

ONBOARDING AGENT

AI-POWERED CUSTOMER-FACING ASSISTANT FOR EKYC ONBOARDING AND
LOAN APPLICATIONS PROCESSING

INNOVATE. TRANSFORM. SUCCEED.

ADAPT TO THE NEW BUSINESS REALITY.

APRIL 2026

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Global Business Consulting

Onboarding Agent

AI-powered customer-facing assistant for eKYC onboarding and loan applications processing | Microsoft Copilot Studio

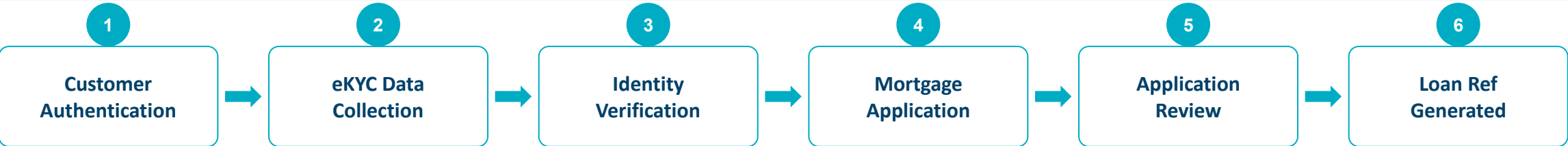
AGENT SUMMARY

AI-powered customer-facing assistant built on Copilot Studio. Handles eKYC onboarding and Processing Loan Application end-to-end through guided conversational flows — greeting customers by name, collecting information, validating identity, and submitting applications in a seamless chat experience.

BUSINESS OBJECTIVES

- ▶ Eliminate branch visits with 24/7 digital self-service channel
- ▶ Reduce KYC and application time from days to minutes
- ▶ Ensure RBI/PMLA compliance with structured data capture
- ▶ Auto-generate Loan Reference Number on submission

HOW IT WORKS



KEY BENEFITS

**24/7 Digital**
Self-service eKYC and loan application anytime, anywhere

**Instant Ref#**
Auto-generated Loan Reference Number on submission

**Compliant**
RBI/PMLA-ready structured data capture with audit trail

KEY CHALLENGES

- ▶ No live KYC API integration (Aadhaar/PAN verification)
- ▶ Authentication dependency for name pre-population
- ▶ Loan eligibility/EMI calculation not yet automated
- ▶ No mid-journey recovery if customer drops out

OUTPUT: Verified eKYC Record | Document Upload | Loan Application Processing | Auto-Generated Loan Reference Number | Audit Trail

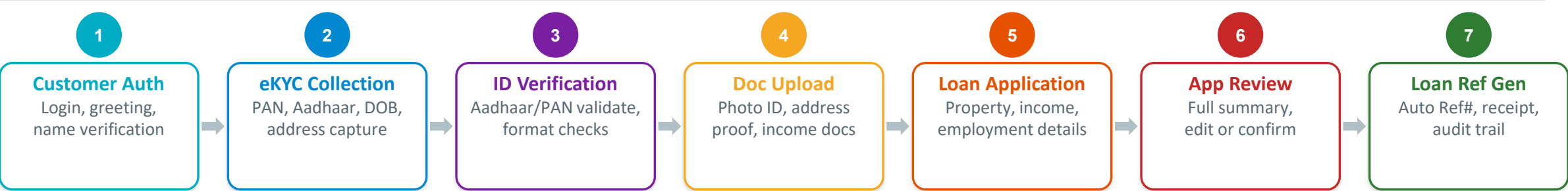
eKYC Onboarding Agent – Architecture & Agent Flow

End-to-end agent workflow: from customer authentication through eKYC data collection, identity verification, and loan application submission

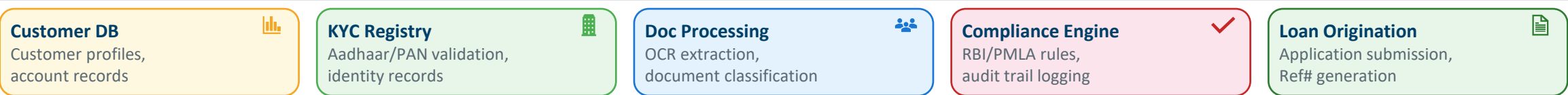
CHANNEL LAYER



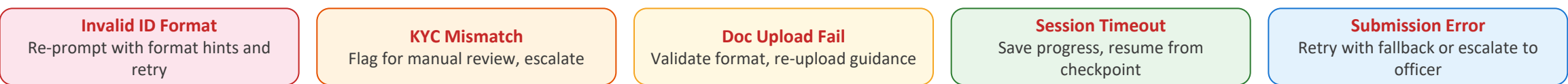
AGENT PROCESS FLOW



DATA & SERVICES LAYER



ERROR HANDLING & QUALITY GATES



OUTPUT: Verified eKYC Record | Document Upload | Loan Application Processing | Auto-Generated Loan Ref# | Audit Trail

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