



Enabling AI Transformation

For

Banking, Financial Services and Insurance Industry (BFSI)



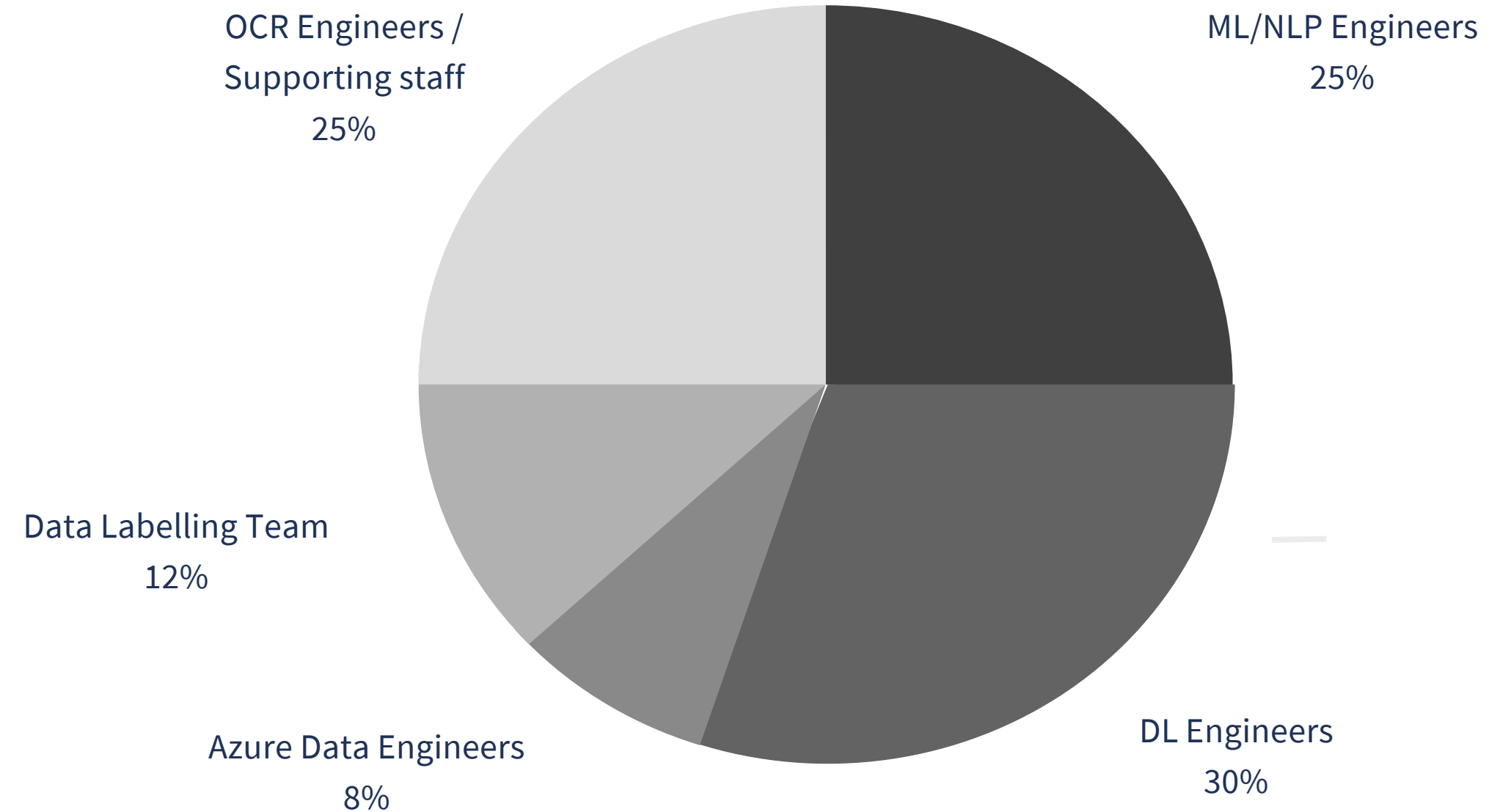
Our Team

1. MLAI Digital is an AI Startup having highly professional individuals, proficient in AI , ML , RPA , OCR , NLP & LLM .
2. In last five years we have assisted Financial firms from startups to Industry leaders, helping in achieving Business Impact through AI
3. Microsoft's preferred partner for AI projects in India

Presence

Delhi NCR
Mumbai
Bengaluru
Hyderabad

Team Size
65



Business Benefits of AI Powered Chat-Bot for website

1. Improved Customer Experience :
 - a) GPT based AI Bots giving near-Human responses, much better than normal search
 - b) Consistency – same, accurate information – everytime
 - c) Personalization – given a customer history , AI Bot customizes responses for each user
 - d) Quick response – AI's capability to churn data is much higher than Humans
2. Web Monetization : A prospect getting all questions answered, has higher chances of buying
3. Customer Insight :
 - a) Chat bot logs have rich details of customer behaviour and deciding factors. Product / Sales campaign can be modified accordingly
4. Efficiency :
 - a) Scalability – AI Bot will not slow down even as customers increase
 - b) One Stop solution for all customers visiting Website
 - c) Cost-effectiveness – reduced operation cost, releasing human resources for more complex tasks

.....and ultimately **Competitive Advantage**

Business Benefits of AI Powered Chat-Bot for Employees

1. Reliability :

- a) 24x7 availability - round the clock
- b) Consistency – consistent information and responses, ensuring uniform customer service quality
- c) Instant response -minimizing wait times
- d) Contextual response – near-human response

2. Better User experience :

- 1. Wow Factor – very often, Humans will not compete with AI , specifically with large number of documents
- 2. Reduced error : Lower error rate compared to humans, ensuring accurate information delivery
- 3. Personalization : AI learn from interactions, giving personalized responses basis preferences and past interactions.

3. Cost :

- 1. Efficiency – while Chatbot handles routine queries, complex , strategic issues are left for humans
- 2. Scalability - Chatbots can handle multiple queries simultaneously, allowing for scalability

.....and ultimately

Enhanced Employee Productivity

Universal Search

Any data source :

1. PDF
2. Excel
3. Word
4. Webpages
5. Audio
6. Video
7. Drawings
8. Hand-written Docs


Vernacular Indic

ඌ ඌ ඌ
ආ අ අ
භ භා භ

Foreign Languages




Generative AI ChatBots


**ADITYA BIRLA
CAPITAL**


MUTUAL FUNDS

Aditya Birla Sun Life AMC Limited

MyMutualFundGPT


Examples



Capabilities



Limitations

What is Mutual Fund	Allows Users to receive Curated Website Information	May occasionally generate incorrect information
Get fund related information	Remembers the last asked questions	May occasionally produce harmful instructions or biased content
Get info on NAV/AUM	Trained to Decline Inappropriate Questions	Not a substitute for professional, legal or financial advice

Hi, how can I assist you today?

Kindly type your query





**ADITYA BIRLA
CAPITAL**


© 2021, Aditya Birla Capital Inc. All Rights Reserved.


Avatar Based ChatBots


MLAI Machine Learning
Artificial Intelligence
DIGITAL TRANSFORMATION

 Hello! How can I assist you today?

 Show.

 The requested information is not available in the retrieved data. Please try another query or topic.

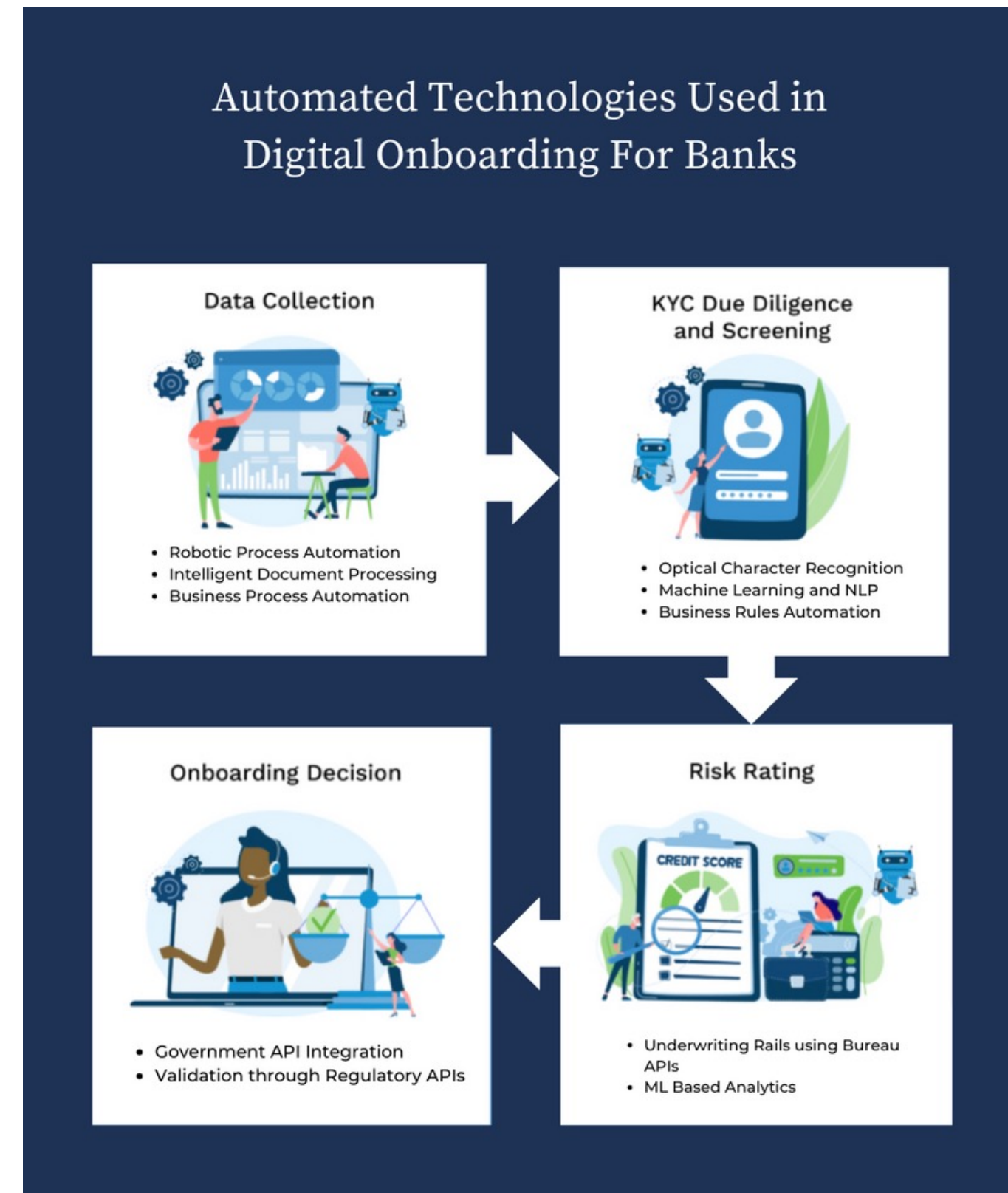
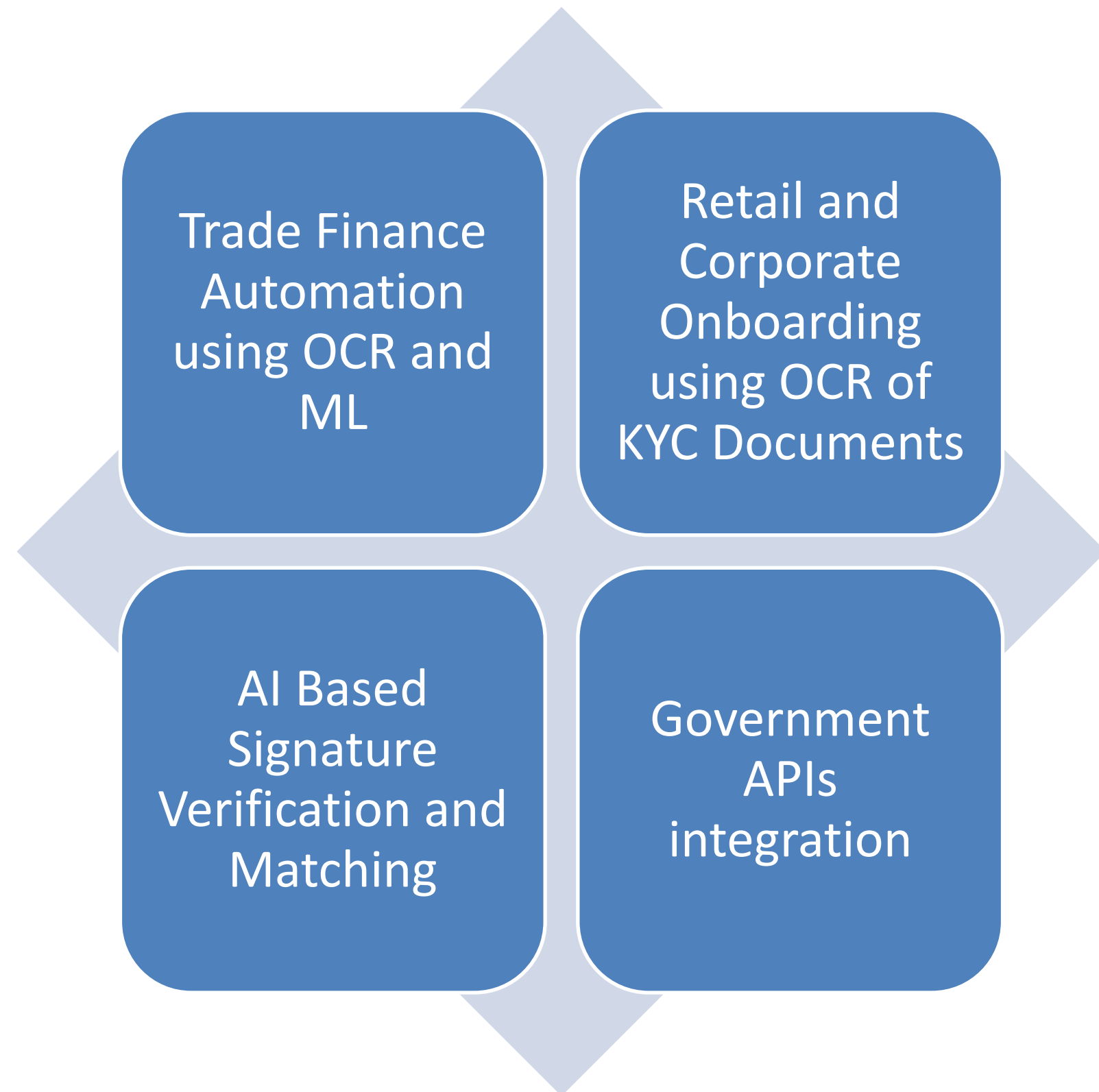
 Not able to delete and add secondary loan.

 To delete or add a secondary loan, the user needs to ensure that the secondary loan is added or deleted before the NDC completion . Additionally, the user should click on the "Add Loan" option under product details for adding a secondary loan . If the primary collateral is tagged as dropped under the "Type of Collateral" field, the user can add a secondary property .

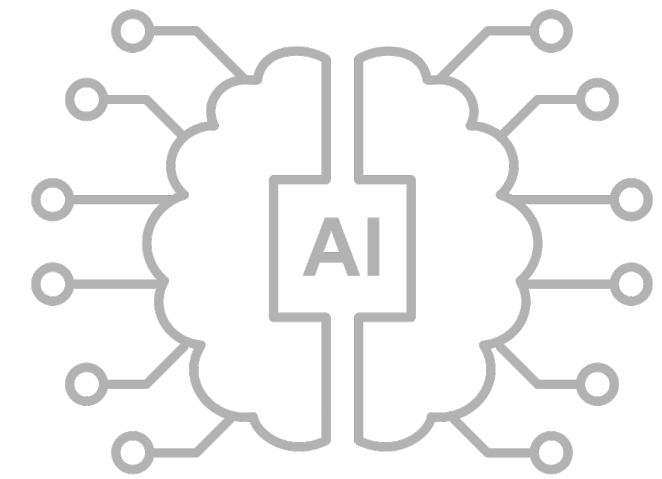


generated by AI, not recorded by a real person.

AI powered KYC



AI powered KYC & Signature Validation



New Customer Onboarding using OCR of Bank Documents

We have developed AI Solutions which uses OCR & ICR and can extract Information from Various Bank Documents which helps in expediting Customer Onboarding. For e.g. Reading data from Cheques, KYC Documents, Account Statements. Final data is Validated with Government & Regulatory APIs and pushed to Downstream Applications.

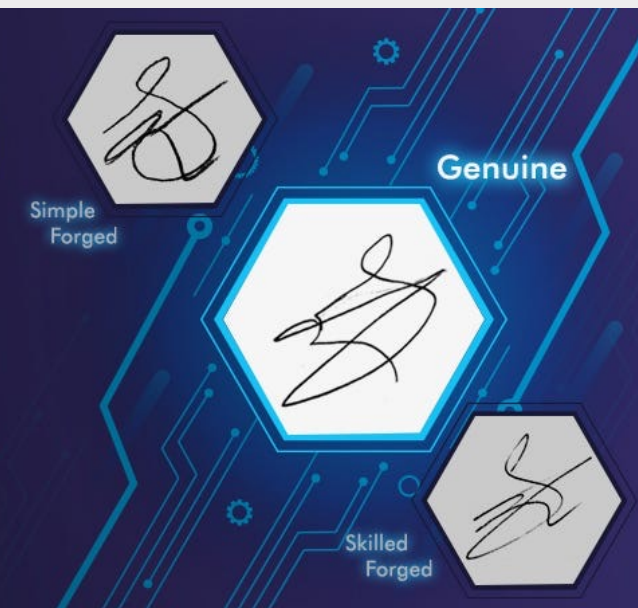
Volume – 5L Docs/Day

Signature Detection and Matching

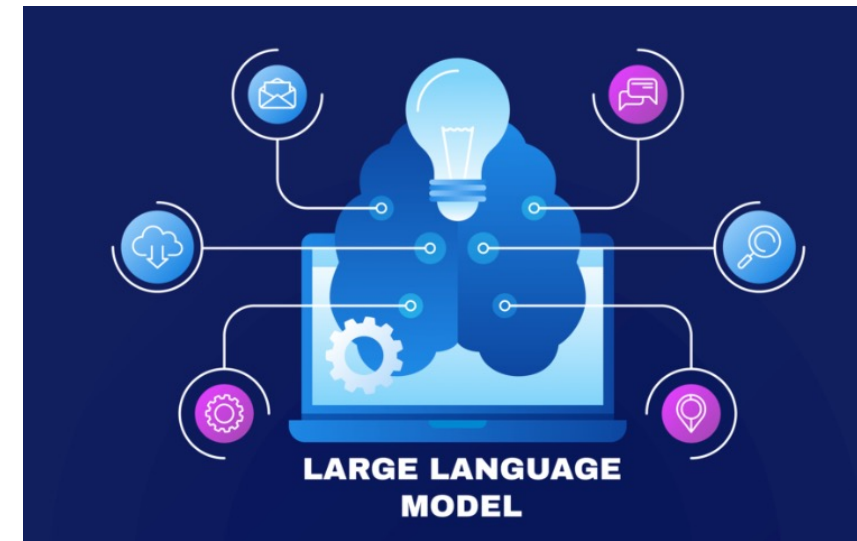
- Anomaly Detection in Documents
- Signature and Stamp Detection and Extraction
- Signature Matching

Volume - 10K/Day

Signature Fraud
Detection
Using
**Artificial
Intelligence**



Multi-Lingual OCR with LLM



**Accuracy for OCR
on
Printed Documents -
98%**



**300 Types of Bank
Documents**

**Both Structured and Unstructured
Documents**

OCR Languages:-

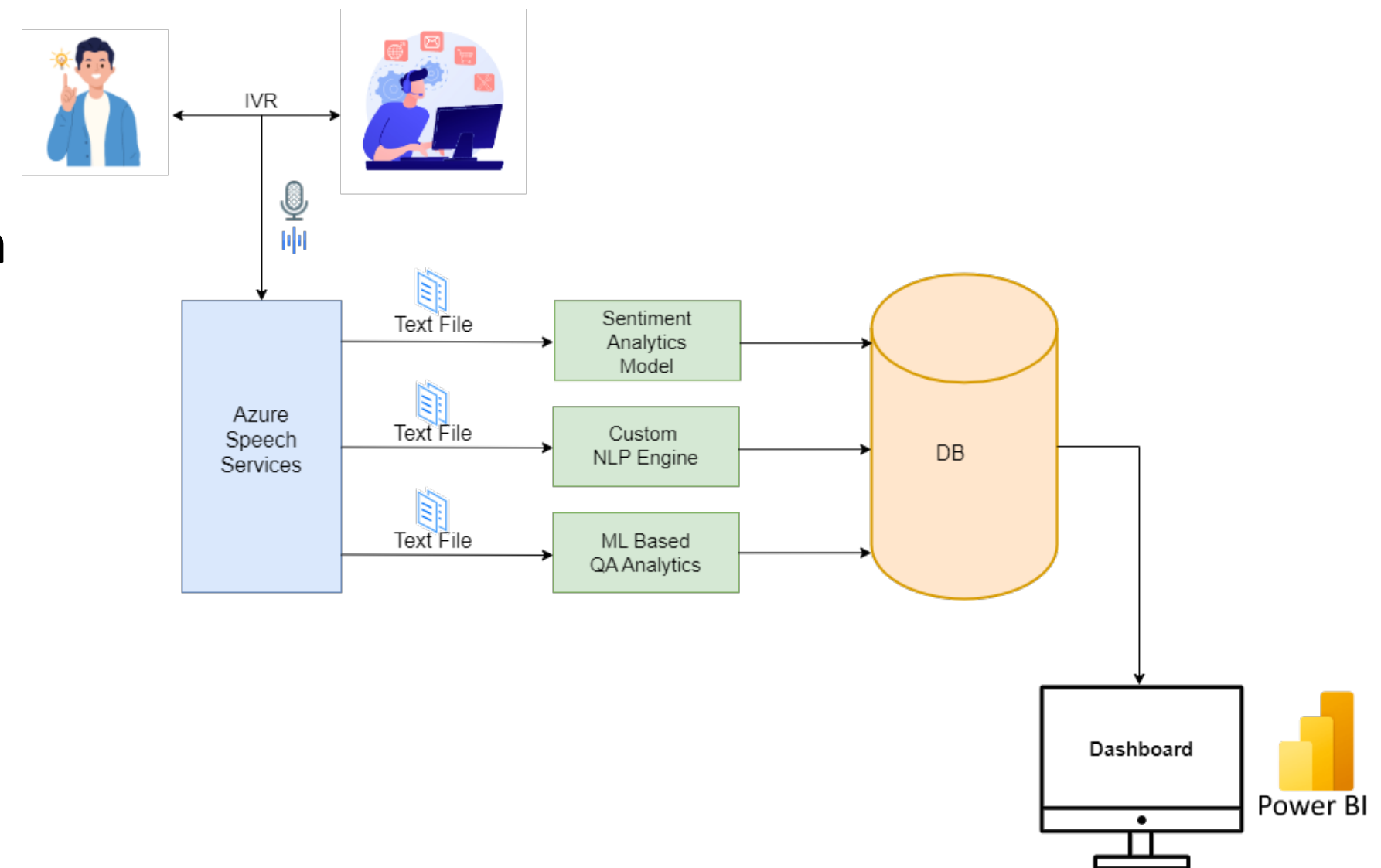


Call Centre Analytics



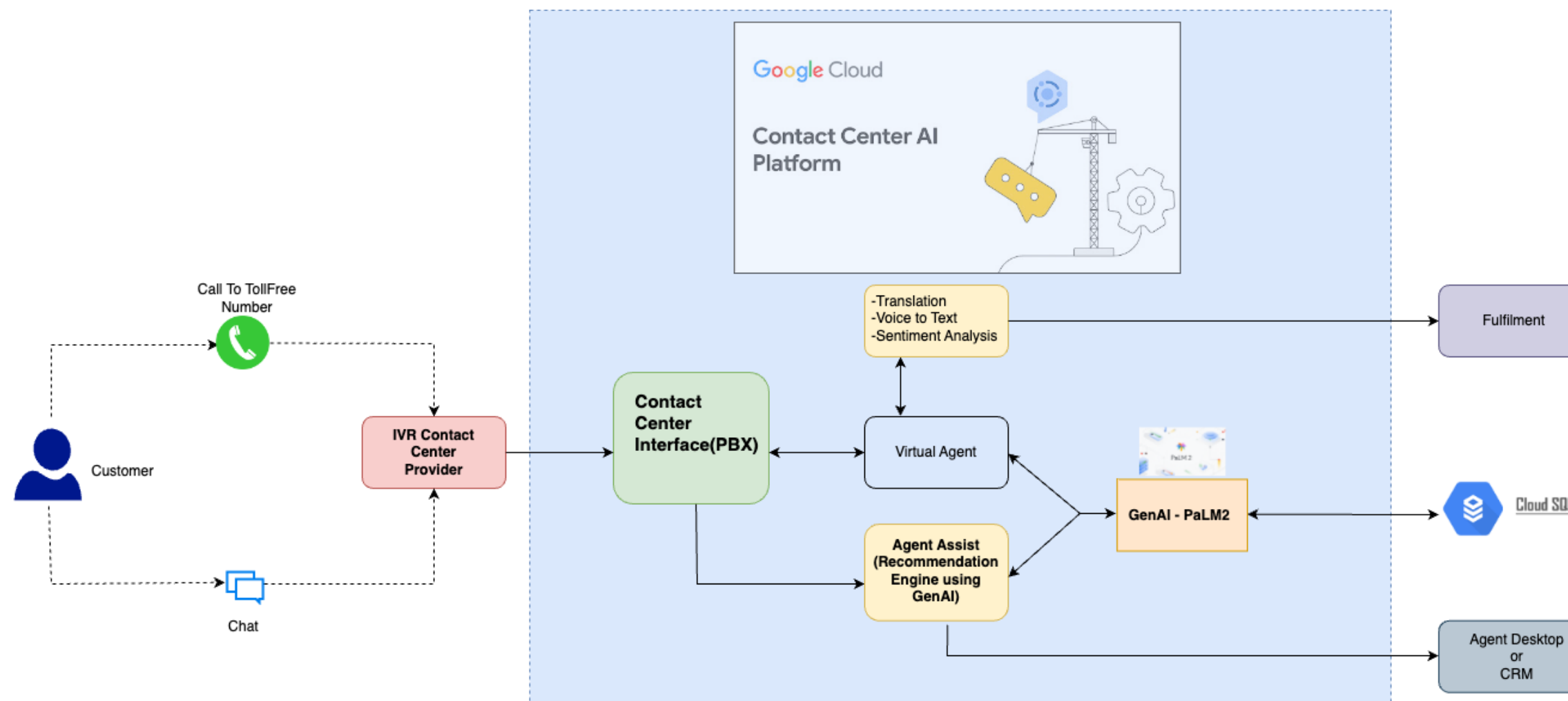
NLP & AI Based Call Center Analytics Solution
Tech - Speech Recognition and ML/DL

- Use of Cloud Speech Recognition APIs to Convert Speech into Text
- ML for Pre-Processing
- NLP for Sentiment and Semantic Analytics
- ML based QA Analytics and Score Generation
- Data Visualization on PowerBI Dashboard



Client - One of the Top Life and Health Insurance Company in the Country

Speech Recognition Integration with IVR



Related Use Cases for Insurance Sector:-

- Smart AI Based VoiceBot for Digital Collections
- Cross-Selling Recommendation on Live Calls by an ASR Engine
- **Call Center Analytics for PIVC Process(prevalent in Insurance Companies) suggested by IRDAI**
- VoiceBot for Customer Assistance
- Smart Entity Recognition and Issue Identification on the Recorded Calls happening between Customer and Agent
- Chatbot Development using GenAI(LLM)

LLM based Cognitive search



AI Based Cheque Processing(INWARD/OUTWARD) using Cognitive Engine

- Tech - **OCR** and ML/DL
- OCR to Extract Data from the Bank Cheques.
- ML for Business Rule Validation
- Integration with Mobile App

Details to be extracted:-

1. Payee Name
2. Amount in words
3. Amount in Numbers
4. Cheque Date
5. Account Number
6. All the Numbers in the Last line - MICR Code
7. Bank Name and IFSC
8. Account Holder Name
9. Date

[Signature]

Bank
DAHOD Branch

VALID FOR THREE MONTHS ONLY
3 0 6 2 0 1 8
D D M M Y Y Y Y

Pay Amund General Store Or Bearer
या धारक को

Rupees रुपये five thousand seven hundred
forty nine only अदा करें ₹ 5749/-

A/c No. 024801506410
खाता क्र.

24/4/18

[Signature]
LALITKUMAR VALABHAI BARIYA
HINABAHEN LALITKUMAR BARIYA
Please sign above

SESHAASAI (M)/CTS - 2010

॥ 3 7 1 9 3 4 ॥ 3 8 9 2 2 9 0 2 1 ॥ 5 0 6 4 1 0 ॥ 3 1

AI Based Receipts/Bill Processing using OCR

- Tech - OCR and ML/DL
- OCR to Extract Data from the Bills and Receipts.
- Integration with Mobile App



Azure-OpenAI Use Cases

Document Search for ICICI Bank

A common use case where banks receive large documents with approximately 1000 pages and a user is trying to search some relevant information out of it. Azure OpenAI is the best platform as it parses (OCR sometimes) through this data and gives accurate information to the user at the earliest. The Open AI version used is GPT 3.5 Turbo

Website Search for Aditya Birla

A mutual fund user requires a lot of information on a daily basis and the same can be a tedious task if he has to read a lot of data to gather this information. Azure OpenAI is used in the form of Chatbot which crawls data from the website and gives accurate information to the user at the earliest. it could be in the form of text, image, charts or tabular data. The Open AI version used is GPT 3.5 Turbo

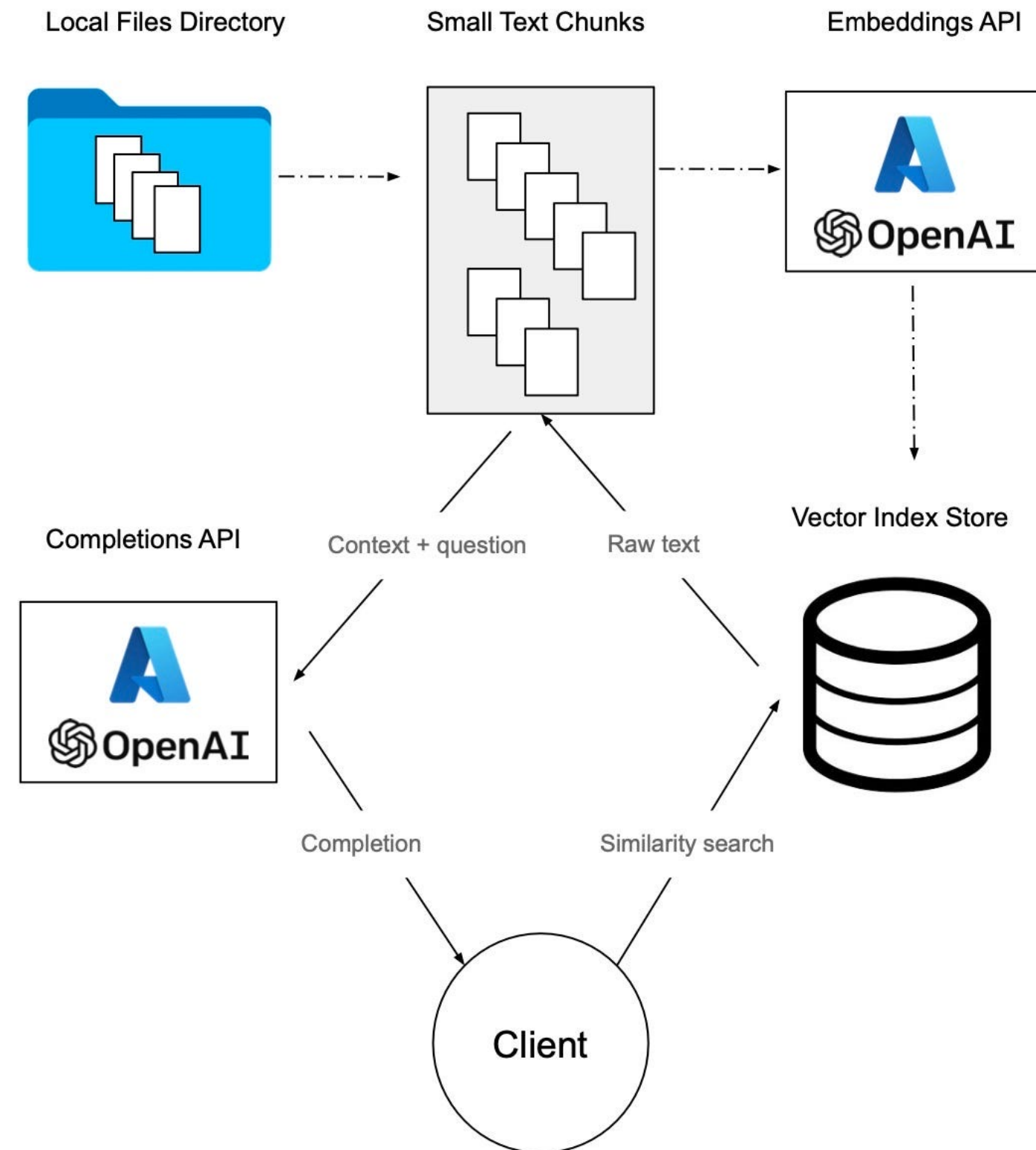
Image Search and Vice Versa

Chatbot is used to generate data from the knowledge base present on the website for the image provided. In case of text it will share the image associated with it.

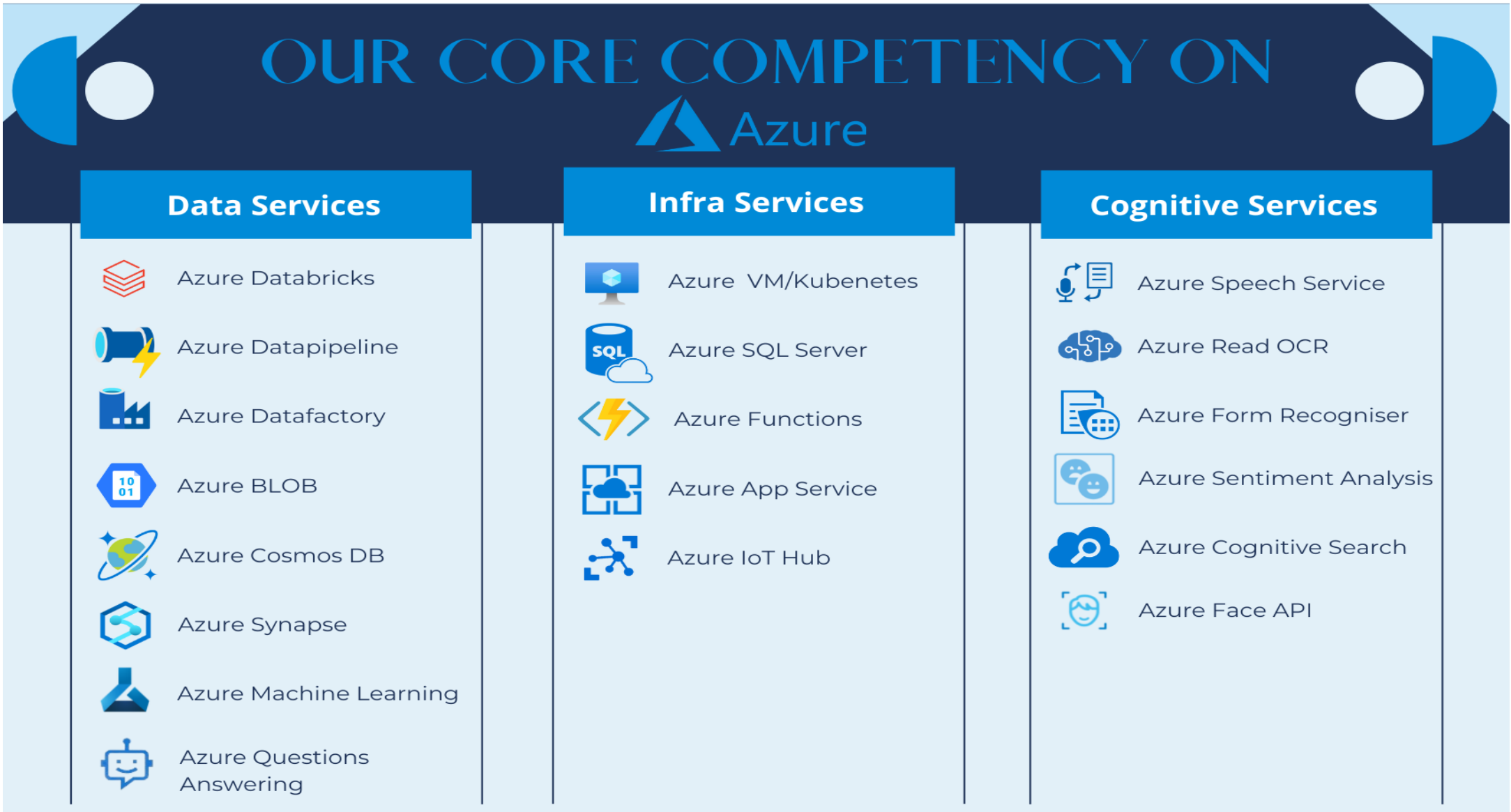
Conversation AI using GPT for a Health Insurance Company

We have used OpenAI as a core NLP technique to run behind Cognitive Speech Services which fetches information from the Website of the Health Insurance company and provide the information as a voice note

Azure-OpenAI Use Cases – Basic Architecture



Microsoft
Azure
Competencies



BFSI Customers adopting
our AI Solutions – 10

AI Engagements – 100+

AI Focused Engineers with
Doctorate Degree – 15

NASSCOM Identified
DeepTech Startup

DocAI
Use
Cases

AI-KYC –
Onboarding of
Customers at Bank
using KYC
Documents

OCR of Bank
Cheques and
Account
Statements

Trade Finance
Documents OCR
and **LLM**

OCR of Invoices
and Receipts

Signature/Stamp
Detection and
Validation

OCR of
Unstructured
Documents using
LLM and GenAI

CCAI
Use
Cases

**ChatGPT and
Azure-OpenAI**

Automatic Speech
Recognition in
integration with
IVR

Conversational AI
and Smart
VoiceBots

NLP Based NER,
Sentiment
Analytics and
Recommendation
Engine

Call Center
Analytics with
Analytics and
Protocol
Adherence

Some Customers



LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited



PROTECTING INVESTING FINANCING ADVISING



RBL BANK



ADITYA BIRLA



HEALTH

**ADITYA BIRLA HEALTH INSURANCE
COMPANY**



Contact for Details

Abhishek Singh 9891041644

abhishek.singh@mlaitech.io