Analysis, interpretation, modeling

Date	12 November 2022
Team Id	PNT2022TMID43271
Project Name	AI Based Discourse for Banking Industry
Mark	2 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 RelatedActions**	- Type of Savings Account Creation Details - Interest Rate - Minimum Balance - Debit Card - Credit Card
FR-2	**Current Account RelatedActions**	- Current Account Related Actions Type ofCompany - Current Account Closure Steps - Update GSTIN ☐ Zero Balance Current Account
FR-3	**Loan Account Related Actions**	- Type of Loan - How long for approval - Available Loan Amount - Loan Status - Joint Loan
FR-4	**General Queries RelatedActions**	- Bank Working Days - List of Braches - Storage Locker Facility - Currency Conversion Facility - CIBIL - Find a nearest branch
FR-5	Net Banking Related Actions	- Login Steps - Change Net Banking Password - Daily Limit - Types of Fund Transfe - r☐ Add Beneficiary

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	Chat bots 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 Chat maintains a confidential conversation with customers. Chat will provide personal and efficient communication between the user and the bank
NFR-3	**Reliability**	Chat bots 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 Chat bots has a reliable end-user experience.
NFR-4	**Performance**	AI Chat bots are a great way to overcome the limitation of workload of humans. There can be multiple instances of a single chat bots inquiring different people at the same time. Such chat bots 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 Chat bots 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 Chat bots 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