HDFC BUSINESS REQUIREMENTS DOCUMENT (BRD)

1. Business Context / Problem Statement

HDFC Bank manages a wide network of branches and diverse customer segments. However, understanding customer Behavior , branch performance, and investment patterns requires an integrated view. The current data is fragmented, making it difficult for management to analyze performance metrics and identify growth opportunities.

This dashboard project aims to consolidate customer, transaction, and branch data into interactive visual dashboards for real-time business insights.

2. Goal of the Dashboard

The dashboards are designed to help management:

- Monitor customer distribution and balance trends.

- Track branch-wise profitability, revenue, and expenses.

- Evaluate investment performance by age, type, and time period.

- Identify top-performing branches and key customer segments.

- Support data-driven decisions for operational efficiency and profitability.

2. Target Users / Stakeholder Personas

User Personal	Primary Need from Dashboard	Expected Usage
Branch Managers	To monitor branch performance and revenue trends	Weekly / Monthly
Business Analysts	To analyze profit, cost, and customer behavior	Daily
Marketing Team	To identify customer segments for campaigns	Monthly
Senior Management	To view overall financial health and KPIs	Weekly / Quarterly

3. Core Business Questions

The dashboards should help answer:

1. Which branches are generating the highest revenue and profit?

2. What is the total number of customers and their distribution by city and type?

3. How do investments vary across different age groups and types?

4. What is the monthly trend of income vs cost and total transactions?

5. Which customer segments contribute most to total investment and balance?

4.Product-Style KPIs to Track

KPI	Definition
Total Customers	Count of unique customer IDs
Avg Account Balance	Average balance maintained across all accounts
Business Customers %	Share of business-type customers among total
Total Transactions	Total count of financial transactions
Total Investment Amount	Sum of investment value across products
Total Revenue	Total branch revenue across all locations
Total Expense	Combined operational and service costs
Profit Margin	(Revenue – Expense)

5. Scope of the Dashboard

In Scope:

- Interactive dashboards in Tableau for Customer, Branch, and Investment Analysis

- KPIs, charts, maps, and trend lines with filters and parameters

- Integration of data from multiple Excel sheets

Out of Scope:

- Predictive modeling beyond simple trend forecasting

- Real-time API data integration

- Manual data entry or form-based inputs

6. Success Criteria (Measurable Outcomes)

- Dashboard adopted by at least 3 stakeholder groups (Branch, Finance, Management).

- Ability to identify Top 10 branches and investment trends by region.

- Improved reporting time by 50% compared to manual reports.

- Data accuracy and completeness above 95% in dashboard metrics.