

Project Design Phase-II
Solution Requirements (Functional & Non-functional)

Date	03 October 2022
Team ID	PNT2022TMID45005
Project Name	AI Based Discourse for Banking Industry
Maximum Marks	4 Marks

Functional Requirements:

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	Savings Account related action	<ul style="list-style-type: none">• Interest Rate Information• Type of Savings Account Creating Information• Minimum Balance• Debit Card Details• Credit Card Details
FR-2	Current Account related action	<ul style="list-style-type: none">• Type of Company• Closure Steps in Current Account• Update GSTIN• Zero Balance in Current Account
FR-3	Loan Account account related action	<ul style="list-style-type: none">• Type of Loan• Duration of approval• Availability of Loan Amounts• Status of Loan Processed• Joint Loan
FR-4	General Queries account related action	<ul style="list-style-type: none">• Working Days• List of Braches• Storage Locker Facility• Currency Conversion Facility• CIBIL• Nearest branch Information
FR-5	Net Banking account related action	<ul style="list-style-type: none">• Login Steps• Forget Password• Change Net Banking Password• Daily Limit• Types of Fund Transfer• Add new Beneficiary

Non-functional Requirements:

Following are the non-functional requirements of the proposed solution.

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	<ul style="list-style-type: none">• Chatbots which are developed using AI must be capable of answering any general banking queries.• Such as account creation, loan, net banking, other services etc.• The queries of customers should be answered immediately, also effectively including cost efficiency.
NFR-2	Security	<ul style="list-style-type: none">• The conversation held by the Chatbot with the customers should be confidential.• Chatbot provides personal and efficient communication between the user and the bank.
NFR-3	Reliability	<ul style="list-style-type: none">• Chatbots are trained very well using AI to provide solutions for the popular and frequently asked questions, thereby providing the best suited service quickly.• AI Chatbots provides a reliable end-user experience.
NFR-4	Performance	<ul style="list-style-type: none">• AI Chatbots make a great way to overcome the limitation of workload of humans.• There can be multiple instances of a single Chabot inquiring different people at the same time.• Such Chabot's work in real time, no delay happens, also with no need for the customers to wait.• It ensures faster, easier and more efficient face-time with customers.
NFR-5	Availability	<ul style="list-style-type: none">• AI Chatbots provide 24/7 service to clear all customer queries and guide them through all the banking processes.• It is available to anyone with access to the internet with basic hardware.
NFR-6	Scalability	<ul style="list-style-type: none">• AI Chatbots are helping banking industry to scale their customer service and to improve customer service satisfaction at the same time.• It can be scaled as per the requirements of the bank to include answers to queries related to any new feature or service introduced by the bank.