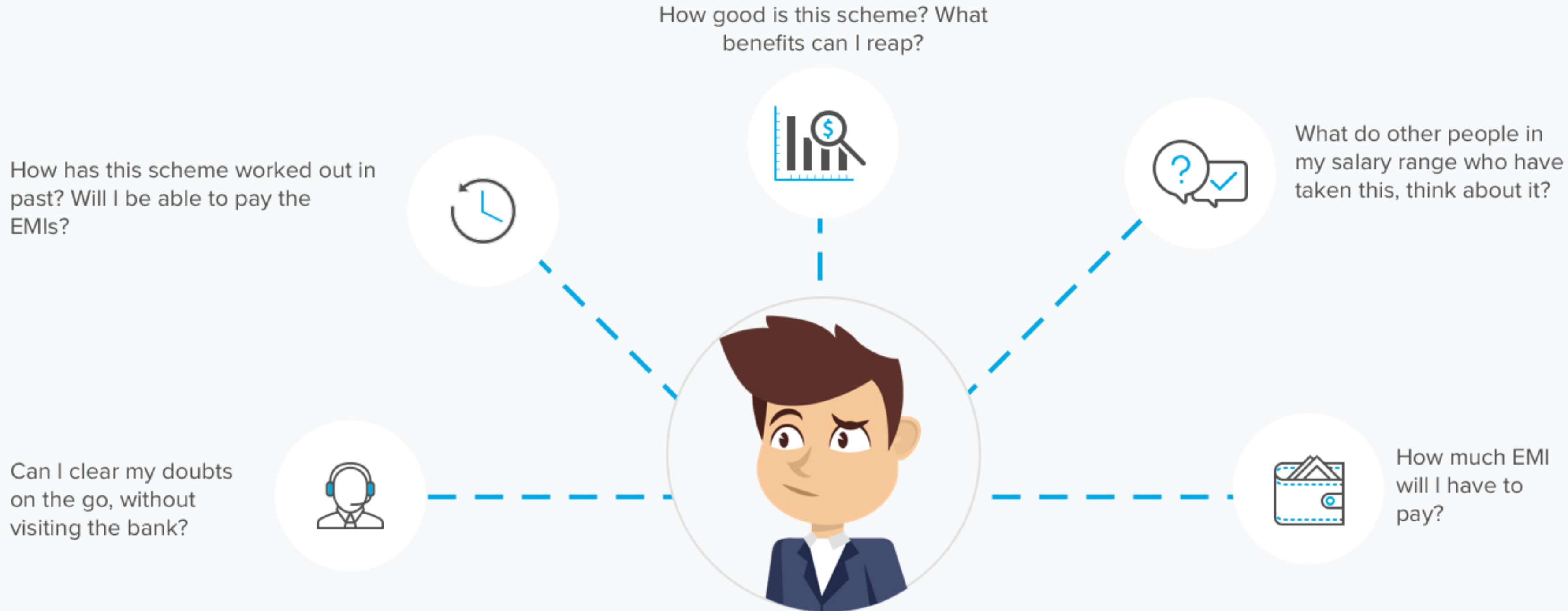# QUANT

OPTING FOR BANK SCHEMES JUST GOT SMARTER

Theme: Applications/ Solutions using SBI APIs
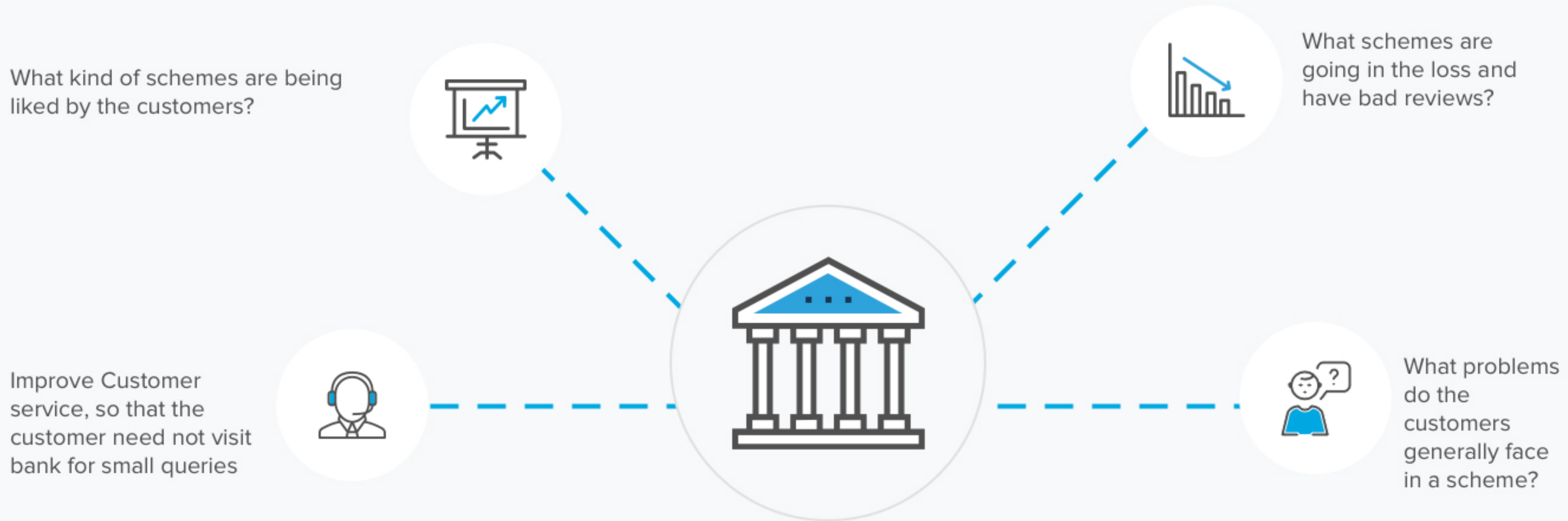
SudoCode

Problem

Let's meet Gaurav. He is a 24 year manager and wish to apply for a bank scheme. But he has some second thoughts.

How good is this scheme? What benefits can I reap?

How has this scheme worked out in past? Will I be able to pay the EMIs?

What do other people in my salary range who have taken this, think about it?

Can I clear my doubts on the go, without visiting the bank?
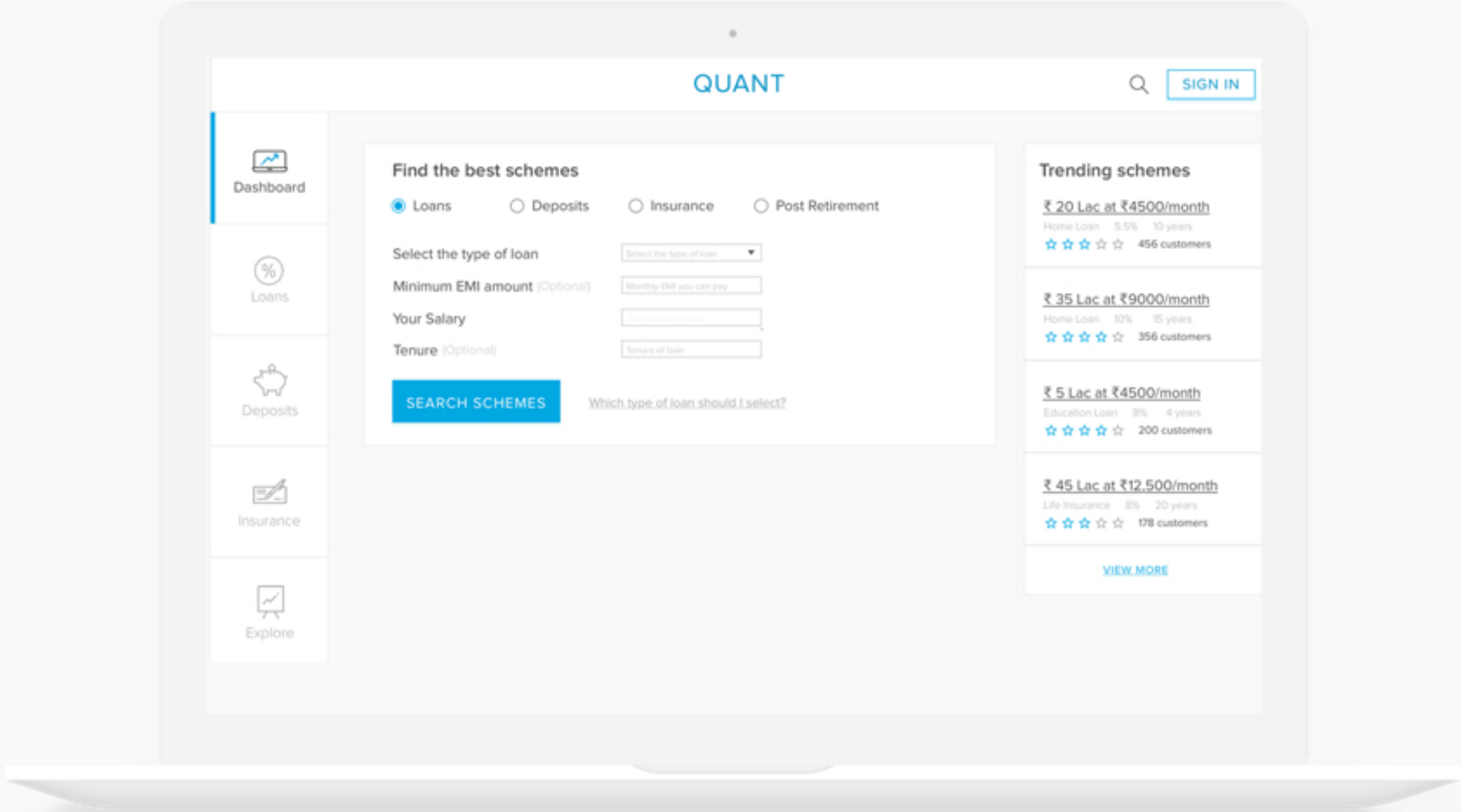
How much EMI will I have to pay?

Problem

Suppose, The **State bank of India** launched 3 schemes in the past month, and want to know how they are turning out to be. They also wish to know what are customers looking for, so that they can roll out new schemes and improve the user experience.

What kind of schemes are being liked by the customers?

What schemes are going in the loss and have bad reviews?

Improve Customer service, so that the customer need not visit bank for small queries

What problems do the customers generally face in a scheme?

Solution

Quant is web application that streamlines the flow of customer while searching and signing up for a new scheme, based on existing user data. The Quant Bot, is a personal assistant to the customer and helps him out whenever he's in trouble.

See for yourself, how much EMI you'll have to pay

Read reviews and surveys from the users who have opted for the scheme

Ask any queries to the quantbot, and he'll have an answer, always!

Find out how the old customers have benefitted from the scheme

Find out how the scheme has done in the past

Our man, Gaurav can now easily find the best scheme for himself

Solution

Not only the customer, the bank can use Quant to track how a scheme is being recieved in the market, who are the people using it and what are their problems?

See which schemes are receiving positive reviews

Find out which schemes are troubling the customers

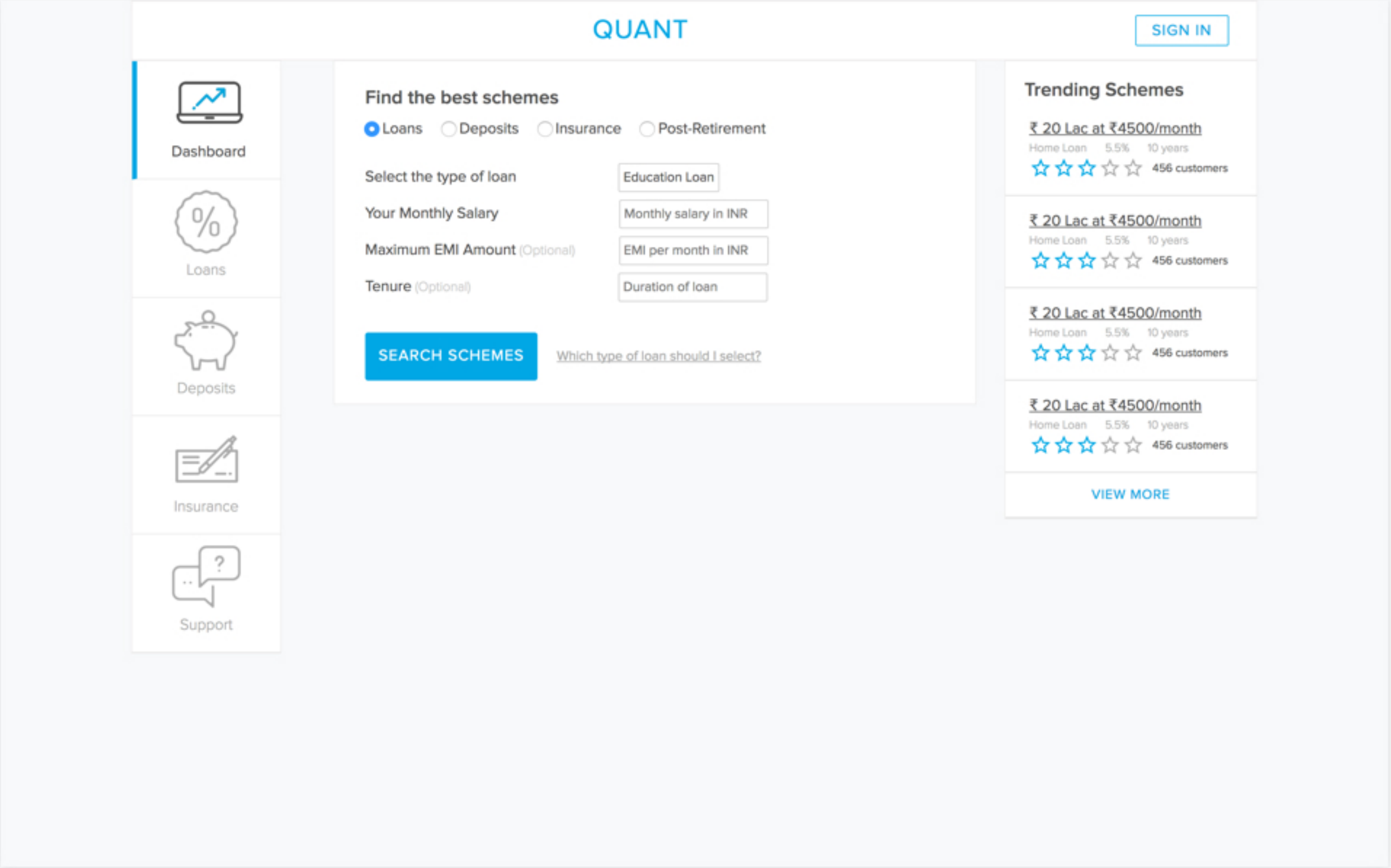The customers have 24x7 chatbot to help them, thus the customer experience is improved

Find out what exact problems are customers facing with a particular scheme

Features

A minimal interface with all the options tabbed on the left. The user is greated with a search box, to search schemes. A trending card shows which schemes are going wild in the market

QUANT

SIGN IN

Dashboard

Loans

Deposits

Insurance

Support

Find the best schemes

○ Loans   ○ Deposits   ○ Insurance   ○ Post-Retirement

Select the type of loan   Education Loan

Your Monthly Salary   Monthly salary in INR

Maximum EMI Amount (Optional)   EMI per month in INR

Tenure (Optional)   Duration of loan

SEARCH SCHEMES   Which type of loan should I select?

Trending Schemes

₹ 20 Lac at ₹4500/month
Home Loan   5.5%   10 years
★★★☆☆   456 customers

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Home Loan   5.5%   10 years
★★★☆☆   456 customers

VIEW MORE

Dashboard

Features

When a customer switches to the loans tab, he can browse through the list of available loans. The search on the right can be used to search for personalised loans. The label on the top categories the loan into different categories.

QUANT

SIGN IN

Dashboard

Loans

Deposits

Insurance

Support

Showing 1-25 of the total 1625 loan schemes

Home Loan
₹20 Lac at ₹4500/month
Rate of Interest: 7%
Tenure:12 years
★★★★☆ 4.0/5.0
Recommended by 23 users
VIEW DETAILS

Home Loan
₹20 Lac at ₹4500/month
Rate of Interest: 7%
Tenure:12 years
★★★★☆ 4.0/5.0
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Home Loan
₹20 Lac at ₹4500/month
Rate of Interest: 7%
Tenure:12 years
★★★★☆ 4.0/5.0
Recommended by 23 users
VIEW DETAILS

Search for loans

Select the type of loan
Education Loan

Your Monthly Salary
Monthly salary in INR

Maximum EMI Amount (Optional)
EMI per month in INR

Tenure (Optional)
Duration of loan

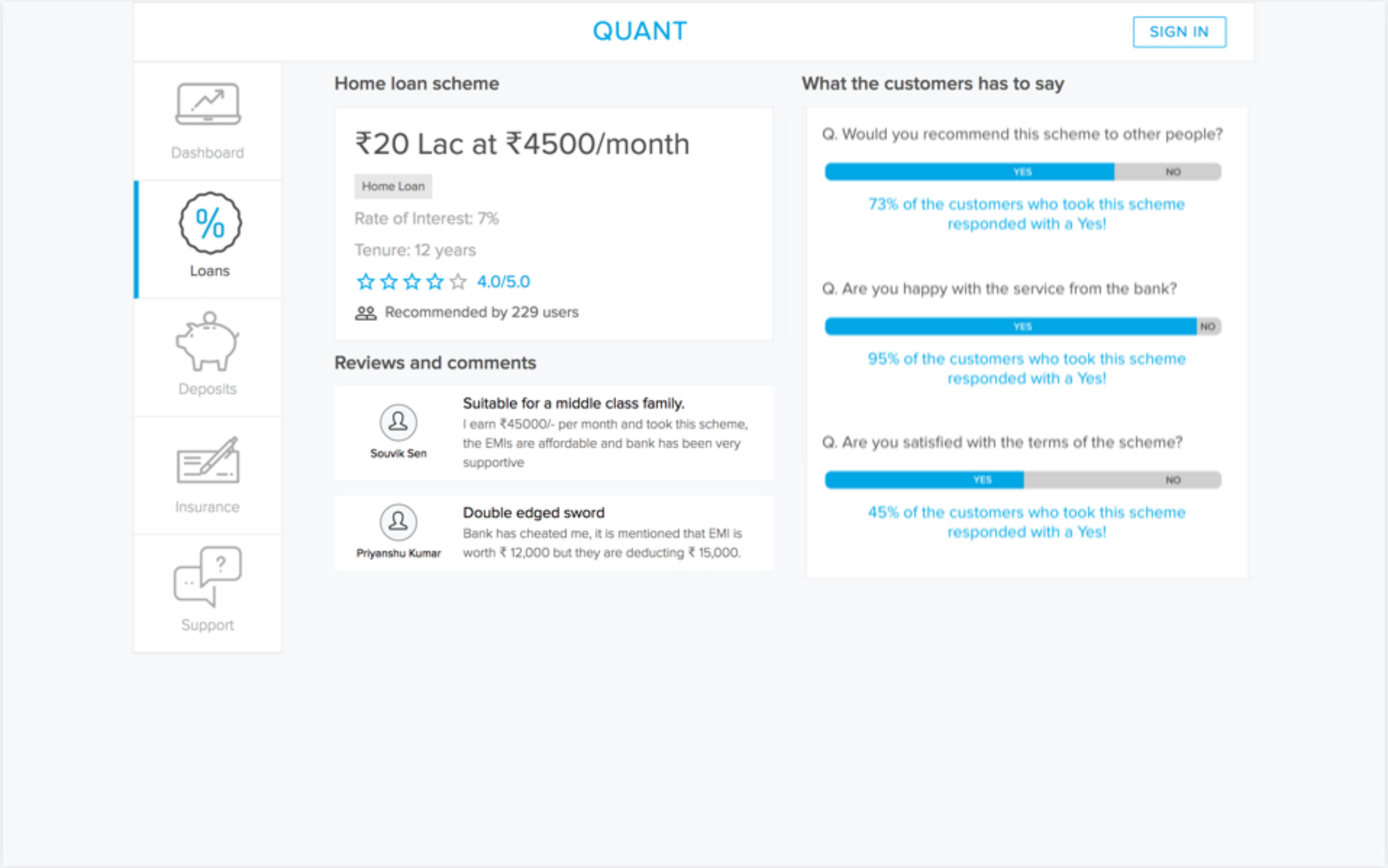**SEARCH SCHEMES**

Which type of loan should I select?

Loans Tab

Features

When a customer clicks on a particular loan scheme to view the details, the view on the right is loaded

The customer can read reviews and comments by other SBI users

QUANT

SIGN IN

Dashboard

Loans

Deposits

Insurance

Support

Home loan scheme

₹20 Lac at ₹4500/month

Home Loan

Rate of Interest: 7%

Tenure: 12 years

★★★☆ 4.0/5.0

Recommended by 229 users

Reviews and comments

Suitable for a middle class family.
I earn ₹45000/- per month and took this scheme, the EMIs are affordable and bank has been very supportive

Souvik Sen

Double edged sword
Bank has cheated me, it is mentioned that EMI is worth ₹ 12,000 but they are deducting ₹ 15,000.

Priyanshu Kumar

What the customers has to say

Q. Would you recommend this scheme to other people?

YES | NO

73% of the customers who took this scheme responded with a Yes!

Q. Are you happy with the service from the bank?

YES | NO

95% of the customers who took this scheme responded with a Yes!

Q. Are you satisfied with the terms of the scheme?

YES | NO

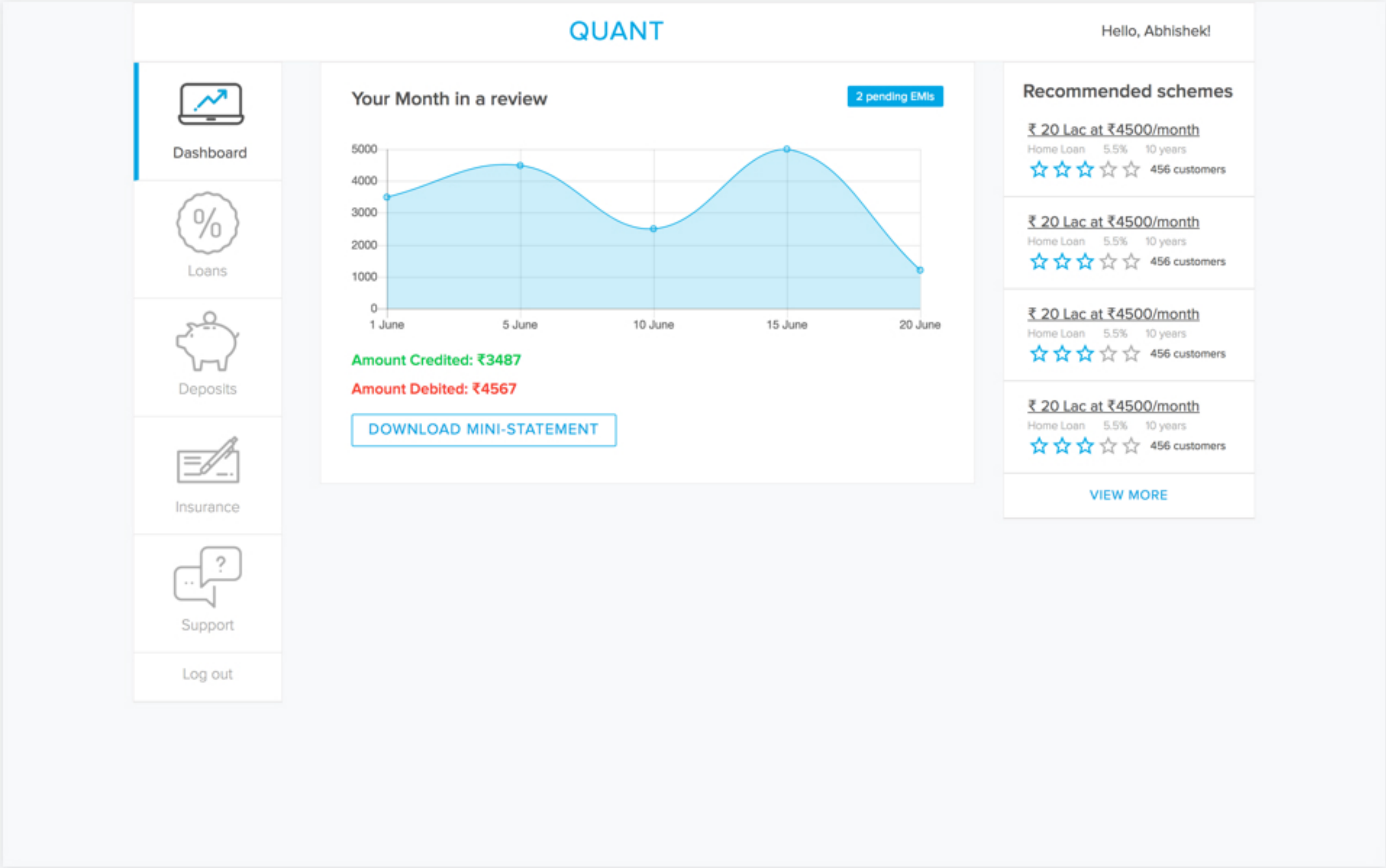45% of the customers who took this scheme responded with a Yes!

Loans: Detailed View

Features

After a user logs in, with his SBI account. He can see his month in a review, how his balance varied, total amount credited, debitted and can download a mini-statement as well.

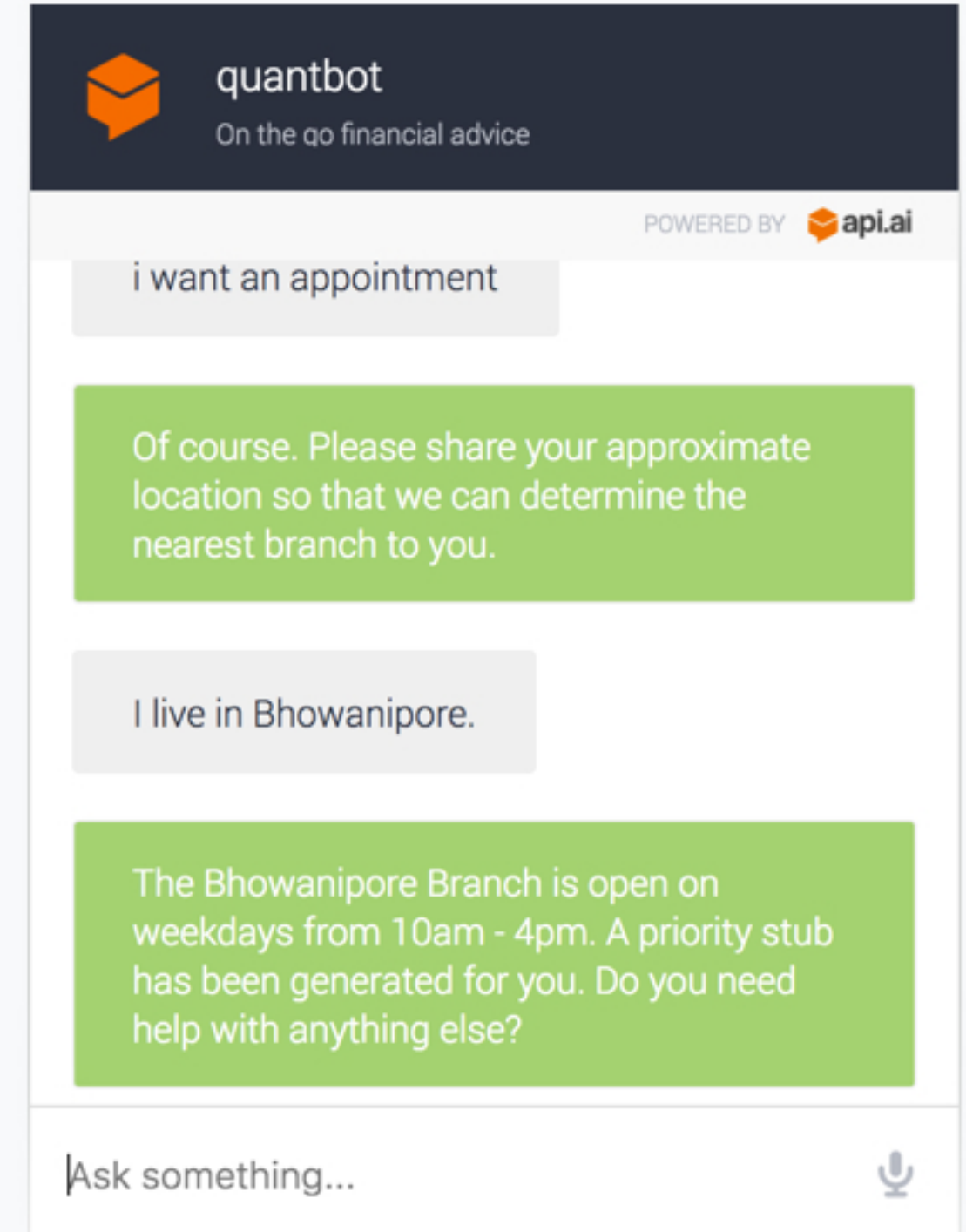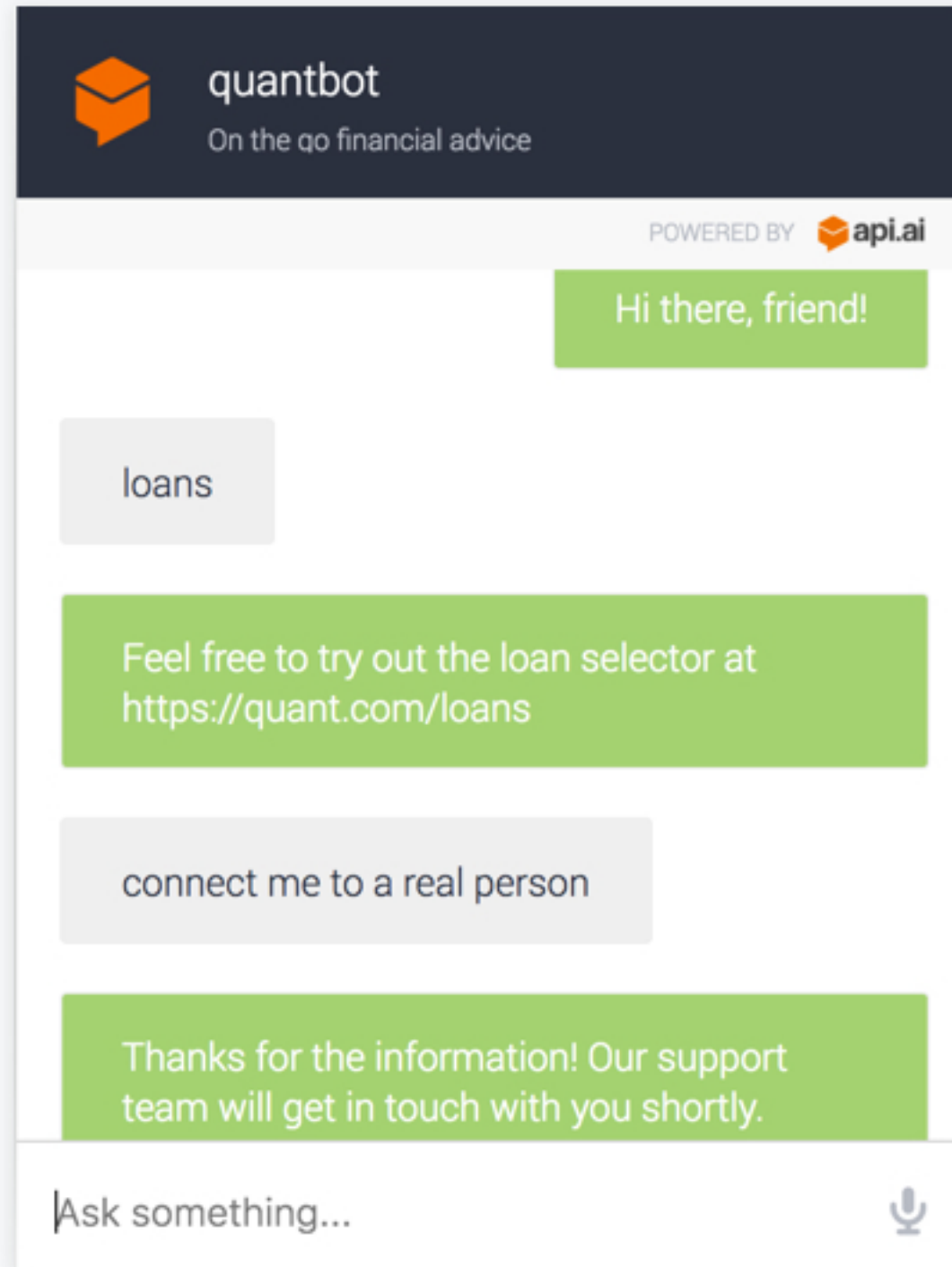There is a notification at the top notifying user that 2 EMIs are pending this month.

Also there are recommended schemes based on purchase history of user

QUANT

Hello, Abhishek!

Dashboard

Loans

Deposits

Insurance

Support

Log out

Your Month in a review

2 pending EMIs

Amount Credited: ₹3487
Amount Debited: ₹4567

DOWNLOAD MINI-STATEMENT

Recommended schemes

₹ 20 Lac at ₹4500/month
Home Loan   5.5%   10 years
⭐⭐⭐☆☆   456 customers

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⭐⭐⭐☆☆   456 customers

VIEW MORE

User Dashboard

Features

The user can chat with the quant bot to have his queries answered. The quant bot works on machine learning algorithms and can be programmed accordingly.


quantbot
On the go financial advice

POWERED BY api.ai

Hi there, friend!

loans

Feel free to try out the loan selector at https://quant.com/loans

connect me to a real person

Thanks for the information! Our support team will get in touch with you shortly.

Ask something...

quantbot
On the go financial advice

POWERED BY api.ai

i want an appointment

Of course. Please share your approximate location so that we can determine the nearest branch to you.

I live in Bhowanipore.

The Bhowanipore Branch is open on weekdays from 10am - 4pm. A priority stub has been generated for you. Do you need help with anything else?

Ask something...

The Quant Bot

Features

A similar tabbed interface on the bank side as well. The bank can monitor the number of live users and the number of hits
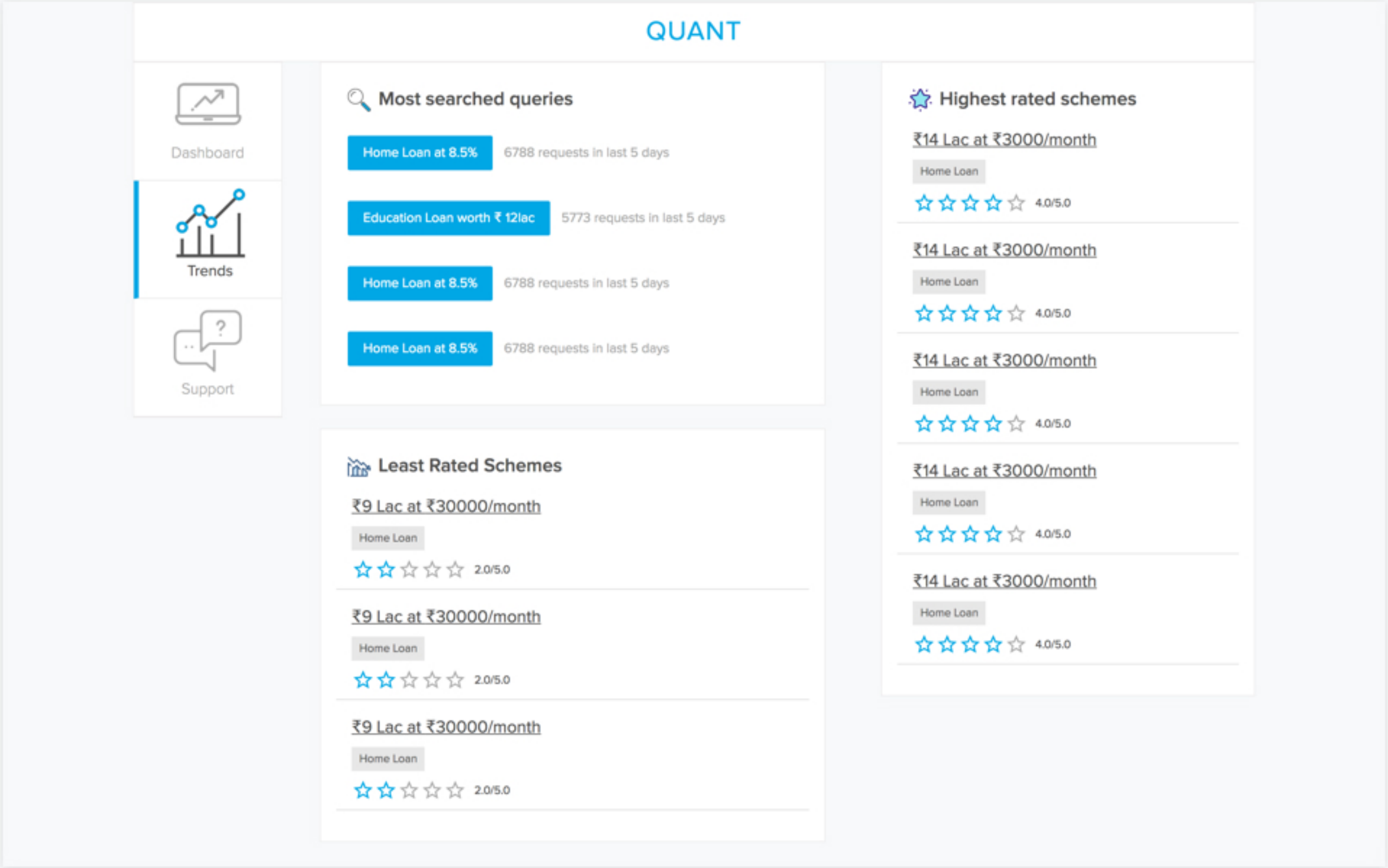
The numbers of users online vs the time of the day can be used in marketing strategy
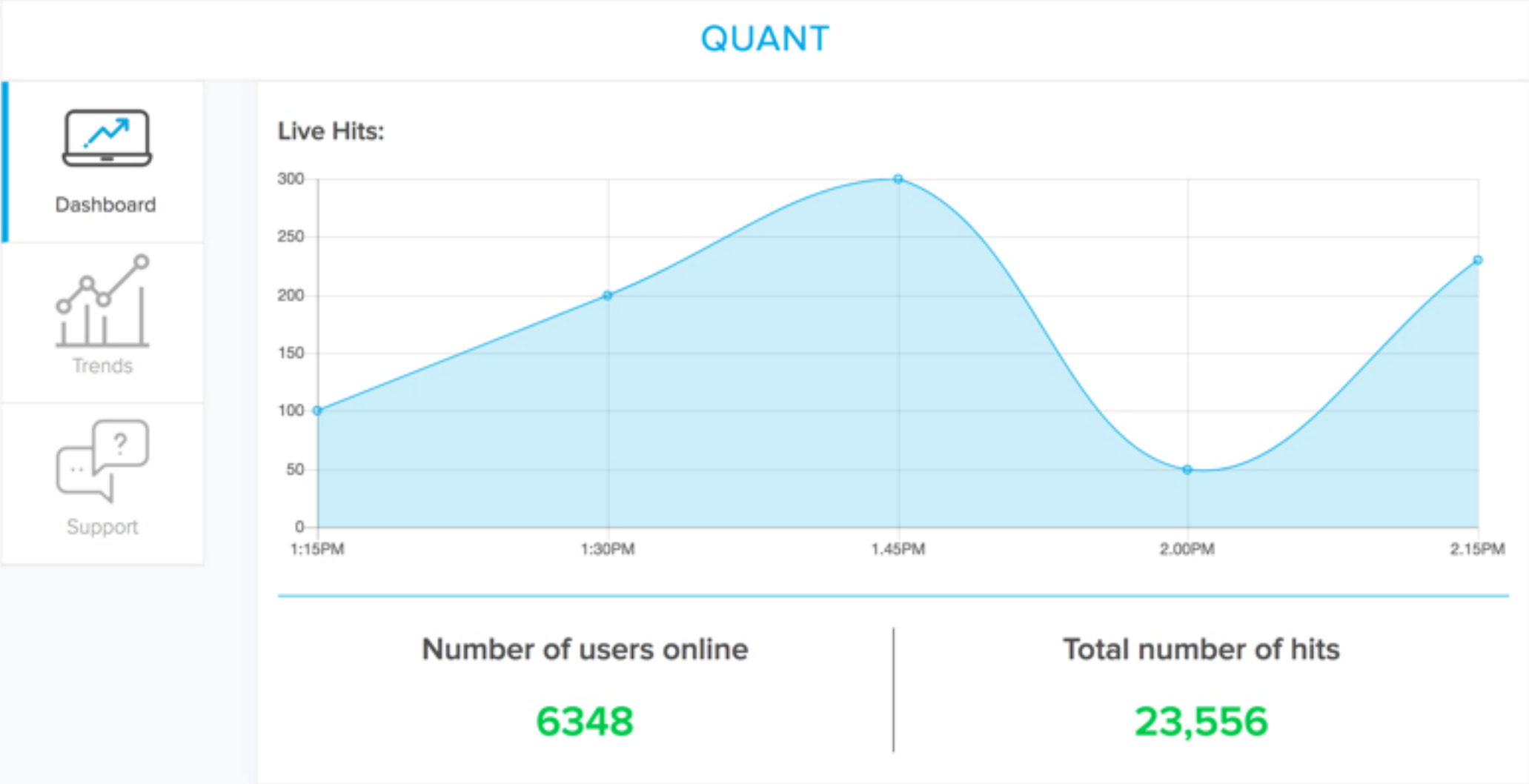
Bank Side Dashboard

Features

The bank can view the least rated schemes, the highest rated schemes and the most searched queries. Based on these results, they can accordingly modify or create new schemes

QUANT

Dashboard

Trends

Support

🔍 Most searched queries

| Home Loan at 8.5% | 6788 requests in last 5 days |

| Education Loan worth ₹ 12lac | 5773 requests in last 5 days |

| Home Loan at 8.5% | 6788 requests in last 5 days |

| Home Loan at 8.5% | 6788 requests in last 5 days |

🏠 Least Rated Schemes

₹9 Lac at ₹30000/month

Home Loan

★★☆☆☆ 2.0/5.0

₹9 Lac at ₹30000/month

Home Loan

★★☆☆☆ 2.0/5.0

₹9 Lac at ₹30000/month

Home Loan

★★☆☆☆ 2.0/5.0

⭐ Highest rated schemes

₹14 Lac at ₹3000/month

Home Loan

★★★★☆ 4.0/5.0

₹14 Lac at ₹3000/month

Home Loan

★★★★☆ 4.0/5.0

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Home Loan

★★★★☆ 4.0/5.0

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Home Loan

★★★★☆ 4.0/5.0

₹14 Lac at ₹3000/month

Home Loan

★★★★☆ 4.0/5.0

Trends

Features

The bank can act on the problems faced by the users. As soon as the user rates and reviews a scheme, it's moved to the support section if it needs to be solved.

QUANT

32 open reviews

Insurance money not creditted `lifetime insurance`
My insurance money has not been credited to my account. I have been trying since 4 months. I paid EMIs for 20 years, and now you're not giving money. What is this?

MARK AS SOLVED

Insurance money not creditted `lifetime insurance`
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MARK AS SOLVED

Dashboard

Trends

Support

Trends

Future developments

The application can be moved to a full-fledged mobile application and more complex machine learning algorithms can be used to learn from the user behavior and provide better customer experience.

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THANK YOU!