

ProjectDesignPhase-II
SolutionRequirements(Functional&Non-functional)

Team ID	PNT2022TMID03539
ProjectName	AIBasedDiscourseforBankingIndustry

FunctionalRequirements:

FR No.	FunctionalRequirement(Epic)	SubRequirement(Story/Sub-Task)
FR-1	Savings Account RelatedActions	<ul style="list-style-type: none">• Typeof SavingsAccountCreationDetails• InterestRate• MinimumBalance• DebitCard• CreditCard
FR-2	Current Account RelatedActions	<ul style="list-style-type: none">• Typeof Company• CurrentAccountClosureSteps• Update GSTIN• ZeroBalanceCurrentAccount
FR-3	LoanAccountRelatedActions	<ul style="list-style-type: none">• TypeofLoan• How longfor approval• AvailableLoanAmounts• LoanStatus• Joint Loan
FR-4	General Queries RelatedActions	<ul style="list-style-type: none">• Bank WorkingDays• ListofBraches• StorageLockerFacility• CurrencyConversionFacility• CIBIL• Findanearestbranch
FR-5	NetBankingRelatedActions	<ul style="list-style-type: none">• LoginSteps• Change NetBankingPassword• DailyLimit• TypesofFundTransfer• AddBeneficiary

Non-functional Requirements:

NFR No.	Non-Functional Requirement	Description
NFR-1	Usability	Chatbots developed using AI should be able to answer any general banking queries on account creation, loan, net banking, other services etc. It addresses the queries of customers immediately and effectively in a cost efficient manner.
NFR-2	Security	The AI Chatbot maintains a confidential conversation with customers. Chatbot will provide personal and efficient communication between the user and the bank.
NFR-3	Reliability	Chatbots are trained very well using AI to provide solutions for the popular and frequently asked questions, thereby providing the best suited service quickly. Thus AI Chatbot has a reliable end-user experience.
NFR-4	Performance	AI Chatbots are a great way to overcome the limitation of workload of humans. There can be multiple instances of a single chatbot inquiring different people at the same time. Such chatbots work in real time with no need for the customers to wait. This ensures faster, easier and more efficient face-time with customers.
NFR-5	Availability	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	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 requirement of the bank to include answers to queries related to any new feature or service introduced by the bank.