

BANKING RISK ANALYSIS

BY

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Business Requirements Document (BRD)

Project Name: Banking Risk Analysis

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1. Executive Summary

This Business Requirements Document (BRD) defines the objectives, scope, and key requirements for a Banking Risk Analysis project. The goal is to enhance the bank's ability to identify, measure, and manage customer credit and operational risks. This will help reduce loan defaults, improve compliance with regulatory requirements, and strengthen overall risk management practices.

2. Business Objectives

- Identify high-risk customer segments using advanced data analytics.
- Develop predictive risk models to forecast potential defaults or fraud.
- Support compliance with regulatory frameworks (e.g., Basel III).
- Improve the accuracy of credit decisions and risk ratings.
- Deliver clear, actionable dashboards for risk and compliance teams.
- Enable timely and automated risk reporting to management and regulators.

3. Scope

 In-Scope:

- Collect and consolidate customer, loan, and transactional data.
- Cleanse and validate data for accuracy and completeness.

- Design and develop risk scoring models and monitoring tools.
- Build interactive dashboards and automated risk reports.
- Train risk management staff to interpret and use the insights.

Out-of-Scope:

- Major changes to the core banking system.
- Development of new financial products or services.
- Integration with external third-party systems not currently in use.

4. Assumptions

- Historical and current customer data is complete and accessible.
- Stakeholders will provide timely feedback during requirement gathering.
- Regulatory policies will remain stable during project execution.
- Necessary analytics and visualization tools are available and supported by IT.

5. Stakeholders:

Role	Stakeholder
Project Sponsor	Chief Risk Officer (CRO)
Business Owner	Head of Risk & Compliance
Key Users	Risk Analysts, Credit Managers, Compliance Officers
Technical Team	Data Engineers, BI Developers, Data Scientists
External Stakeholders	Regulatory Bodies, External Auditors

6. High-Level Requirements:

- Secure and automated data extraction from core systems.
- Data quality checks and automated data validation processes.
- Predictive risk scoring and customer segmentation models.
- Visual dashboards for real-time risk monitoring.
- Automated, scheduled risk reports for compliance.
- Role-based access control for sensitive risk data.

7. Approval:

Role	Name	Signature	Date
Project Sponsor			
Business Owner			
IT Lead			