

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

Date	09 November 2022
Team ID	PNT2022TMID04270
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	<ul style="list-style-type: none"><li>• Document required for opening new account</li><li>• Type of Savings Account</li><li>• Minimum Balance</li><li>• Card Services and passbook services</li></ul>
FR-2	Current Account related queries	<ul style="list-style-type: none"><li>• Type of company</li><li>• Partnership and proprietary details</li><li>• Current account disclosure steps.</li><li>• Minimum monthly average balance</li><li>• Update GSTIN</li></ul>
FR-3	Loan related services	<ul style="list-style-type: none"><li>• Type of loan</li><li>• Background check</li><li>• Credit scores</li><li>• Documents required</li><li>• Status of the loan</li></ul>
FR-4	General Queries	<ul style="list-style-type: none"><li>• Bank Working days and time</li><li>• Government Schemes</li><li>• Updated RBI Policies</li><li>• ATM and bank branch</li><li>• CIBIL Score</li><li>• Locker facility</li></ul>
FR-5	Net Banking	<ul style="list-style-type: none"><li>• Login details</li><li>• Add Beneficiary</li><li>• Type of fund transfer</li><li>• Daily Limit</li><li>• Reactivating deactivated account.</li></ul>

**Non-functional Requirements:**

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

<b>FR No.</b>	<b>Non-Functional Requirement</b>	<b>Description</b>
NFR-1	<b>Usability</b>	AI based banking assistant helps commoner to clarify any queries related to savings account, current account, Loan service and net banking. IT is opened to clarify general queries too.
NFR-2	<b>Security</b>	It is developed using IBM Watson Assistant which will process the queries by retrieving the data stored on cloud. The chat bot is developed in such a way it doesn't reveal any sensitive or personal information. Also it does not disclose the name of the user currently using the bot.
NFR-3	<b>Reliability</b>	In order to immediately deliver the best service, chatbots are expertly trained using AI to offer answers to the most popular and frequently requested inquiries. Thus, the end-user experience provided by AI Chatbots is trustworthy and reliable.
NFR-4	<b>Performance</b>	Chat bot can respond to several users at same time thus enabling parallel processing of information. Since it is developed for simple assistance it occupies less memory and time of retrieval is low. In person interaction with clients will be quicker, simpler, and more effective as a result.
NFR-5	<b>Availability</b>	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	<b>Scalability</b>	Banks can improve their customer service by using this chat bot which provides spontaneity in queries processing and resolving.