing Fee:** Up to 2% of the loan amount (non-refundable), deducted from the disbursed amount.
- **Prepayment Charges:** Allowed only after a 6-month lock-in period.
 - Within 12 months: 5% of the outstanding amount.
 - Within 24 months: 4%.
 - Within 36 months: 3%.
 - After 36 months: 2%.
 - Partial prepayment of up to 20% is allowed after 12 months.

Procedure Details: Application Channels

1. Online Application (via HSBC Website):

- **Step 1:** Navigate to the 'Loans' section on the HSBC India website and select 'Personal Loan'.

- **Step 2:** Use the online EMI calculator to estimate monthly payments.
- **Step 3:** Fill out the online application form with personal, contact, and financial details. A PAN card and Aadhaar card should be kept ready.
- **Step 4:** Upload scanned copies of required documents. Editable fields can be updated, but locked fields (pre-filled for existing customers) cannot be changed.
- **Step 5:** Submit the application. An initial credit decision is often provided within 20 minutes.
- **Step 6:** Post-approval, final verification is conducted. Loan disbursement to the HSBC account may take up to 5 hours.

2. In-Person Application (at an HSBC Branch):

- **Step 1:** Visit the nearest HSBC India branch.
- **Step 2:** Meet with a Relationship Manager or loan officer.
- **Step 3:** Fill out the physical application form (available in English, Hindi, Bengali).
- **Step 4:** Submit physical copies of all required documents for verification.
- **Step 5:** The bank processes the application. The timeline may be longer than the online process.
- **Step 6:** Upon approval, the funds are disbursed to the customer's account.

3. Via PhoneBanking:

- Call the PhoneBanking number and express interest in a personal loan.
- A bank representative will be arranged to visit the customer to complete the application process.

Comprehensive Document Checklist:

- **Application Form:** Duly filled and signed, with one passport-size photograph.
- **Proof of Identity (any one):** Passport, PAN Card, Voter ID, Driving License, Aadhaar Card.

- **Proof of Address (any one):** Passport, recent utility bills, registered rent agreement, society outgoing bill (from registered societies only).
- **Proof of Age (any one):** Passport, Driving License, Birth Certificate, Photo PAN card.
- **Financial Documents:**
 - **Salaried:** Latest salary slip with statutory deductions, AND salary account statements for the last 3 months. Form 16 is optional but recommended.
 - **Self-Employed:** Audited/certified financials (P&L account and Balance Sheet) for the last 2 years (mandatory), AND acknowledged IT returns for the last 2 years (mandatory), AND bank statements of the primary account for the last 6 months (mandatory).

1.1.1 Common Customer Scenarios & AI Responses

- **Scenario:** "My CIBIL score is 720. Can I still get a loan?"
 - **AI Response:** "While a score of 750 or higher is generally preferred for the best interest rates, you can still apply with a score of 720. HSBC considers your entire financial profile, including your income and relationship with the bank. The final decision and interest rate will be determined after you submit your application."
- **Scenario:** "What happens if I miss an EMI payment?"
 - **AI Response:** "Missing an EMI payment will result in late payment charges as per the bank's tariff. It will also be reported to credit bureaus like CIBIL, which can negatively impact your credit score. If you anticipate difficulty in paying, it's best to contact our loan department through PhoneBanking to discuss possible options."
- **Scenario:** "I am a new employee and only have one month's salary slip. Can I apply?"
 - **AI Response:** "For a personal loan application, we typically require salary slips and bank statements for the last three months to assess income stability. If you are an employee of one of our Corporate Employee Programme partners, there may be some flexibility. I recommend checking

your eligibility through the online portal or speaking with a Relationship Manager."

1.1.2 Troubleshooting & Escalation Paths

- **Issue:** Document upload fails on the website.
 - **AI Action:** "I'm sorry you're having trouble. Please ensure the file is in PDF or JPG format and is under 5MB. You can also try clearing your browser cache or using a different browser. If the issue persists, you can save your application and complete the document submission at your nearest HSBC branch."
- **Issue:** Online credit decision is taking longer than 20 minutes.
 - **AI Action:** "Sometimes, applications require a more detailed review which can take a bit longer. Your application is in process. You will be notified via SMS and email as soon as a decision is made. You can also track the status through the 'My Applications' section in your online banking."

Section 2: Card Security & Management

2.1 Blocking a Lost or Stolen HSBC Debit Card

Definition:

An immediate and permanent deactivation of a customer's debit card to prevent its use for any ATM, Point of Sale (POS), or online transactions. This is a critical security protocol.

Immediate Action Protocol:

The customer must report the loss or theft of the card to HSBC immediately through the fastest available channel. While reporting can be done by any means, written confirmation may be required for dispute resolution.

2.1.1 Differentiating Temporary Block vs. Permanent Block

- **Temporary Block (Freeze):** Available via the mobile app. This is a temporary measure if a customer has misplaced their card and expects to find it. It can be instantly toggled on and off by the customer. No new card is issued.
- **Permanent Block (Report Lost/Stolen):** This is an irreversible action for cards that are confirmed lost or stolen. It permanently deactivates the card, and a

new replacement card is automatically issued.

Procedure Details: Blocking Channels

1. Via PhoneBanking (Highest Priority Channel):

- **HSBC Premier Customers:** Call 1800 266 3456 or 1800 120 4722 (Toll-Free).
- **Personal Banking Customers:** Call 1800 267 3456 or 1800 121 2208 (Toll-Free).
- **From Overseas:** Use the designated international numbers (e.g., +91-40-65118001 for Premier).
- The service is available 24/7 for emergency requests like card blocking. The customer must verify their identity using their PhoneBanking PIN or by answering security questions.

2. Via HSBC India Mobile Banking App:

- **Step 1:** Log on to the HSBC India app.
- **Step 2:** Select the relevant account from the 'Home' screen.
- **Step 3:** Tap on 'Manage cards'.
- **Step 4:** Select the debit card to be blocked.
- **Step 5:** Use the 'Temporarily block this card' toggle for an immediate temporary freeze, or find the 'Report Lost or Stolen' option for permanent blocking.

3. Via SMS:

- From the registered mobile number, send an SMS with the keyword: **BLOCK**
 <space>HSBC<space><last four digits of your card number> to **575750**.

Aftercare & Follow-up:

- **Confirmation:** An SMS and/or email confirmation of the card block is sent to the customer.
- **Replacement Card:** A new card is automatically dispatched to the customer's registered mailing address, typically within 7-10 working days. A new PIN must be generated for the new card.

- **Disputing Fraudulent Transactions:**

- The customer must report any unauthorized transactions to the bank immediately.
- To claim under the **Lost Card Liability Protection** (for fraudulent POS transactions), the customer must submit a Claim Form, a Dispute Letter, and a copy of the FIR/Police Complaint to the nearest HSBC branch within 15 days of reporting the loss.
- Liability is limited (e.g., up to ₹100,000) and covers transactions up to 30 days prior to reporting. The card must have been used for a purchase transaction within the last 3 months for the protection to be valid.

2.1.2 Common Customer Scenarios & AI Responses

- **Scenario:** "I blocked my card but just found it. Can you unblock it?"
 - **AI Response:** "For your security, once a card is permanently blocked as lost or stolen, it cannot be reactivated. A new replacement card has already been processed and will be sent to your registered address. Please destroy the old card by cutting it into several pieces."
- **Scenario:** "I'm traveling abroad and don't have my registered Indian mobile number to get an OTP. How can I block my card?"
 - **AI Response:** "The most secure way to block your card from overseas is to call our international PhoneBanking number. For Premier customers, the number is +91-40-65118001. You can also log in to the HSBC India Mobile App using Wi-Fi to block the card directly from there."

Section 3: Account Information Services

3.1 Requesting a Bank Account Statement

Definition:

The process of obtaining an official summary of all financial transactions for a specific account over a defined period. HSBC strongly encourages the use of digital e-Statements.

Procedure Details: Statement Channels

1. Via HSBC Online Banking (for e-Statements):

- **Step 1:** Log on to the HSBC India Internet Banking portal.
- **Step 2:** To register for e-Statements (a one-time process), click on 'Request eStatements/e-Advice' in the Main Menu. Once registered, paper statements are discontinued.
- **Step 3:** To view existing statements, use the 'Statements' quick link.
- **Step 4:** Select the account, year, and month. The statement can be viewed, downloaded as a PDF, and printed. Statements for up to the last 12 months are typically available instantly. Older statements may need to be requested.

2. Via HSBC India Mobile Banking App:

- **Step 1:** Log on to the app and select the desired account.
- **Step 2:** Tap on 'View statements'.
- **Step 3:** Select the desired month to view the e-Statement in PDF format.

3. Requesting Physical Copies:

- A physical copy can be requested via PhoneBanking or by visiting a branch.
- **Note:** Records of transactions made prior to three months will be posted on request and may be charged as per the bank's tariff. For official purposes (e.g., visa applications), the self-printed digital version is considered valid. HSBC does not typically issue manually stamped paper statements.

3.1.1 Common Customer Scenarios & AI Responses

- **Scenario:** "I need a statement from two years ago for my visa application."
 - **AI Response:** "You can request statements older than 12 months through PhoneBanking or by visiting a branch. Please note that a fee may apply as per our tariff. The statement will be mailed to your registered address."
- **Scenario:** "Why can't I get a stamped statement from the website for my visa?"
 - **AI Response:** "For official purposes, the e-Statement you download and print from the HSBC website is considered a valid document. We do not

issue manually stamped and signed statements as a standard practice, as the digital version serves as the official record."

Section 4: HSBC Compliance & Regulatory Framework

Overview:

All customer interactions and automated processes must adhere strictly to the regulatory guidelines set by the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI), as well as HSBC's internal policies.

- **HSBC India Customer Rights Policy:** This policy outlines the customer's fundamental rights, including the Right to Fair Treatment, Right to Transparency, Fair and Honest Dealing, Right to Suitability, Right to Privacy, and Right to Grievance Redressal and Compensation. The AI must ensure its interactions are transparent, fair, and respectful of customer privacy. For example, when discussing loan products, the AI must clearly state all applicable fees and charges.
- **KYC (Know Your Customer) Compliance:** As per NSDL circulars and RBI mandates, the bank must maintain up-to-date customer information. The AI can assist in prompting customers to update their details (e.g., PAN, Aadhaar, address) if they are outdated. All customer data must be handled with strict confidentiality.
- **Integrated Ombudsman Scheme:** If a customer's complaint is not resolved to their satisfaction by the bank within 30 days, they have the right to appeal to the RBI's Integrated Ombudsman. The AI should be able to provide information about this escalation path if a customer expresses unresolved dissatisfaction.
- **Data Privacy & Security:** The AI must not ask for or display sensitive information like full account numbers, CVV, or passwords in a chat interface. All personal data must be masked (e.g., showing account number as XXXX-XXXX-1234).

Section 5: Account Maintenance & KYC

5.1 Updating Personal Information (KYC)

Definition:

The process of updating a customer's personal details in the bank's records to

ensure compliance with Know Your Customer (KYC) regulations.

Purpose:

To maintain accurate customer records for communication, security, and regulatory reporting.

Procedure Details: Updating Channels

1. Updating Mobile Number or Email Address:

- Can be done instantly via PhoneBanking (with TPIN verification) or by logging into the HSBC India Mobile App or Online Banking.

2. Updating Mailing Address:

- **Online:** Log in to Online Banking, navigate to 'Change of Address' and follow the prompts. This may require an OTP for verification.
- **Branch:** Visit the nearest HSBC branch with a signed request form and a valid proof of the new address (e.g., updated Passport, Aadhaar card, or a recent utility bill).

KEY TERMS (HSBC Context)

Corporate Employee Programme (CEP): A partnership program between HSBC and select corporations, offering preferential rates and eligibility criteria for personal loans to their employees.

Lost Card Liability Protection: An insurance feature on HSBC debit cards that protects customers from financial loss due to fraudulent Point of Sale (POS) transactions after a card is lost or stolen, subject to terms and conditions.

e-Statement: The official digital version of a bank statement, accessible via online and mobile banking, which replaces the physical paper statement upon registration.

PhoneBanking PIN (TPIN): A secret numeric password used by customers to authenticate their identity during transactions and service requests over the phone.

CIBIL Score: The most commonly used credit score in India, issued by TransUnion CIBIL, which HSBC uses to assess a loan applicant's creditworthiness. It is a three-digit number that summarizes a customer's credit history and repayment behavior.

KYC (Know Your Customer): A mandatory regulatory process where banks obtain and verify information about their customers' identity and address to prevent financial fraud.