### **E-Fixed Deposits** **Identifying Stakeholders – Create a list of stakeholders (as taught in Business Analysis Planning and Monitoring Knowledge Area)** Internal Stakeholders:

1. Executive Leadership:
   * Chief Executive Officer (CEO): Provides overall strategic direction and ensures the project aligns with the bank's goals.
   * Chief Digital Officer (CDO): Sponsors the project and ensures alignment with the bank's digital transformation strategy.
2. Project Management Office (PMO):
   * Project Sponsor: Champions the project and secures funding and resources.
   * Project Manager: Oversees the project, manages timelines, budgets, and ensures milestones are met.
3. Business Analysis Team:
   * Lead Business Analyst: Captures detailed requirements and performs gap analysis.
   * Business Analysts: Assist in requirement gathering, documentation, and validation.
4. IT Department:
   * Chief Information Officer (CIO): Ensures the IT strategy supports the project.
   * IT Project Manager: Manages the technical aspects of the project.
   * Software Developers: Develop the web and mobile interfaces for E-FD.
   * UI/UX Designers: Design the user interface and ensure a positive user experience.
   * Quality Assurance (QA) Team: Tests the E-FD feature to ensure it meets requirements and functions correctly.
   * Database Administrators: Manage and optimize the database for storing FD-related data.
5. Product Management:
   * Head of Product Management: Ensures the E-FD feature aligns with the bank's product strategy.
   * Product Managers: Provide insights into customer needs and market trends.
6. Operations Team:
   * Head of Operations: Ensures integration with existing banking operations.
   * Operations Staff: Manage the day-to-day operational aspects of the E-FD feature.
7. Customer Service:
   * Customer Service Manager: Prepares the team to handle queries related to the E-FD feature.
   * Customer Service Representatives: Provide support and resolve issues for customers using the E-FD feature.
8. Marketing Department:
   * Head of Marketing: Develops strategies to promote the E-FD feature.
   * Marketing Team: Executes campaigns to raise awareness and drive adoption.
9. Legal and Compliance:
   * Legal Counsel: Ensures the E-FD feature complies with legal and regulatory requirements.
   * Compliance Officer: Monitors adherence to banking regulations and internal policies.
10. Finance Department:
    * Chief Financial Officer (CFO): Oversees the financial aspects and profitability of the E-FD feature.
    * Finance Analysts: Analyse financial data related to E-FDs and provide insights.

External Stakeholders:

1. Customers:
   * Existing ABC Bank Customers: Primary users of the E-FD feature.
   * Potential Customers: Future users who may open accounts to use the E-FD feature.
2. Regulatory Bodies:
   * Banking Regulators: Ensure the E-FD feature complies with national and international banking regulations.
3. Third-Party Vendors:
   * Technology Partners: Provide software and infrastructure support.
   * Consultants: Offer expertise in implementing and optimizing the E-FD feature.
4. Shareholders:
   * Investors and Shareholders: Interested in the financial performance and strategic direction of the bank.

**Create As-Is and Future Process map (using flowcharts). You can use any of the popular tools in the market like Microsoft Visio, Lucid Chart, Creately, Pidoco, or Balsamiq**

A diagram of a process map

Description automatically generated

**As a Business Analyst working on this project, find out the scope of online FD creation. Write down the main features that need to be developed.**

#### 1. User Interface and User Experience

* **Web and Mobile Integration:**
  + Develop a user-friendly interface for both web and mobile banking platforms to create fixed deposits online.
* **FD Rates Display:**
  + Display various FD rates based on deposit amount and user type (normal/senior citizen).
* **FD Calculator:**
  + Implement a calculator where users can input their age and deposit amount to see the maturity amount.

#### 2. Account Management

* **Multiple Account Selection:**
  + Allow users to choose which of their ABC Bank accounts (savings or current) to debit for the FD.
* **Maturity Instructions:**
  + Provide options for users to choose how they want the FD to be handled upon maturity (renew for the same tenor or credit to a specific account).

#### 3. Joint Accounts and Nominees

* **Joint FD Creation:**
  + Enable users to create joint FDs by capturing details of the joint account holder, including Social Security Number (SSN).
* **Nominee Information:**
  + Allow users to designate a nominee and collect relevant details. If the nominee is a minor, capture guardian details as well.

#### 4. Documentation and Communication

* **Email Confirmation:**
  + Automatically send an email with a PDF copy of the FD details to the user once the FD is created.
* **Online Document Access:**
  + Ensure the PDF copy of the FD is accessible through both the online banking and mobile banking accounts.

#### 5. Reporting and Analytics

* **Report Generation:**
  + Create reports on:
    - Total value of FDs for users with tenors of less than 6 months.
    - Total value of FDs for senior citizens with tenors of less than 6 months.
    - Total value of FDs for users with tenors between 6 months 1 day and 1 year.
    - Total value of FDs for senior citizens with tenors between 6 months 1 day and 1 year.
    - Number of FDs exceeding 1.5 million USD for normal users.
    - Number of FDs exceeding 1.5 million USD for senior citizen users.

#### 6. Security and Compliance

* **Authentication and Authorization:**
  + Ensure secure login processes for users accessing the E-FD feature through online and mobile banking.
* **Regulatory Compliance:**
  + Ensure all features comply with banking regulations and internal policies.

**Write the in-scope and out-of-scope items for this software.**

The in-scope items for the E-Fixed Deposit (E-FD) project at ABC Bank include the in-scope items for the E-Fixed Deposit (E-FD) project at ABC Bank include

User Interface and User Experience

1. Web and Mobile Integration:
   * Development of user-friendly interfaces for both web and mobile platforms to facilitate online FD creation.
2. FD Rates Display:
   * Dynamic display of FD rates based on deposit amount and user type (normal/senior citizen).
3. FD Calculator:
   * Implementation of a calculator where users can input their age and deposit amount to see the maturity amount.

Account Management

1. Multiple Account Selection:
   * Allow users to choose which ABC Bank account (savings or current) to debit for the FD.
2. Maturity Instructions:
   * Options for users to select how they want the FD to be handled upon maturity (renew for the same tenor or credit to a specific account).

Joint Accounts and Nominees

1. Joint FD Creation:
   * Capture details of joint account holders, including Social Security Number (SSN).
2. Nominee Information:
   * Allow users to designate a nominee and capture relevant details. If the nominee is a minor, collect guardian details as well.

Documentation and Communication

1. Email Confirmation:
   * Automatically send an email with a PDF copy of the FD details to the user once the FD is created.
2. Online Document Access:
   * Ensure the PDF copy of the FD is accessible through both the online banking and mobile banking accounts.

Reporting and Analytics

1. Report Generation:
   * Generate detailed reports on FD values and counts segmented by user type (normal/senior citizen) and tenor:
     + Total value of FDs for users with tenors of less than 6 months.
     + Total value of FDs for senior citizens with tenors of less than 6 months.
     + Total value of FDs for users with tenors between 6 months 1 day and 1 year.
     + Total value of FDs for senior citizens with tenors between 6 months 1 day and 1 year.
     + Number of FDs exceeding 1.5 million USD for normal users.
     + Number of FDs exceeding 1.5 million USD for senior citizen users.

Security and Compliance

1. Authentication and Authorization:
   * Implementation of secure login processes for users accessing the E-FD feature through online and mobile banking.
2. Regulatory Compliance:
   * Ensure all features comply with banking regulations and internal policies.

Out-of-Scope Items

The out-of-scope items for the E-Fixed Deposit project are those functionalities, features, and activities that are not directly related to the core objectives of enabling online FD creation and management through ABC Bank's online and mobile platforms. These include:

1. In-Branch Fixed Deposit Creation:
   * Any enhancements or changes to the existing manual process of creating fixed deposits at physical bank branches.
2. Non-ABC Bank User Access:
   * Allowing non-ABC Bank users to create fixed deposits. This will be considered for future phases but is out of scope for the initial implementation.
3. Third-Party Account Integration:
   * Integration with accounts from other financial institutions for debiting funds to create an FD.
4. International Fixed Deposit Rates:
   * Display and management of FD rates for currencies other than USD or different regional rates for international branches.
5. Advanced Financial Planning Tools:
   * Development of sophisticated financial planning or advisory tools beyond the basic FD calculator.
6. Offline Communication Channels:
   * Any enhancements or changes to offline communication channels (e.g., postal mail confirmations, printed FD certificates).
7. Additional Financial Products:
   * Development or enhancement of other financial products such as loans, credit cards, or insurance offerings.
8. Marketing Campaigns:
   * Execution of marketing campaigns or promotional activities related to the E-FD feature, though these will be closely coordinated with the marketing department.
9. Legacy System Upgrades:
   * Upgrades or enhancements to legacy banking systems that are not directly related to the online FD creation process.
10. User Training and Education Programs:
    * Comprehensive training and education programs for all bank staff and customers, although basic user guides and support will be provided.
11. Mobile App Overhaul:
    * Complete redesign or major overhaul of the existing mobile banking app beyond the necessary updates to support E-FD functionality.
12. Non-FD Related Reports:
    * Generation of reports unrelated to fixed deposits or those that fall outside the specified report generation requirements.

**Write out the business requirements, both functional and nonfunctional requirements.**

Business Requirements for E-Fixed Deposit (E-FD) Project

**Functional Requirements**

1. User Interface and User Experience:
   * Web and Mobile Integration:
     + The system shall provide a user-friendly interface for creating fixed deposits on both web and mobile banking platforms.
   * FD Rates Display:
     + The system shall display various FD rates based on the deposit amount and user type (normal/senior citizen).
   * FD Calculator:
     + The system shall provide a calculator where users can input their age and deposit amount to view the maturity amount.
2. Account Management:
   * Multiple Account Selection:
     + The system shall allow users to select which ABC Bank account (savings or current) to debit for the FD.
   * Maturity Instructions:
     + The system shall provide options for users to choose how they want the FD to be handled upon maturity:
       - Renew FD for the same tenor.
       - Credit maturity amount to the selected savings or current account.
3. Joint Accounts and Nominees:
   * Joint FD Creation:
     + The system shall capture details of joint account holders, including Social Security Number (SSN).
   * Nominee Information:
     + The system shall allow users to designate a nominee and capture relevant details. If the nominee is a minor, the system shall collect guardian details as well.
4. Documentation and Communication:
   * Email Confirmation:
     + The system shall automatically send an email with a PDF copy of the FD details to the user once the FD is created.
   * Online Document Access:
     + The system shall ensure the PDF copy of the FD is accessible through both the online banking and mobile banking accounts.
5. Reporting and Analytics:
   * Report Generation:
     + The system shall generate detailed reports on FD values and counts segmented by user type (normal/senior citizen) and tenor:
       - Total value of FDs for users with tenors of less than 6 months.
       - Total value of FDs for senior citizens with tenors of less than 6 months.
       - Total value of FDs for users with tenors between 6 months 1 day and 1 year.
       - Total value of FDs for senior citizens with tenors between 6 months 1 day and 1 year.
       - Number of FDs exceeding 1.5 million USD for normal users.
       - Number of FDs exceeding 1.5 million USD for senior citizen users.
6. Security and Compliance:
   * Authentication and Authorization:
     + The system shall implement secure login processes for users accessing the E-FD feature through online and mobile banking.
   * Regulatory Compliance:
     + The system shall ensure all features comply with banking regulations and internal policies.

**Non-Functional Requirements**

1. Performance:
   * The system shall handle at least 10,000 simultaneous user sessions without performance degradation.
   * The system shall respond to user actions within 2 seconds during peak hours.
2. Scalability:
   * The system shall be scalable to support future enhancements and increased user load.
   * The system shall allow for easy addition of new features or modules without major redesign.
3. Availability:
   * The system shall have an uptime of 99.9%, ensuring high availability to users.
   * The system shall support failover and disaster recovery mechanisms to minimize downtime.
4. Security:
   * The system shall ensure data encryption in transit and at rest to protect user information.
   * The system shall adhere to industry-standard security practices and protocols.
   * The system shall include regular security audits and vulnerability assessments.
5. Usability:
   * The system shall provide an intuitive and easy-to-navigate interface for all user types.
   * The system shall include comprehensive help documentation and support options.
6. Compatibility:
   * The system shall be compatible with the latest versions of major web browsers (e.g., Chrome, Firefox, Safari, Edge).
   * The system shall support both iOS and Android platforms for mobile banking.
7. Maintainability:
   * The system shall be designed for easy maintenance and updates.
   * The system shall provide clear and comprehensive logging to assist with troubleshooting and support.
8. Compliance:
   * The system shall comply with all relevant banking regulations and standards, including data protection laws such as GDPR and CCPA.
   * The system shall ensure accessibility standards are met to accommodate users with disabilities.

**Draw wireframes or mock screens for any two of the features. Use the technique prototyping or wireframing that is taught in the training. You can use any of the wireframing tools like Microsoft PowerPoint, Microsoft Word, Balsamiq, Sketch, Adobe XD, Adobe ILLustrator, Figma, UXPin, InVision Studio, Invision Freehand, or Moqups.**

A calculator screen with numbers and text

Description automatically generated  
  
A screenshot of a computer screen

Description automatically generated

**Make a product backlog of user stories for the given case study. User Stories should be in the format of as a <type of user>, I want <goal> so that <reason>**

**For each story, write the acceptance criteria**

User Interface and User Experience

1. User Story:
   * As a user, I want to create a fixed deposit online so that I do not have to visit the bank branch.
   * Acceptance Criteria:
     + The user can navigate to the FD creation section on both web and mobile platforms.
     + The user can fill out all required fields (amount, duration, account selection, etc.).
     + The user can successfully submit the FD creation form and receive confirmation.
2. User Story:
   * As a user, I want to see the fixed deposit rates for different amounts and tenors so that I can make an informed decision.
   * Acceptance Criteria:
     + FD rates are displayed dynamically based on the selected amount and duration.
     + The rates are categorized for normal users and senior citizens.
     + The user can view rates for all defined tenors and amounts.
3. User Story:
   * As a user, I want to use an FD calculator to input my age and deposit amount so that I can see the maturity amount.
   * Acceptance Criteria:
     + The calculator allows input of age and deposit amount.
     + The maturity amount is displayed based on the current interest rates.
     + The calculator provides accurate results for both normal users and senior citizens.

Account Management

1. User Story:
   * As a user, I want to select from my multiple bank accounts to debit for the FD so that I can choose the most suitable account.
   * Acceptance Criteria:
     + The user can see a list of their accounts when creating an FD.
     + The user can select any of their accounts for debiting the FD amount.
     + The selected account is successfully debited for the FD amount upon confirmation.
2. User Story:
   * As a user, I want to set maturity instructions for my FD so that I can decide whether to renew it or credit it to my account upon maturity.
   * Acceptance Criteria:
     + The user can select renewal or credit options during FD creation.
     + The selected maturity instruction is displayed in the FD details.
     + The system processes the maturity instruction correctly upon FD maturity.

Joint Accounts and Nominees

1. User Story:
   * As a user, I want to create a joint fixed deposit so that I can share the investment with another person.
   * Acceptance Criteria:
     + The user can add a joint account holder during FD creation.
     + The system captures and validates the joint account holder’s details, including SSN.
     + The joint FD is created and reflected in both account holders' profiles.
2. User Story:
   * As a user, I want to enter the details of a nominee for my FD so that my investment is managed according to my wishes if something happens to me.
   * Acceptance Criteria:
     + The user can add a nominee during FD creation.
     + The system captures and validates the nominee's details.
     + The nominee information is correctly associated with the FD.
3. User Story:
   * As a user, I want to provide guardian details if the nominee is a minor so that the investment is properly managed until the nominee reaches adulthood.
   * Acceptance Criteria:
     + The user can indicate if the nominee is a minor.
     + The system prompts for guardian details if the nominee is a minor.
     + The guardian details are correctly associated with the nominee and FD.

Documentation and Communication

1. User Story:
   * As a user, I want to receive an email confirmation with a PDF copy of my FD details so that I have a record of my investment.
   * Acceptance Criteria:
     + The user receives an email with a PDF attachment upon successful FD creation.
     + The PDF contains all relevant details of the FD.
     + The email is sent to the user’s registered email address.
2. User Story:
   * As a user, I want to access the PDF copy of my FD through my online and mobile banking accounts so that I can view my FD details anytime.
   * Acceptance Criteria:
     + The PDF copy of the FD is accessible from the user’s online and mobile banking accounts.
     + The PDF is stored in the user’s document section and can be downloaded or viewed.
     + The PDF remains accessible for the duration of the FD.

Reporting and Analytics

1. User Story:
   * As a bank manager, I want to generate a report on the total value of FDs for users with tenors of less than 6 months so that I can analyze short-term investments.
   * Acceptance Criteria:
     + The report accurately reflects the total value of FDs with tenors of less than 6 months.
     + The report can be generated on demand and is available in a readable format.
     + The report is segmented by user type (normal/senior citizen).
2. User Story:
   * As a bank manager, I want to generate a report on the total value of FDs for senior citizens with tenors of less than 6 months so that I can understand the investment behavior of senior citizens.
   * Acceptance Criteria:
     + The report accurately reflects the total value of FDs for senior citizens with tenors of less than 6 months.
     + The report can be generated on demand and is available in a readable format.
     + The report is segmented by user type (normal/senior citizen).
3. User Story:
   * As a bank manager, I want to generate a report on the total value of FDs for users with tenors between 6 months 1 day and 1 year so that I can analyze medium-term investments.
   * Acceptance Criteria:
     + The report accurately reflects the total value of FDs with tenors between 6 months 1 day and 1 year.
     + The report can be generated on demand and is available in a readable format.
     + The report is segmented by user type (normal/senior citizen).
4. User Story:
   * As a bank manager, I want to generate a report on the total value of FDs for senior citizens with tenors between 6 months 1 day and 1 year so that I can understand the investment behavior of senior citizens for medium-term deposits.
   * Acceptance Criteria:
     + The report accurately reflects the total value of FDs for senior citizens with tenors between 6 months 1 day and 1 year.
     + The report can be generated on demand and is available in a readable format.
     + The report is segmented by user type (normal/senior citizen).
5. User Story:
   * As a bank manager, I want to generate a report on the number of FDs exceeding 1.5 million USD for normal users so that I can monitor large investments.
   * Acceptance Criteria:
     + The report accurately reflects the number of FDs exceeding 1.5 million USD for normal users.
     + The report can be generated on demand and is available in a readable format.
     + The report includes details of each qualifying FD.
6. User Story:
   * As a bank manager, I want to generate a report on the number of FDs exceeding 1.5 million USD for senior citizen users so that I can monitor large investments from senior citizens.
   * Acceptance Criteria:
     + The report accurately reflects the number of FDs exceeding 1.5 million USD for senior citizens.
     + The report can be generated on demand and is available in a readable format.
     + The report includes details of each qualifying FD.

Security and Compliance

1. User Story:
   * As a user, I want to securely log in to my online and mobile banking accounts so that I can safely create and manage my FD.
   * Acceptance Criteria:
     + The system requires secure login credentials for access.
     + Multi-factor authentication is available for enhanced security.
     + The system logs and monitors login attempt for security purposes.
2. User Story:
   * As a compliance officer, I want the FD creation process to adhere to banking regulations so that the bank remains compliant with legal requirements.
   * Acceptance Criteria:
     + The FD creation process follows all relevant banking regulations.
     + The system logs compliance checks and reports any violations.
     + Regular audits ensure ongoing compliance with regulations.

Additional Features

1. User Story:
   * As a user, I want to receive notifications about the maturity of my FD so that I am reminded to act.
   * Acceptance Criteria:
     + The user receives notifications via email and mobile app as the FD maturity date approaches.
     + Notifications include options for the user to choose actions upon maturity.
     + The user can configure notification preferences in their account settings.
2. User Story:
   * As a user, I want to view the history of my fixed deposits so that I can track my investment performance over time.
   * Acceptance Criteria:
     + The user can access a history of all their FDs through their online and mobile banking accounts.
     + The history includes details of each FD, such as amount, duration, interest rate, and maturity.
     + The user can download or print their FD history for record-keeping.
3. User Story:
   * As a user, I want to update my contact information online so that I receive all communications related to my FD.
   * Acceptance Criteria:
     + The user can update their contact information (email, SMS)

**Create a dashboard for senior management to view FDs created over the last 6 months. Make assumptions as appropriate and create the dashboard using your own mock data. For any missing data, make your assumptions to create mock data. Write down the assumptions as well.**

**A screenshot of a graph

Description automatically generated**

**Create a bar graph showing the FD sales for different periods of investment. Draw two bar graphs: one for normal users and other for senior citizens. label the chart drawn correctly so that senior management gets a clear report of sales.**

**Arrange the data above in excel in an ascending and descending order.**

**Using VLOOKUP for product code HDH, find the rate for senior citizens for amounts less than 2 crores.**  
A screenshot of a spreadsheet

Description automatically generated

**Using VLOOKUP for product code YFF, find the rate for senior citizens for amounts less than 2 crores.**  
  
A grid of white paper

Description automatically generated