**REQUIREMENT DOCUMENT TEMPLATE**

# Introduction

Scope and Overview: Enter Scope of the project/product and Objectives here.

The Bank currently uses various products from the credit bureaus, both at the loan application stage and from a portfolio management perspective. There are currently 4 active credit bureaus in India, offering customer inquiry reports, portfolio scrub reports, enquiry and collections triggers and skip trace solutions. The merging of external information from multiple activities done with the bureau, would help analytics re-use the data and avoid duplication. While the Bank actively uses all these products for various business activities, it does not centrally store the output to enable it to be used by multiple teams

Hence the datamart would act as a repository for getting a combined bureau view at a customer level

The external (bureau) datamart would require a back end query database that can be used for querying by the team and fetch this data.

There is an additional requirement of adding the internal data from flat files that would be provided on monthly basis, these files would contain demographics of the internal customer from reject base, closed A/C’s and live portfolio dumps.

Additionally, there would be front end search utility that would have to be built for aiding search basis demographics.

# Broad Functional Requirements

Capture all the requirements that are required to execute the project. Please also mention the details with regards to a/c entries, reports, advices, MIS and validation required, wherever applicable.

Below are the lists of requirements for this project,

1. The data needs to be collated in the datamart from the following sources –

External Data sources

- CIR from Experian, Equifax, Highmark and CIBIL (Output of the Multibureau system)

- Scrubs from Experian, Equifax, Highmark and CIBIL

- Triggers from all bureaus

- Locate Plus from all bureaus

- MFI enquiries output from Highmark/Equifax – Enquiry data

The specifics of the fields needed for both external data is attached in the excel below –



Internal Data sources –

- Posidex dump which would contain all demographic information and the identifier ID would be provided separately

- Negative base that would contain all rejects with a unique identifier

- Closed A/C’s

1. Sample of files from multiple bureaus for multiple products are attached below



1. This data repository should group customer’s basis the unique ID that would provide a single view of the customer. There would be a separate base provided each month that would contain the unique ID to join to the system ID in specific.
2. As and when incremental data gets reported this data repository should get refreshed with the latest information available. The frequency of data refresh would be fixed at an interval of every 15 days.
3. The data files would be provided in Excel/SAS/DBF formats. The approximate file size per day would be 400 mb
4. Facility to pick input and output files of scrubs directly from the respective FTP’s such that alerts are generated whenever a new file upload happens and a new file is posted back to the FTP.
5. Additionally, there should be a front end search utility being provided to 10-12 users, where the search is aided basis
   * Full Name + PAN number
   * Full Name + Address + Date of Birth xxx Qualify address type
   * Full Name + Contact Number + Date of Birth
   * Full Name + Email ID + Date of Birth
   * Full Name + UID
   * Full Name + Email ID + Contact Number xxx Land line & mobile
   * Full Name + Address + Contact Number xxx Qualify address type
   * Full Name + Date of Birth + Mother’s Maiden Name

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1. Reports – Few comprehensive reports that are generated on monthly basis, which contain the analytical fields that could be used as direct variables as some point in time. Would be separately sending a list of reports/fields that need to be generated on monthly basis
2. Log Reports – To be generated post each upload for confirmation of the no. of records updated in the database, along with an error file for field level validations.

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