

Business Requirements Document - Harsitha Bank Website

Executive Summary

Harsitha Bank is launching a responsive and user-friendly banking website offering a range of financial products and services. The website aims to provide essential banking functionalities to users such as account management, loan applications, downloads, and transaction services.

Project Objectives

- Create a modern, secure, and accessible website.
- Enable users to access services like accounts, deposits, loans, mutual funds, insurance.
- Provide downloadable forms for offline processing.
- Facilitate online money transfers (NEFT, RTGS, International).
- Allow users to contact support for queries or complaints.

Functional Requirements

A. Banking Services (Dropdown Menu)

- Savings Account
- Current Account
- Fixed Deposit
- Recurring Deposit
- Insurance
- Mutual Funds
- Home Loan
- Auto Loan
- Other Loans

Each page includes: Overview, Eligibility, Benefits, Documents Required, Interest Rates, Apply Now

B. Download Forms

- Savings/Current Account Opening
- Loan Applications
- Fixed/Recurring Deposit Setup

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- KYC/Address Change
- Insurance Claims
- Nominee Update

C. Transfers & Transactions

- Request DD (Demand Draft)
- NEFT/RTGS Transfers
- International Transfers
- View Transaction History
- FAQs

D. Contact Us

- Contact form
- Phone, email, and branch locator
- Complaint registration

Non-Functional Requirements

- Design: Color palette #1a2a5a
- Responsive: Desktop, tablet, mobile
- Security: HTTPS, secure submissions
- Performance: Load in <3s
- Accessibility: WCAG 2.1 AA

User Roles

Guest User: View pages, download forms, contact form

Registered User (future): Login for transactions, track applications

Technologies to be Used

- Frontend: HTML5, CSS3, JavaScript

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- Backend: Node.js / PHP
- Forms: HTML with email/DB
- Styling: CSS using #1a2a5a

Sitemap Structure

Home

Banking Services

Savings Account

Current Account

Fixed Deposit

Recurring Deposit

Insurance

Mutual Fund

Home Loan

Auto Loan

Other Loans

Download Forms

Transfers & Transactions

Account Transfer

Demand Draft

NEFT

RTGS

International Transfer

Transaction History

Contact Us

Timeline

Requirement Gathering: 2 days

Design Mockups: 3 days

Development: 710 days

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Testing: 2 days

Deployment: 1 day

Risks & Assumptions

- Internet connectivity & hosting dependency
- Backend for transactions is out of scope in Phase 1
- Form submissions initially via email or local storage

Approval

Name: Krishna Chaitanya

Role: Project Owner

Signature: _____

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