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AI-Based Post Bereavement Navigation System In India

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Abstract: When someone dies in India, the surviving family members must deal with a confusing array of administrative tasks. These include reclaiming bank balances, settling insurance policies, transferring investments, and closing digital accounts. Each task involves different institutions, each with its own procedures and documentation. During a time of deep sorrow, this complexity can lead to delayed claims, forfeited benefits, and substantial financial losses. This paper presents an AI-Based Post-Bereavement Navigation System, a web-based conversational platform that uses Retrieval-Augmented Generation (RAG) to give families clear, step-by-step guidance. The system pulls information from a curated knowledge base of verified public documents and generates instructions tailored to each user's situation, such as nominee status and account type. It also creates downloadable templates for request letters to lessen user effort and minimize errors. The paper details the system architecture, methodology, and how it differs from current methods. By combining publicly available procedural information into one accessible platform, the system aims to lessen confusion and support families during one of the most administratively challenging times of their lives. This proposed system shows how retrieval-based conversational AI can tackle real-world administrative issues in sensitive situations. Index Terms: Bereavement, Conversational AI, Retrieval-Augmented Generation, Financial Guidance, Digital Asset Management, Natural Language Processing, India.

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I. INTRODUCTION

Families are greatly involved in administration after the death of a loved one. In India, surviving relatives have to cope with numerous tasks, including registration of deaths with the government, bank and insurance claims, investment and mutual fund transfers, pension payouts, and management or closure of online accounts. These procedures are regulated by other institutions, have other rules and demand various documents. This bureaucratic complexity may be too much to bear to those who are already emotionally distressed and this may cause delays, errors, and financial blows.

Although the digitization of public and financial services in India occurs at a rapid pace, there is no one platform that facilitates the users in the whole process of bereavement. Current government portals, such as Civil Registration Systems and state-wide service platforms are largely transactional systems. They enable certain actions, like the issuance of death certificates, yet presuppose the knowledge of the users

about the following actions. They fail to specify the next steps, which documents are required by different institutions, and in what sequence the administrative process should be done. Subsequently, families have to determine, decode, and accomplish various processes under the influence of stress.

General-purpose AI systems have made information available through conversations, although they are typically trained on general and unverified information. They are usually responding contrary to the existing requirements of the Indian financial institute as well as the regulatory bodies. These systems are capable of generating plausible though inaccurate or incomplete guidance, particularly in particular administrative situations. This points out a disconnect of current technology and the requirements of predictable, systematic, and applicable procedural assistance.

To address this gap, this paper proposes an AI-Based Post-Bereavement Navigation System capable of providing a correct and context-specific guidance through Retrieval-Augmented Generation (RAG). In contrast to the old-fashioned generative approaches, RAG is a mixed system of document retrieval and generation of response, whereby information is obtained via the certified procedural sources. The system enables users to communicate via a conversational interface, provide information, such as account types and nominee status, and get step-by-step instructions. It also automates the generation of request letter templates to help with claims and closure processes.

It has three contributions: (i) the work prepares a retrieval-based conversational framework of post-bereavement guidance, (ii) incorporates context-specific procedural advice across various institutions, and (iii) creates document template generation to assist in carrying out administrative tasks in practice. The remainder of this paper is structured in the following way. Part II is a review of the existing methods and limitations. Section III outlines the suggested methodology. Part IV is a description of the system architecture. Results and evaluation are discussed in Section V. Part VI concludes the paper and discusses future work.

II. RELATED WORK

A number of tools cover aspects of the post-death procedural environment in India, yet none of them provides a full guidance experience.

The most structured existing infrastructure has been provided by government digital portals. The Civil Registration System application enables the families to register death and obtain a certified online death certificate that is required in almost all subsequent processes. Portals such as Mee Seva in Andhra Pradesh and Telangana and Aaple Sarkar in Maharashtra offer access to government certificates and scheme enrollments and applications of entitlement, among others, in a single location. Although these platforms simplify the work of the government, they are established as service delivery, but not guides. They enumerate the existing services and presume that the users are conversant with the service they would like to receive, the department they need to communicate with, and the required documentation. They do not provide context, sequence of steps and the coverage of the private sector.

In addition to government systems, the general-purpose AI tools, such as large language model chatbots, serve as a source of general information in a conversational manner. A user can query regarding the procedure of claiming a bank account following a death and obtain a fairly sensible reply. Nevertheless, these instruments produce responses relying on statistics, as opposed to proven procedural documents. They are not guaranteed to be accurate to certain Indian financial or legal processes, and they do not offer step-by-step instructions. They are passive information providers and not navigators.
Some of the legal information sites such as IndianKanoon and Nyaaya provide access to statutes, case law and legal information. These resources are good reference materials but not developed as interactive guidance tools. The non-expert user who wants to learn the processes of transmission of EPF may miss important information in a pile of text in the regulations, which do not provide any clear actionable instructions.

There are also post-death administrative services offered by some professional advisory services privately and on a personalized basis. These services may be comprehensive and efficient, but they are often expensive, thus restricting access to a large number of Indian families. Also, they need human interaction with an advisor, which may result in time-delays and schedule problems.

A. Major Problems with the current Systems.

The prevailing environment has a number of constraints.

Disjointed access: Post-death operations comprise government, banking, insurance, investment, and digital sectors, and there is no one platform that coordinates advice across these sectors.

Absence of end to end navigation: Current portals only deal with single transactions without taking families through the whole procedure process.

Known knowledge: The majority of platforms assume that the user already knows what they require, which is not realistic when dealing with families that experience such processes first time and when overwhelmed by stress.

No personalization by situation: The existing systems do not tailor their guidance depending on such factors as nominee registration, joint account, or lack of some documents.

Lack of document creation: The users have to create claim letters and requests themselves and this may cause mistakes which take time to process.

Reliability concerns with generic AI: Large language models not based on verified procedural documents may provide plausible but incorrect procedural instructions.

III. METHODOLOGY

The proposed system uses a Retrieval-Augmented Generation (RAG) architecture to provide post-bereavement administrative procedures with accurate and context-sensitive procedural advice. The method combines the semantic retrieval with generating a natural language output to make sure that the answers are based on the proven procedural documentation, but not on pre-trained knowledge only.

There are four key stages of the system workflow, including query processing, document retrieval, context construction, and response generation.

The system communicates with the user via conversational interface, where users make natural language queries. These queries are handled so as to discover the identifiable objects as the type of account (e.g. banking, insurance, EPF, or digital platforms) and situational circumstances like the availability of nominees or the lack of documentation. An embedding model then converts the processed query to a semantic embedding.

The verified procedural documents gathered through government portals, financial institutions, and digital service platforms are used to create a curated knowledge base. These are processed into smaller semantically relevant pieces and stored in a vector storage using FAISS to allow similarity searching.

The system conducts a similarity-based retrieval when presented with a query to find the most relevant document segments. The highest ranked results are then utilized to form contextual input to the language model. This retrieval process makes sure that responses generated are based on domain specific and current procedural knowledge.

The language model produces a step-by-step advice according to the retrieved context that is structured. The output is structured into intelligible sections like documents required, chain of actions, institutions to be involved and overall procedure notes. This hierarchical structure makes it easier to think and enhances usability.

The system reacts further to user-specific conditions to make them more personalized. There are, for example, various procedural routes that are triggered by a nominee being registered or some documents being unavailable.

The system also assists in the automated creation of request letter templates that can be used in the processes of bank claims, insurance settlements, and account closure. These templates are then filled dynamically with user inputs and formatted to be in a practical usage.

This approach guarantees a higher level of accuracy, contextual relevance, and reliability, as it integrates retrieval-based grounding with generative abilities, which is more effective than individual AI systems

to provide domain-specific procedural advice. Its system focuses on interpretability and structured output rather than the generative creativity to achieve the reliability in procedural guidance.

IV. SYSTEM ARCHITECTURE AND DESIGN

The system proposed is a web-based chat platform that will work to take families through the process of financial and digital asset management after a death in India. It builds on a Retrieval-Augmented Generation (RAG) model to integrate information retrieval in a curated knowledge base with natural language generation to provide accurate and context-based procedural advice.

The system is constructed on modular architecture which comprises four major components namely: User Interface, Query Processor, Retrieval Engine and Language Model Handler, which are supported by a knowledge base structure.

The User Interface offers a conversational interface in which users can make natural language queries and get structured instructions. It also enables users to add contextual information and have access to document templates generated.

The Query Processor processes user input to find procedures categories and contextual situations that are relevant and used to drive the retrieval process.

The Retrieval Engine is a semantic search over a curated knowledge base of verified procedural documents in government portals, financial institutions and digital service platforms. These documents are pre-computed into small fragments and are stored as embeddings, which allows them to be readily accessed with regards to similarity.

Language Model Handler produces the structured responses based on the context retrieved. The output is systematized in distinct parts like documents needed, steps to be followed and more notes, making it easier to read and use.

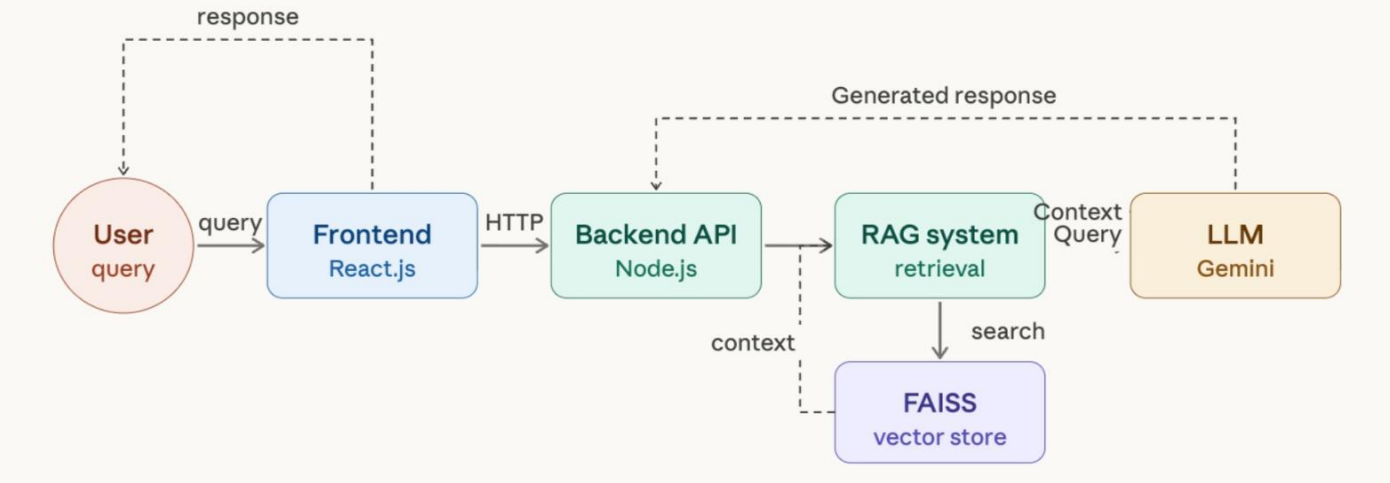

Figure 1: Architecture of the Proposed RAG-Based Post Bereavement Navigation System

The system includes context-sensitive adaptation whereby the responses may differ depending on user-specific conditions like the availability of nominees, the type of account, or the absence of documentation. This allows more customized and realistic procedural instructions.

Also, a document generation module is used to create formatted request letter templates to use in processes like bank claims, insurance settlements, and account closures. Such templates are dynamically filled with inputs of the user, which saves the user effort and the errors in the procedures.

The general workflow is that user queries are submitted, semantic search of the relevant document segments, response generated based on the context, and optional document template generated.

The system has a number of benefits compared to the existing methods. It offers centralized direction on a variety of fields, has step-by-step navigation and responds contextually to user circumstances. It also provides assistance to digital asset management that the traditional systems do not generally provide, and better reliability by basing the response on proven procedural documents.

V. RESULTS AND EVALUATION

A series of representative user queries based on the major post-bereavement procedural areas, such as banking, insurance, pension (EPF), and digital asset management was used to test the proposed system. The test is conducted based on the accuracy of responses, their contextual relevance, and performance of the system.

A. Response Accuracy

The responses generated were compared manually with official procedural guidelines that were available on both government portals and institutional sources. The system showed an accuracy of about 80-90, and it was able to give the appropriate and pertinent step-by-step guidance in the majority of the tests.

Retrieval-Augmented Generation will also be used to ensure that the responses are based on the verified documents and thus improbable that improper or deceiving instructions will be given.

B. Contextual Relevance

The system was tested on the adaptability of response according to user specific circumstances like nominee availability, joint account status and missing documentation.

The results indicate that the system generates context-aware procedural paths, providing alternative steps when required. This enhances usability by far with generic AI systems, which are usually non-personalised or only provide the same answer.

C. Response Time

The system performance was measured using the latency in creating responses. The system was able to generate the responses consistently with an average response time of 3-5 seconds so that the user experience is smooth and continuous.

D. Comparative Analysis

Comparative analysis was done with the current solutions, such as government portals and general-purpose AI systems.

Feature	Existing Systems	Proposed System
End-to-end procedural guidance	Not Supported	Supported
Context-aware responses	Not Supported	Supported
Structured step-by-step output	Limited Support	Fully Supported
Document template generation	Not Supported	Supported
Verified information grounding	Not Supported	Supported

Table 1: Comparative Analysis of Existing systems and Proposed system.

The comparison shows that the current systems are mainly offering fragmented services or general information, and the proposed system offers integrated, structured, and context-sensitive procedural advice.

E. Discussion

The analysis shows that the suggested system is able to resolve major shortcomings of the current solutions. The system offers trustworthy and systematic direction on complex administrative tasks by integrating retrieval-grounding and generative abilities.

The quality and coverage of the knowledge base however depends on the performance of the system. Response accuracy may be compromised by incomplete or up-to-date procedural information. The next stage of improvement can be paid to the enlargement of the knowledge base and real-time updates by the institutional sources.

Limitations

The system has some limitations even though it is advantageous. Its effectiveness depends on the completeness and accuracy of the curated knowledge base. The diversity of institutional processes and local policies can influence the external validity of responses. Moreover, the system is at the moment based on manual validation instead of massive user studies.

F.Case Study/ Example Scenario.

In order to demonstrate the real usability of the suggested system, we may take an example of a situation when a user needs an advice on how to claim the bank account of a deceased person without a registered nominee.

The user enters a query that explains the circumstance using the conversational interface. The system retrieves pertinent procedural documents concerning bank claim procedures and legal heir requirements. It, in this context, produces systematic instructions that outline the documents that are required, including death certificate, legal heir certificate, identity proofs and claim forms.

The system also has stepwise guidelines, such as submissions, bank validation and anticipated schedules. Also, a template request letter is created in a formatted format to help the user to start up the claim process.

This example demonstrates the system's ability to transform complex procedural information into actionable guidance tailored to user-specific conditions.

VI. CONCLUSION

The paper has provided the design and specification of an AI-Based Post Bereavement Navigation System in India. The need that the system fulfills is a real and underserved: bereaved families in India have to deal with a disjointed administrative environment (banks, insurance firms, investment platforms, government, and digital services) with little to no formal guidance and during a period when they are undergoing strong emotional turmoil.

The suggested system employs Retrieval-Augmented Generation to offer context-related, systematized, step-by-step procedural directions based on verified public documents. The combination of information across various sectors, customization of guidance to user-specific situations, and the production of downloadable templates of request letters make the system a far more complete and approachable guidance experience than any currently available tool.

The system is modelled as a pure information guidance system. It does not automate legal or financial procedures and the users are advised to confirm final procedural details with the concerned institutions. The next step of the work will be to implement and test the RAG pipeline, to broaden the knowledge base to new procedural subgroups and regional differences, and to test the usability of the system in relation to real-world conditions with bereaved family members to ensure the practical usefulness of its guidance.

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