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

Date	16 October 2022
Team ID	PNT2022TMID28540
Project Name	AI BASED DISCOURSE FOR BANKING INDUSTRY
Maximum Marks	4 Marks

Functional Requirements:

The following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	Greetings	As soon as a consumer joins the chatbot, it should greet them.
FR-2	Faster joining	Customers don't need to register in advance to use the bot; it will be available right away.
FR-3	Savings Account Creation Guide	The chatbot should be able to respond to inquiries about Kids Savings Accounts, Regular Savings Accounts, and Zero Balance Savings Accounts. It should also respond to the inquiries about minimum balance, interest rate, credit and debit cards.
FR-4	Current Account Creation Guide	The chatbot should be able to answer questions regarding proprietorship, partnership accounts, type of company, current account closure steps, updated GSTIN and zero balance account.
FR-5	Loan Query Clarification	The chatbot should be able to respond to inquiries on student loan, house loan, gold loan, top-up loan, and car loan. It should respond to queries like type of loan, available loan amounts, loan status and joint loan.
FR-6	General Query Clarification	The chatbot should provide information on a branch finder, bank working days, a list of nearby branches, CIBIL, storage lockers, currency conversion rules, andother subjects.
FR-7	Net Banking Clarification	The chatbot should be able to respond to inquiries regarding the features of net banking, how to sign up for it, daily limit, types of fund transfer, add beneficiary and any issues you mightbe experiencing.
FR-8	Further assistance	If it was successful in solving the customer's problem or if further help is needed, the bot should inquire once more.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	To answer questions and provide assistance as needed, AI chatbots interact with people in a manner that is highly natural. Giving consumers timely assistance is the main goal of this chatbot. It addresses the queries of customers immediately and effectively in a cost efficient manner.
NFR-2	**Security**	The safety and privacy of consumer data is the most crucial aspect of banking. We have to make sure that the client data we collect is only accessible by your bank. 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. Users consider the accuracy of the information supplied by chatbotservices to be a key element. Thus AI Chatbots 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. The chatbot should be connected to a knowledge-based database and set up to retrieve data quickly.
NFR-5	**Availability**	AI Chatbots provide 24/7 service to clear all customer queries and guide them through all the banking processes. They should always be available and ready to answer questions from guests who arrivelate at night or who are just in another time zone, whether it is during the day or night.
NFR-6	**Scalability**	Chatbots have the ability to develop to the point where they can manage difficult questions and resolve a variety of other complex questions that can only be handled by human agents. AI Chatbots are helping banking industry to scaletheir customer service and to improve customer service satisfaction at the same time. This removes chatbots' restrictions on being useful to a certain set of individuals and boosts their capacity for managing a huge number of people at once.