

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

Date	28 October 2022
Team ID	PNT2022TMID54140
Project Name	AI based discourse for Banking Industry
Maximum Marks	4 Marks

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	Savings Account Creation	Questions about Kids Savings Accounts, Regular Savings Accounts, and Zero Balance Savings Accounts should be answered by the chatbot.
FR-2	Current Account Creation	Queries about Partnership and Proprietorship accounts should be able to be resolved by the chatbot.
FR-3	Loan	The chatbot should be able to answer questions about student loans, house loans, gold loans, top-up loans, and car loans.
FR-4	General Query	The chatbot should be able to respond to questions about the hours when banks are open, the currency conversion policy, storage lockers, a branch locator, a list of available branches, CIBIL, etc.
FR-5	Net Banking	What is net-banking?, features of net banking, signing up for net banking, and issues with net banking should all be answered by the chatbot.

**Non-functional Requirements:**

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

FR No.	Non-Functional Requirement	Description
NFR-1	<b>Usability</b>	To improve customer experience, financial companies are using chatbots to automate the majority of their duties, including addressing client complaints, responding to inquiries, providing investment advice, etc., They can help organisations cut customer service expenses by up to 30%.
NFR-2	<b>Security</b>	The most important part of banking is the security and privacy of customer data. We must make sure that only your bank may access the information collected from customers. Additionally, we need to incorporate a centralised authentication method with our chatbot solution.

NFR-3	<b>Reliability</b>	The truth is that money is a delicate subject. Because of this, the bot must represent two crucial qualities: security and dependability. Inaccurate transactions or errors in message interpretation can result in more serious problems, such as losing the customer.
NFR-4	<b>Performance</b>	The chatbot's speed should be quicker than the time it would take a human to write the response. The chatbot should be coupled with a knowledge-based database and configured to swiftly retrieve information.
NFR-5	<b>Availability</b>	Chatbots should be available 24/7 and not get tired. Any time of the day or night, they should be on call and prepared to respond to queries from late-night visitors or just those in other time zones.
NFR-6	<b>Scalability</b>	The chatbot should be designed scalable so that it can accommodate many users and other modules at once. The chatbot should also be designed to function in the majority of server setups. In light of this, a chatbot should be able to operate in any server environment.