**PROJECT DESIGN PHASE-II**

**Functional Requirement**

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| Date | 17 October 2022 |
| Team ID | PNT2022TMID51074 |
| Project Name | AI Based Discourse for Banking Industry |
| Maximum Marks | 4 Marks |

**Functional Requirements:**

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| **FR No.** | **Functional Requirement (Epic)** | **Sub Requirement (Story / Sub-Task)** |
| FR-1 | **Savings Account Related Actions** | * Type of Savings Account Creation Details * Interest Rate * Minimum Balance * Debit Card * Credit Card |
| FR-2 | **Current Account Related Actions** | * Type of Company * 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 Amounts * Loan Status * Joint Loan |
| FR-4 | **General Queries Related Actions** | * 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 Transfer * Add Beneficiary |

**Non-functional Requirements:**

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| **NFR No.** | **Non-Functional Requirement** | **Description** |
| NFR-1 | **Usability** | AI-powered chat bots should be able to respond to any general banking questions like opening an account, getting a loan, utilising net banking, and other services. It quickly and effectively responds to client questions while being economical. AI-powered chat bots should be able to respond to any general banking questions like opening an account, getting a loan, utilising net banking, and other services. It quickly and effectively responds to client questions while being economical. |
| NFR-2 | **Security** | conversations with the AI Chat bot are kept private. A chat bot will facilitate effective and intimate communication between the user and the bank. |
| NFR-3 | **Reliability** | Chat bots are expertly educated using AI to instantly deliver the best service by offering answers to the most popular and frequently requested inquiries. AI Chat bots offer a trustworthy user experience as a result. |
| NFR-4 | **Performance** | AI chat bots are a fantastic solution to get around the human workforce's workload restrictions. A single chat bot may ask different people questions in different ways at the same time. These chat bots operate instantly, so users don't have to wait. This means that face time with clients is quicker, simpler, and more effective. |
| NFR-5 | **Availability** | AI chat bots are always available to answer consumer questions and walk them through the various banking procedures. Anyone who has internet access and some basic devices can use it. |
| NFR-6 | **Scalability** | AI chat bots are assisting the banking sector in both scaling up customer care and raising customer satisfaction levels. It may be adjusted to meet the needs of the bank and can contain answers to questions about any new feature or service the bank introduces. |