

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

Date	17 October 2022
Team ID	PNT2022TMID02444
Project Name	AI Based Discourse for Banking Industry
Maximum Marks	4 Marks

**Functional Requirements:**

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	<b>Savings Account Related Actions</b>	<ul style="list-style-type: none"><li>• Type of Savings Account Creation Details</li><li>• Interest Rate</li><li>• Minimum Balance</li><li>• Debit Card</li><li>• Credit Card</li></ul>
FR-2	<b>Current Account Related Actions</b>	<ul style="list-style-type: none"><li>• Type of Company</li><li>• Current Account Closure Steps</li><li>• Update GSTIN</li><li>• Zero Balance Current Account</li></ul>
FR-3	<b>Loan Account Related Actions</b>	<ul style="list-style-type: none"><li>• Type of Loan</li><li>• How long for approval</li><li>• Available Loan Amounts</li><li>• Loan Status</li><li>• Joint Loan</li></ul>
FR-4	<b>General Queries Related Actions</b>	<ul style="list-style-type: none"><li>• Bank Working Days</li><li>• List of Branches</li><li>• Storage Locker Facility</li><li>• Currency Conversion Facility</li><li>• CIBIL</li><li>• Find a nearest branch</li></ul>
FR-5	<b>Net Banking Related Actions</b>	<ul style="list-style-type: none"><li>• Login Steps</li><li>• Change Net Banking Password</li><li>• Daily Limit</li><li>• Types of Fund Transfer</li><li>• Add Beneficiary</li></ul>

### Non-functional Requirements:

<b>NFR No.</b>	<b>Non-Functional Requirement</b>	<b>Description</b>
NFR-1	<b>Usability</b>	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	<b>Security</b>	The AI Chatbot maintains a confidential conversation with customers. Chatbot will provide personal and efficient communication between the user and the bank.
NFR-3	<b>Reliability</b>	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 Chatbots has a reliable end-user experience.
NFR-4	<b>Performance</b>	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	<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>	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.