

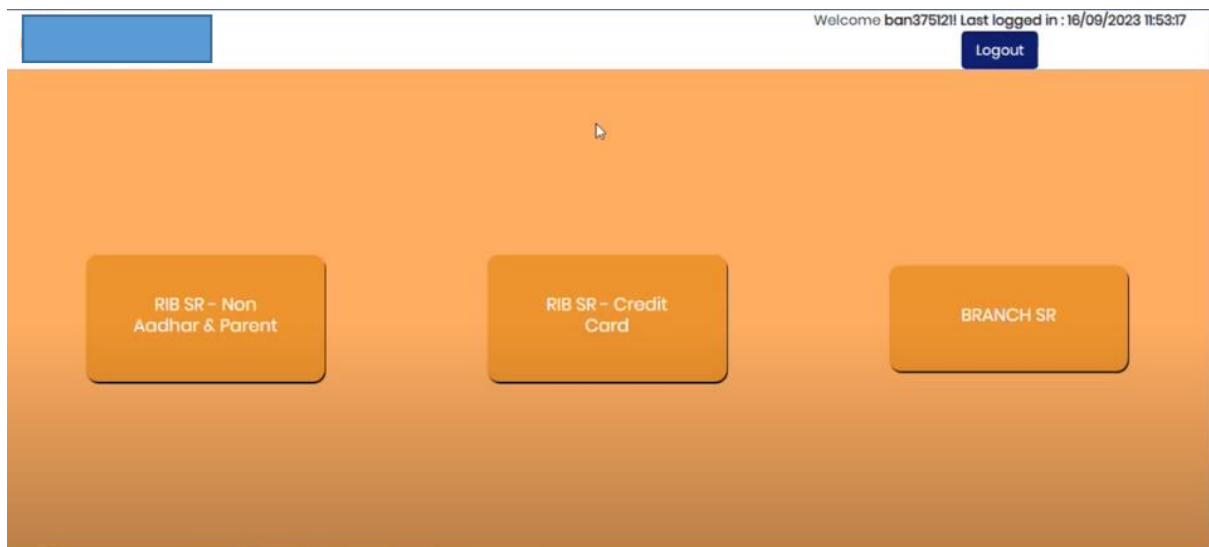
## Flowchart / Block Diagram of AI-KYC

Ai-KYC is an Ai powered tool, helping employees to:

1. Ensure that detail filled by retail customer ( account Holder ) and Details on KYC Doc submitted are matching or not
2. KYC Docs like Adhar, Voter ID are in Data lake and Details of form in sheet
3. Using ML, Tool identifies what kind of KYC Doc is it
4. Fields like Name, age, Address, Pincode, Aadhar Number are found, extracted, matched and scored
5. Basis score of each field, a Score for customer ( Account Holder ) is generated. If above threshold value, it is accepted, else rejected
6. This tool is being used by bank for KYC of existing account holders , for address changes, Name change requests

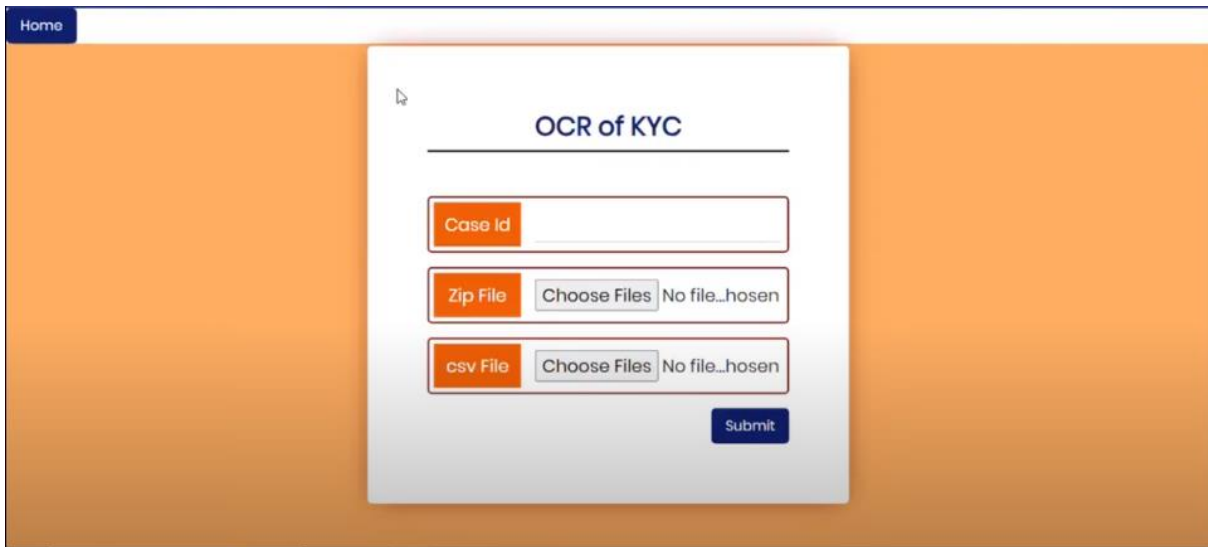


## Login Page



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Login Window for case ID , KYC Doc repository and corresponding Excel data of Account holders :



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Score generated for various fields, by matching Excel data to data from Image extract, using OCR & GenAI technique:



Comments	Expiry Date	Document Validity	House Flat Number	House Flat Number Match Score	house number match	Town	Street Road Number	Street Road
TRUE	['Not Applic	['Not Applicable']	NA	100	TRUE	NA	NA	100
Input Name Not Matching	['Not Applic	['Not Applicable']	13-Dec	100	TRUE	NA	NA	100
Input Name Not Matching	['Not Applic	['Not Applicable']	13-Dec	100	TRUE	NA	NA	100
Incomplete Address less than	['Not Applic	['Not Applicable']	A-515	0	FALSE	NA	NA	100
Incomplete Address less than	['Not Applic	['Not Applicable']	NA	0	FALSE	NA	NA	50
Not Extracting	['Not Applic	['Not Applicable']	17	0	FALSE	NA	NA	0
Input Name Not Matching	['Not Applic	['Not Applicable']	109	100	TRUE	NA	13thMain	100
Incomplete Address less than	['Not Applic	['Not Applicable']	FLAT	0	FALSE	NA	PLOT 38	71
Input Name Not Matching	['Not Applic	['Not Applicable']	11	100	TRUE	NA	6th main	88
TRUE	['Not Applic	['Not Applicable']	503	100	TRUE	NA	NA	100
Incomplete Address less than	['Not Applic	['Not Applicable']	NA	0	FALSE	NA	NA	50
Invalid OVD	['Not Applic	['Not Applicable']	G-401	0	FALSE	NA	NA	0
Input Name Not Matching	['Not Applic	['Not Applicable']	C-301	100	TRUE	NA	NA	50
Incomplete Address less than	['Not Applic	['Not Applicable']	B902	0	FALSE	NA	13/2	50
Invalid OVD	['Not Applic	['Not Applicable']	G-401	0	FALSE	NA	NA	0
TRUE	['Not Applic	['Not Applicable']	1204	100	TRUE	NA	NA	50
TRUE	['Not Applic	['Not Applicable']	1204	100	TRUE	NA	NA	50
Not Extracting	['19/10/2031	['True']	21	100	TRUE	NA	NA	100
Considering MD as first name	['Not Applic	['Not Applicable']	A-2/1	100	TRUE	NA	NA	100
TRUE	['Not Applic	['Not Applicable']	NA	100	TRUE	NA	NA	100
TRUE	['Not Applic	['Not Applicable']	5D	100	TRUE	NA	NA	50
Incomplete Address less than	['Not Applic	['Not Applicable']	NA	0	FALSE	NA	NA	50

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ML used to identify if the uploaded Doc is Aadhar / VoterID / Passport etc.

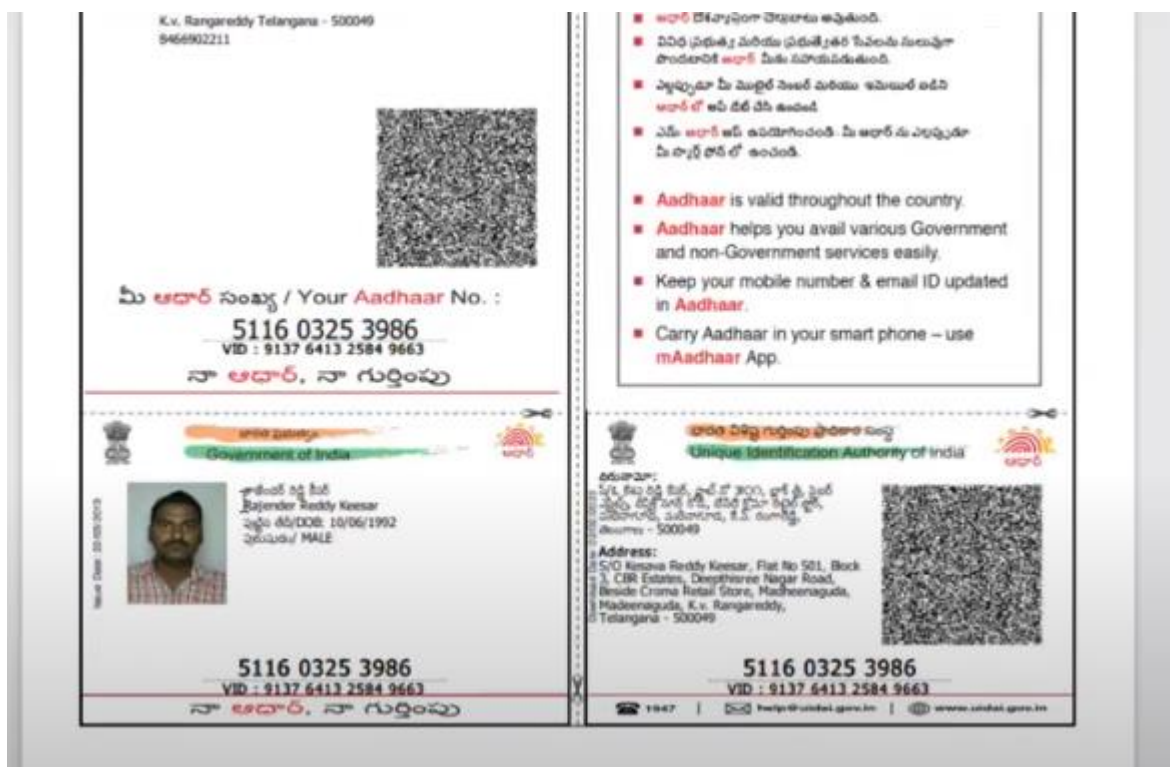
A Phrase C-301 in aadhar

Variations of Name, Address, Pincode,

Name match

Address Match

Pin-code Match



Invalid Doc

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
79																		
80	Name not extracted																	
81	SR882604901	invalid OVD	['Not App ['Not App 369]	0	FALSE	Complete	0	NA	0									
82	SR882603437	invalid OVD	['Not App ['Not Applicable]	0	FALSE		0					DIBRUGAI	0		FALSE	ground	0	
83	SR882632693		['Not App ['Not App A-301]	100	TRUE	BLDG 12	71	ASHISH O	93	MUMBAI	100					FALSE	NA	50
84	SR882029710	Little Blur OVD	['Not App ['Not App No 78]	0	FALSE	NA	0	NA	0							FALSE	NA	0
85	SR882028863	invalid OVD	['Not App ['Not App B1]	0	FALSE	135	0	ANNANA	0	MADURAI	0					FALSE	1ST FLOO	0
86	SR882016488	invalid OVD	['Not App ['Not Applicable]	0	FALSE		0			NAVI MUI	0					FALSE		0
87	SR882016541	invalid OVD	['Not App ['Not Applicable]	0	FALSE		0			VADODAI	0					FALSE		0
88	SR882017111	invalid OVD	['Not App ['Not Applicable]	0	FALSE		0			AZAMGAI	0					FALSE		0
89	SR882043324	Little Blur OVD	['Not App ['Not App 14 W]	100	TRUE	NA	100	NA	100							FALSE	NA	100
90	SR882020526	Model Not extracting	['Not App ['Not App 5-103]	0	FALSE	Road no:	0	Maruthi P	0	SANGARE	0					FALSE	/3/2	0
91	SR882023066	invalid OVD	['Not App ['Not App 2006,	0	FALSE	1 C main	0	12 Cross	0	BANGALC	0					FALSE	Ground	0
92	SR882019187	invalid OVD	['Not App ['Not Applicable]	0	FALSE		0			BANGALC	0					FALSE		0
93	SR882053413	Front Page of OVD(Aadhar) not prov	['Not App ['Not App 54/1]	100	TRUE	NA	100	1st Main	189	BANGALC	100					FALSE	2nd Floor	44
94	SR882124614	Low resolution Blur OVD	['Not App ['Not App G-150]	0	FALSE	NA	0	NA	0	HYDERAB	0					FALSE	15	0
95	SR882131449	Model Not extracting	['Not App ['Not App NA]	100	TRUE	NA	100	NA	100	KAYAM KI	45					FALSE	NA	100
96	SR882020526	Model Not extracting	['Not App ['Not App 5-103]	0	0	Road no:	0	Maruthi P	0	SANGARE	0					0	/3/2	0
97	SR882025168	Model Not extracting	['Not App ['Not App B-602]	0	0	Plot 3E	0	Sector 16	0		0		N.A.	29	0	NA	0	
98	SR882023066	invalid OVD	['Not App ['Not App 2006,	0	0	1 C main	0	12 Cross	0	BANGALC	0					0	Ground	0
99	SR882028863		['Not App ['Not App B1]	0	0	135	0	ANNANA	0	MADURAI	0					0	1ST FLOO	0
100	SR882016488		['Not App ['Not Applicable]	0	0		0			NAVI MUI	0					0		0
101	SR882028863		['Not App ['Not App B1]	0	0	135	0	ANNANA	0	MADURAI	0					0	1ST FLOO	0

If 1000 Docs uploaded, typically 30 Docs come with Error and have to be Evaluated Manually

Advantages over Traditional KYC

Table