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L&T Finance Launches AI-Powered Home Loan Advisor

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In a mission to reshape the home loan experience, L&T Finance Limited (LTF) has launched Knowledgeable AI (KAI), an advanced AI-driven virtual advisor designed to simplify the borrowing process. KAI debuted on LTF's newly revamped corporate website and was first introduced at the company's RAISE' 24 event. It marks a significant step in AI adoption within the financial sector.

Navigating home loans can often be daunting, filled with complex jargon, tedious calculations, and lengthy applications. KAI aims to eliminate these hurdles, particularly for first-time homebuyers, by providing instant, expert guidance at their fingertips. More than just a chatbot, KAI is an interactive AI-powered home loan consultant that offers real-time EMI calculations, personalised loan estimates, and intuitive support to simplify decision-making.

Powered by a specialised large language model (LLM) and retrieval-augmented generation (RAG) technology, KAI draws insights directly from LTF documents, ensuring users receive precise, contextual responses. Its interactive features allow users to adjust loan parameters with sliders, download EMI schedules, and even bookmark preferred options, making the process highly user-centric.

Sudipta Roy, managing director & CEO of L&T Finance, said, "With KAI, we are not just launching a chatbot; we are introducing a 24/7 AI-powered home loan guide. Our mission is to make home-buying simpler, more accessible, and stress-free. KAI does more than answer queries; it provides expert guidance across a range of home loan topics, ensuring a seamless experience for our customers."

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