

Here's a professionally structured Meeting Minutes template tailored for your case — a banking feature aimed at attracting customers for mortgage loans. It's formatted so it can serve as a direct input for a Business Requirements Document (BRD) later.



## **Meeting Minutes – Mortgage Loan Feature Requirement Discussion**

Date: [Insert Date]

Time: [Insert Time]

Location / Platform: [Physical location or virtual platform name]

Facilitator: [Name, e.g., Product Owner or Business Analyst]

Note Taker: [Name]

# Project: Digital Banking Enhancement – Mortgage Customer Acquisition Feature

## 1. Attendees

Name	Role	Department
[Name 1]	Product Manager	Retail Banking
[Name 2]	Business Analyst	Digital Transformation
[Name 3]	IT Solution Architect	Technology
[Name 4]	Marketing Head	Customer Experience
[Name 5]	Compliance Officer	Risk & Compliance
[Name 6]	Operations Lead	Loan Processing

## 2. Meeting Objective

To discuss and finalize preliminary business requirements for a new digital banking feature aimed at enhancing

customer acquisition and engagement for mortgage loan products.

### **3. Key Discussion Points**

#### **3.1 Business Context**

- The bank aims to increase the number of new mortgage loan customers through its digital banking app and website.
- Current challenges include:
  - Low visibility of mortgage products on digital platforms.

- Lengthy pre-approval process deterring potential customers.
- Lack of personalized offers or engagement touchpoints.

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## **3.2 Proposed Feature Overview**

- Feature Name (Tentative): “Home Loan Assist”
- Objective: To provide a seamless, personalized, and pre-approved mortgage experience through the digital channel.
- Key Capabilities Discussed:

1. AI-driven mortgage eligibility checker – instant, soft credit-based eligibility check.
2. Pre-approved loan offers displayed on the app dashboard for existing customers.
3. Mortgage calculator with real-time EMI visualization and property affordability analysis.
4. Digital document upload and e-KYC to reduce branch visits.
5. Cross-sell integration – linking insurance or renovation loans with mortgage offers.
6. Gamified referral program to incentivize customer advocacy.

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### 3.3 Business Requirements Discussed

ID	Requirement Description	Pri ori	Ow ner	Remarks
B R- 01	Enable a digital pre-qualification journey with minimal inputs	Hig h	BA / Tec h	To be embedded within the mobile app.
B R- 02	Integrate AI scoring engine for	Hig h	Data / IT	To use existing customer data
B R- 03	Introduce personalized mortgage dashboard with loan	Me diu m	Prod uct	Requires integration with CRM.
B R- 04	Enable full digital loan application	Hig h	Tec h	Needs compliance review.
B R- 05	Add referral and rewards component linked to mortgage	Lo w	Mar keti ng	Could be part of Phase 2.

### 3.4 UX / UI Considerations

- Clean, intuitive interface highlighting “Get Pre-Approved” prominently.
- Display of personalized loan limits using customer’s existing relationship data.

- Guided journey with progress tracker to enhance completion rates.

### **3.5 Compliance & Risk Notes**

- Ensure full data privacy compliance (GDPR / local regulations).
- Maintain secure transmission of documents and credit-related information.
- Require clear customer consent for data usage in eligibility checks.

### **3.6 Dependencies / Integrations**

- Core Banking System (CBS)
- CRM & Data Warehouse
- Credit Bureau API
- e-KYC and Document Verification Systems
- Marketing Automation Platform

#### 4. Decisions Made

Decision	Owner	Target Completion
Proceed with feasibility study for AI eligibility engine	IT	[Date]
Marketing to propose customer acquisition journey flow	Marketing	[Date]
BA to draft detailed BRD based on today's discussion	BA	[Date]

## 5. Action Items

Action	Owner	Deadline
Prepare functional requirement specification for “Home Loan	Business Analyst	[Date]
Validate compliance implications for digital mortgage process.	Compliance Officer	[Date]
Draft UI mockups and journey maps.	UX Designer	[Date]
Evaluate existing data models for pre-approval scoring.	Data Science	[Date]

## 6. Next Steps

- Follow-up workshop to validate feature feasibility with IT and Operations.
- Initiate customer journey prototyping in Figma.
- Begin BRD draft preparation and review cycle.

## **7. Next Meeting**

Date: [Tentative next meeting date]

Agenda: Review of draft BRD and technical feasibility findings.