AI BASED DISCOURSE FOR BANKING INDUSTRY USING WATSON ASSISTANT

A MINI PROJECT REPORT

Submitted to

JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY, HYDERABAD

In partial fulfillment of the requirements for the award of the degree of

BACHELOR OF TECHNOLOGY IN COMPUTER SCIENCE AND ENGINEERING

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2019– 2023

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CERTIFICATE OF COMPLETION

UG PROJECT PHASE-1

This is to certify that the UG Project Phase-1 entitled **"AI BASED DISCOURSE IN BANKING INDUSTRY USING WATSON ASSISTANT"** is being submitted by *SNEHA(19UK1A0524), ARSHIYA(19UK1A0506), M.VINAY YADAV(19UK1A0501),B.RAKESH(19UK1A0528)* in partial fulfillment of the requirements for the award of the degree of **Bachelor of Technology** in **Computer Science and Engineering** to **Jawaharlal Nehru Technological University Hyderabad** during the academic year **2022-23**, is a record of work carried out by them under the guidance and supervision.

 Project Guide   **Head of the Department**
 Mr.N.RAJESH   **Dr. R. Naveen Kumar**
 (Assistant Professor)   (Professor)

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ABSTRACT

AI based discourse for banking is an artificial intelligent development for banking operations, which can understand people queries and responds accordingly. The main aim of this project is to develop a banking bot using artificial intelligent algorithms which should be able to analyze and understand user's queries and react accordingly. For any banking related queries we have to go to the bank or call to customer care. It takes lot of time and effort and bank people are also very busy to attend our queries. On the other hand we don't get complete information from the customer care executives. It will be more suitable if we can directly post our queries online or chat with the bank people and get the response within less time. To overcome this problem we proposed banking bot where people can directly chat with a bot and they can integrate all of their bank accounts into same bot account and access them easily. In this Banking bot, we have included the five basic bank operations namely Savings, Current account, Loan enquiry, General queries, Net banking . In addition, users can post any query regarding the banking operations.

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1. INTRODUCTION

1.1 OVERVIEW:

In this our banking bot, our main objectives are as Follows:
- To ensure easier banking process.
- To minimize the time consumption.
- To has 24*7 accesses to the bank.
- Has eliminated most of the flaws in the existing chat bot applications.

1.2 PURPOSE:
To develop a banking bot using artificial intelligent algorithms which should be able to analyze and understand user's queries and react accordingly.

2. LITERATURE SURVEY

2.1 Existing problem

For any banking related queries we have to go to the bank or call to customer care. It takes lot of time and effort from the customer care executives. It will be more suitable if we can directly post our queries online or chat with the bank people and get the response with no time.

2.2 Proposed Solution:

To overcome this problem we proposed banking bot where people can directly chat with the bot. The proposed system is Banking bot is an artificial intelligent develop for banking operations, who understand people queries and responds accordingly. The main aim of this project is to develop a banking bot using artificial intelligent algorithms which should be able to analyze and understand user's queries and react accordingly.

3. THEORETICAL ANALYSIS:

3.1 Block Diagram:
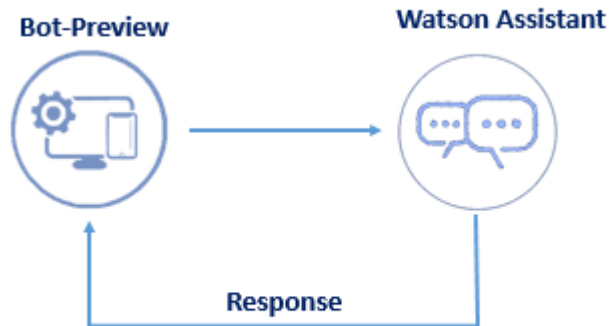
3.2 Hardware / Software Designing:

    1. Strategy: Using Watson Assistant Service for creating a chatbot.

    2. Scripting of chatbot

- Savings account
- Current account
- Loan enquiry
- General queries
- Net banking

  3.Importing Libraries

  4.Creating flask application

 5.Build HTML code

  6.Run Application

4. EXPERIMENTAL INVESTIGATION:

In this project, we have used the Iceberg detection dataset. This dataset will be having two folders i.e. test and train. In this test folder, we will be having two categories namely Iceberg and Ship, in which Icebergs contains the images having Icebergs and ships will contain images of ships, and has the same in the training folder. There are 2 classes of 710images in training set and 2classes of 192 images in test set.

5. FLOWCHART:
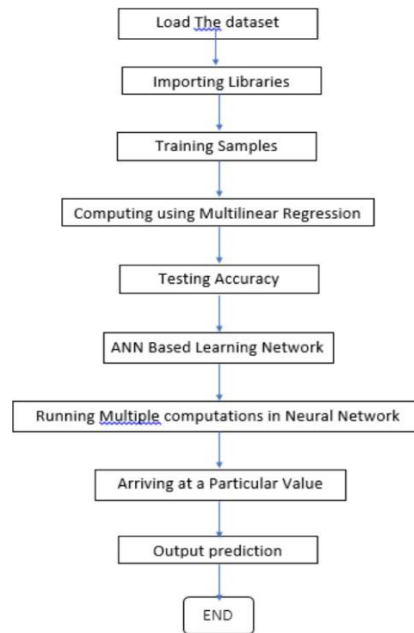
6.RESULT:
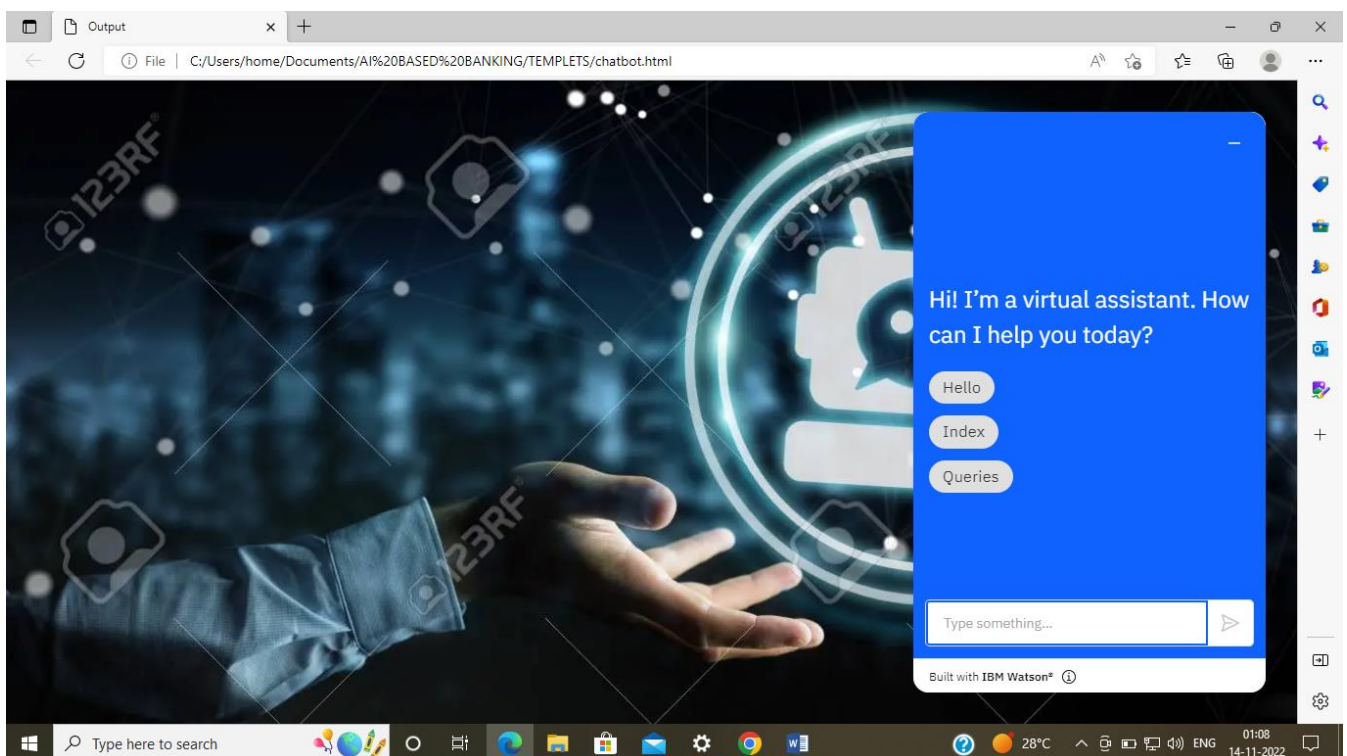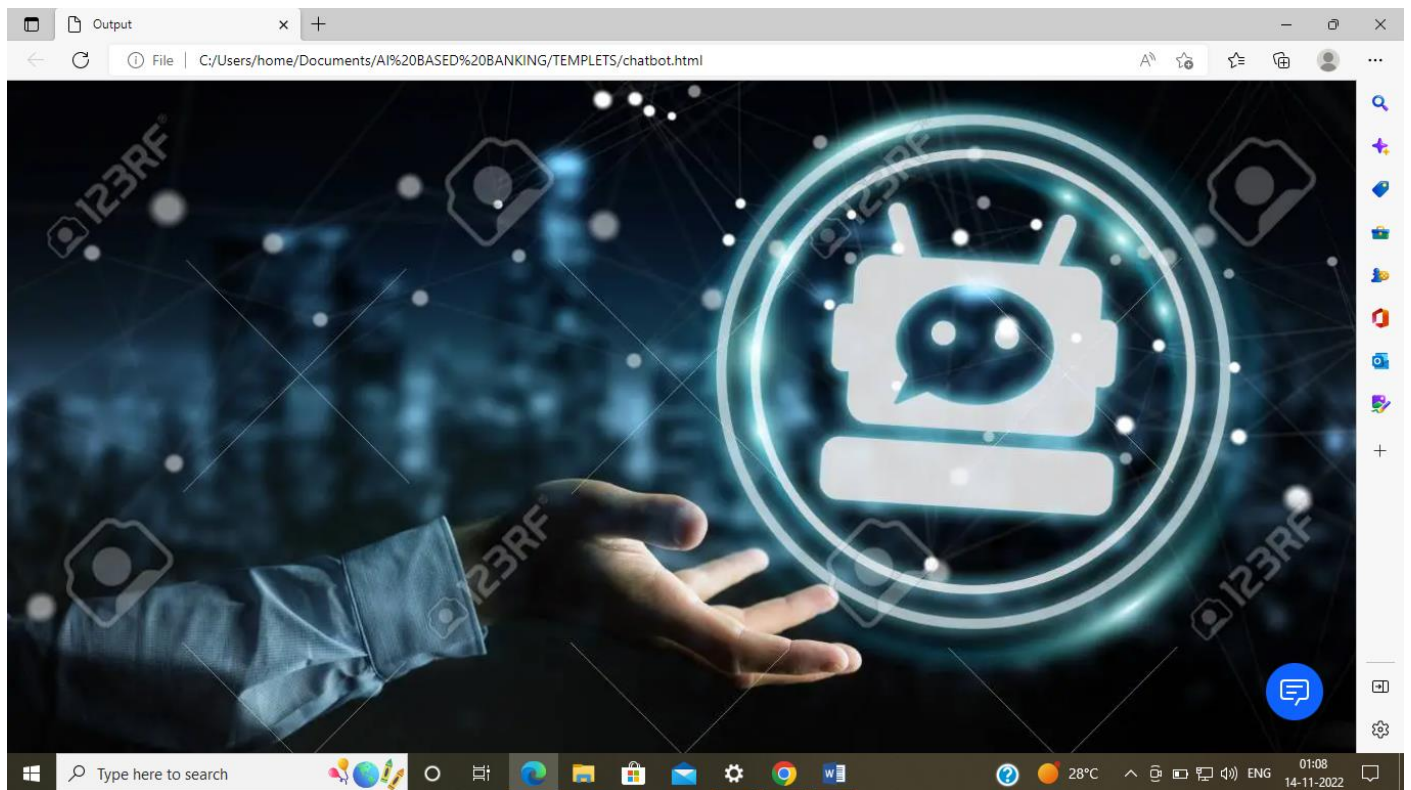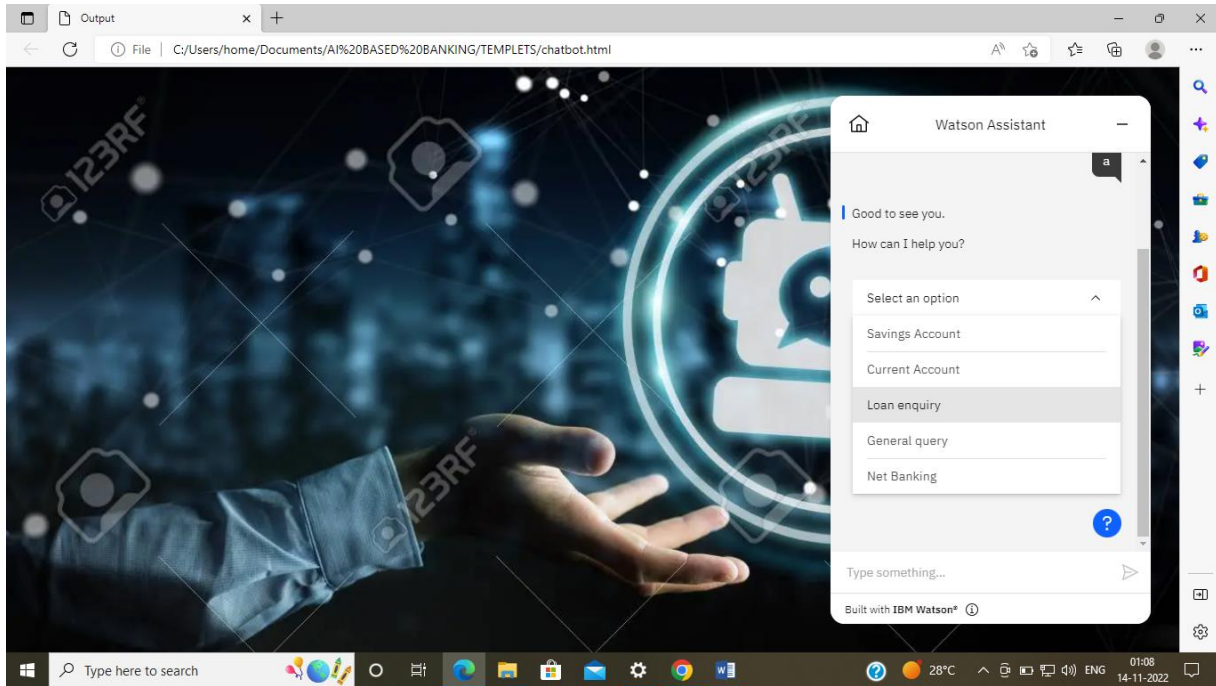
ADVANTAGES AND DISADVANTAGES:

ADVANTAGES:

- Fast –paced communication
- Round the clock support
- Enhanced productivity of bank personnel
- More convenient mode of communication
- Providing a personalized experience for clients

DISADVANATAGES:

- Lack of human emotion and intelligence
- Limited functionality
- Not interpreting the question correctlu
- Not fully equipped to deal with real life scenarios

7. APPLICATIONS:

- Answer customer queries.
- Tailored financial advice.
- Cross-selling.
- Fraud prevention.
- Personalized service.
- Authentication mechanisms.

8. CONCLUSION:

Thus this project banking bot will be more efficient while it is been put into practice and it helps the customers to easily perform the user's action of performing various banking tasks. It allows the user having various bank accounts to integrate into a single interface and he/she can add their account details into this bot account and easily perform their banking operations within seconds. The user will definitely have accounts in various banks. It will be tedious for the user to login to the various internet banking site every time so this bot will be handy at this situation and it is interactive too

9. FUTURE SCOPE:

The extraction of the iceberg detection from the satellite imagery can be used in

- Digital cartography updating

- Multi-temporal change analysis

- Content-based image indexation

10. BIBLOGRAPHY:

Model Building
1. Dataset
2. Jupiter Notebook
Application Building
1. HTML file
2. CSS file
3. Flask
4. IBM Watson.

SOURCE CODE:

```python
from flask import Flask,render_template

app = Flask(__name__)

@app.route('/')
def bot():
    return render_template('html.html')


if __name__=='__main__':
    app.run()
```