Solution Document for Personal Banker

1. Introduction:

A business requirement document (BRD) details the business solution for a project including the documentation of Business and Customer needs and expectations. This document explains the high-level and Low-level requirements for a complete application that has to be developed by our complete team. The information enlisted herewith will be utilized as the basis for planning and creating solution designs, ultimately determining successful project completion. This document mainly describes how the Business needs will be met by the solution.

The comprehensive course of the project is divided in various stages;

2. Overview:

A comprehensive Web and Android based Application is required to be developed for Personal Banking Team and deployed at Meezan Bank Limited.

3. Project Scope:

The scope of the project is to design and develop a detailed web and android mobile application for Personal Banking Team. This project will give PB Team better administration, improved sales efficiency, cost optimization, competitive advantage and generating targeted results. Web application will be used by the managers, management and team administrator. Mobile application will be used by Personal Bankers. Personal Bankers are Relationship Managers and the objective of Meezan Bank to achieve through this project is to make the single/only point of contact for the customers. This project will be a stepping stone in achieving this objective. This project will help PB Team in sales empowerment, having a knowledge base, integrated system, sales tools and improved sales management. A fully optimized dashboard and reporting module will be available for managers and management to have better data visualization and decision making.

4. KPIS of Personnel Banker:

Personal Bankers have 7 majors KPIs which are further divided into sub-KPIs for their Performance Appraisal Model. There are 5 key steps in the sales process that they are required to follow. Lastly, there are multiple features in the system on both web and mobile application that helps them in achieving their KPIs and completing steps of their sales process. All these KPIs, steps and features have been included in this scope document for better understanding of the system.

- Financial KPIs
    - Liabilities
        - CA Deposits
        - SA Deposits
        - TD Deposits
        - NTB Accounts (>7.5k)
    - Cross Sell
        - Car Ijarah
        - AMIM
        - Easy Home
        - Consumer Ease
        - Kafalah
    - ADC
        - Debit Cards (Visa / Master)
        - SMS Alerts
        - Internet Banking
- Non-Financial KPIs
    - Portfolio Management
        - Customer Profiling (Value Customer < 100k)
        - Premium Relationship (3 Million & above)
        - Value Customers (100k & above)
        - Tail Management & Zero Balance Customers
        - Dormant Customers
        - Sales & Service Portfolio (including Active BDO)
    - Team Management
        - Vacant Slot
        - Team Performance
    - Sales Management Process
        - Calls
        - Visits
    - Branch On / Off
        - Branch On Target / Off Target.

5. Five Step Process for Personnel Banker:

- Contact Portfolio
    - Emails
    - Intro Letters
    - Sms
    - Dormant Portfolio Tracking (30 days' plan)
- Sales Management Process – SMP
    - Daily Calls (15)
    - Daily Visits (2)
- Client Profiling
    - Customer Detail Form

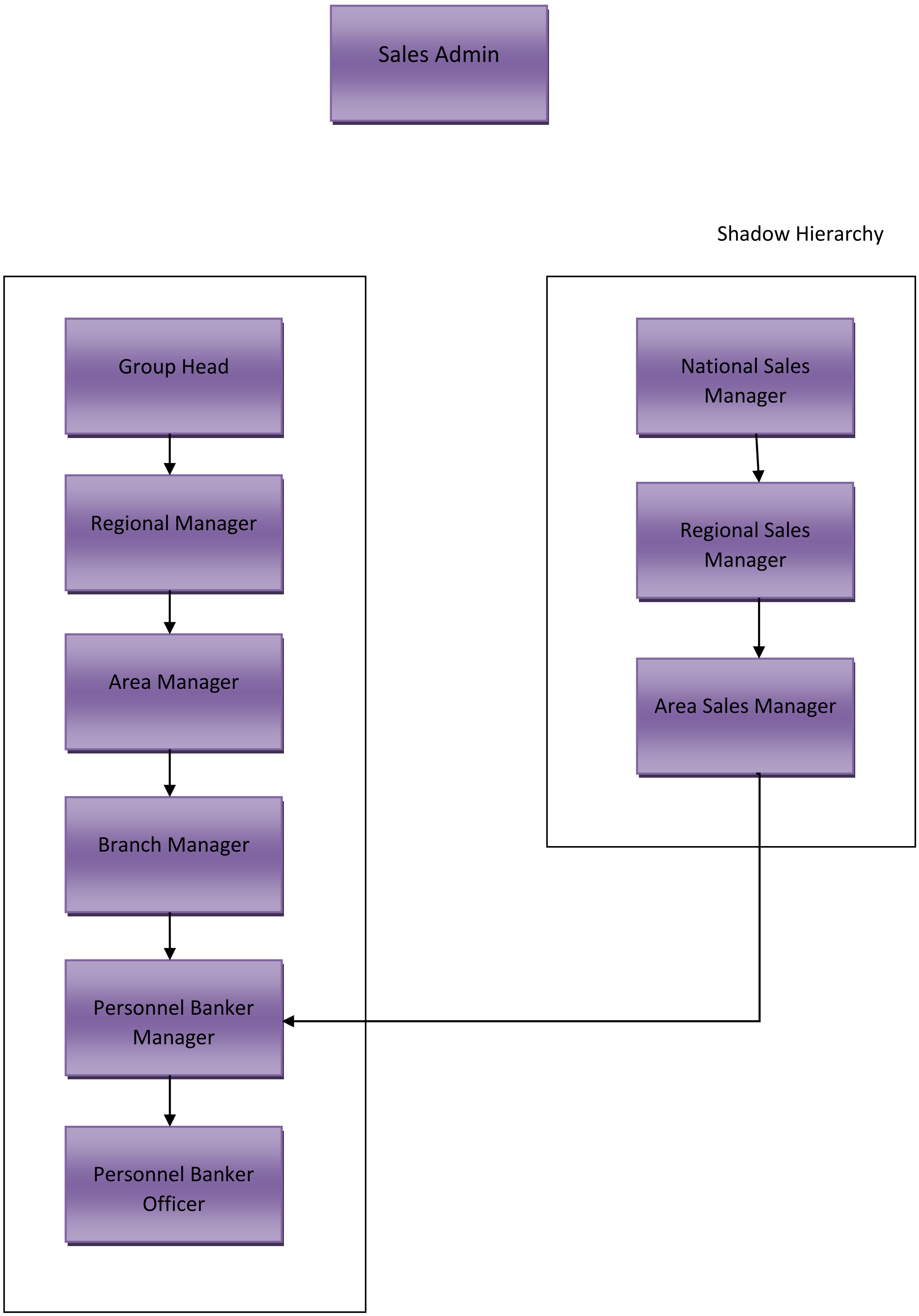
- Account Plan
    - Proposed Plan for Customers (PB Input & System Based)
- Conversion Rate
    - PPC – Product Per Customer
    - RPC – Revenue Per Customer
    - DPC – Deposit Per Customer
    - V/s SMP

6. 5 Ps of Personnel Banker:

- People Management
    - PB Profile
    - Handing Over / Taking Over
- Portfolio Management
    - Product Wise
    - Tier Wise
    - Sector Wise
    - Gender Wise
    - Demographics Wise
- Process
    - Smp
    - Rmp
- Performance
    - MIS Reports (Financial & Non-Financial)
- Profitability

7. Actors of the System:

8. Hierarchy of the system:



9. System Features:

Mobile Application (PBO, PBM)

Login

- User will login into the App by entering email and password.
- In case of forget password user can recover it by entering email and generate request for new password.
- Dialog Box will appear (Request has been sent).
- Reset password link will be sent on email. By clicking on that link user will get the code.
- User will enter the code.
- By entering that code User will be directed to change password screen where in order to change password successfully.
- Dialog box will appear (Password change successfully).
- Then user will re-enter the email and password.
- Successful login will direct the user towards dashboard.

Left Menu

- **Dashboard**
- **SMP Measurement**
- **Portfolio Management**
- **Pipelining & Funnel Management**
- **Sales Management**
- **Reports**
- **Calculator**
- **Scorecard / PAM**
- **Marketing Collateral**
- **Hall of fame**
- **Branch Directory**
- **Campaign**
- **Training**
- **Notification**
- **Setting**
- **Logout**

Dashboard

- Synchronization
- Add lead
- Shift on/off
- Attendance
- Notification icon
- Financial
    - PPC , RPC , DPC
    - Liabilities
    - Cross Sell
    - ADC (Debit Card, SMS Alerts, Internet Banking)
- Non Financial
    - Portfolio
    - RMP (SMS, Email, Intro Letters)
    - SMP (Follow up, Calls, Visits)
    - Pipeline

SMP Measurement

- Calls
- Visit

Portfolio Management

- ETB
    - Customer List with sort filter, portfolio filter and search options
        - Search Option
            - By Name
            - By Branch Code
        - Portfolio Filter
            - Value
            - Premium
            - Dormant
            - Tail Account
            - Zero Balance
            - Core
            - NTB
        - Sort Filter
            - Name A-Z
            - Name Z-A

            - Amount ASC
            - Amount DSC
            - Account Opening Date
- Customer Detail View Screen
    - Digital Diary
        - Notes
        - Chat with Manager
    - Call / Visit Check In
        - Customer Details
        - Status
            - Interested
            - Qualified
                - Expected Date of Conversion
            - Not Interested
            - Follow Up
                - Date & Time
            - Closed
        - Product
            - List of all products
        - Amount
        - Remarks (LOV)
        - Comments
    - Customer Info
        - Account Title (Masked)
        - Account Number (Masked)
        - Avg Balance
        - Account Opening Date
    - Products (Count & Value)
        - Consumer
            - Car Ijarah
            - Bike Ijarah
            - Consumer Ease
            - Easy Home
        - Wealth
            - Kafalah
            - AMIM
        - ADC

            - SMS
            - Debit Card
            - Internet Banking
    - RMP
        - SMS (Count / Last Date / Last SMS)
        - Email (Count / Last Date / Last SMS)
        - Intro Letter (Count / Last Date)
        - Dormant Customers (Portfolio Tracking)
    - Client Profiling
        - Personal Details
        - Dependent Details
    - Account Plan
        - System Based
        - Create New Plan
    - Leads
        - Product wise
        - Status wise
    - Previous Visits
        - Visit / Call History
            - Visit details
    - Calculators
        - Car Ijarah
        - Easy Home
    - Complaints & Feedback
    - Forms
    - Meeting QR
    - Update Location
- SMS
    - Customer
        - Select customer and draft message
    - Customer Segment
        - SMS templates according to portfolio type
- Emails
    - Customer
        - Select customer and draft email.
    - Customer Segment
        - Email templates according to portfolio type

- Intro Letters
    - Customer
        - Select customer and draft Letters
    - Customer Segment
        - Letter templates according to portfolio type

- Follow-ups
    - List of Today / Upcoming Follow Ups
        - If Customer, then Customer detail view
        - If Lead, then Lead detail view
        - Keep track of follow ups completed or missed for manager reporting view.

Pipelining & Funnel Management

- Amount based funnel
- Lead Management
    - PB Lead
        - Lead List
            - Status (All, In-Process, Closed)
            - ETB / NTB / Lead (Filter)
    - Digital Channel / CRM
        - Lead List
            - Status (All, In-Process, Closed)
            - ETB / NTB / Lead (Filter)
    - BTL / Campaign Lead
        - Lead List
            - Status (All, In-Process, Closed)
            - ETB / NTB / Lead (Filter)
    - Lead Detail View
        - Digital Diary
            - Notes
            - Chat with Manager
        - Call / Visit Check In
            - Lead Details
            - Status
                - Interested
                - Qualified
                    - Expected Date of Conversion

            - Not Interested
            - Follow Up
                - Date & Time
            - Closed
        - Product
            - List of all products
        - Amount
        - Remarks (LOV)
        - Comments
    - Lead Info
        - Name
        - Contact Number (Masked)
        - Address
        - Company Name
    - Products (Count & Value) – In case lead is of ETB or NTB then product detail view will be same as in case of portfolio.
    - Leads
        - Product wise
        - Status wise
    - Previous Visits
        - Visit / Call History
            - Visit/Call details
    - Calculators
        - Car ijarah
        - Amim
        - Easy Home
        - Consumer ease
        - Kafalah

    - Meeting QR
    - Update Location

Sales Management

- Calls and visits Log

  Calls and visit logs tell an important information about calls that have been made, it includes Customer Name, Phone Number, Customer Type, Product Name, Amount , Expected Date, Remarks.

Reports

- Financial
  - PPC: Total amount of these products will appear in ppc
    - Liabilities
      - CA
      - SA
      - TD
      - NTB
    - Cross Sell
      - Car Ijara
      - Amim
      - Easy Home
      - Consumer Ease
      - Kafalah
    - ADC
      - Debit Card
      - SMS Alert
      - Internet Banking

  - RPC: Revenue per customer will be calculate by three different rates with specific to Liabilities , cross sell and ADC
  - DPC: The amount of total deposit divided by total number of customers will provide deposit per customer of the PB
- Non-Financial
  - Calls
  - Visit

Scorecard /PAM

PBO & PBM can see their score card based on following parameters.

- Financial KPIS
  - Liabilities
    - CA
    - SA
    - TD
    - NTB
  - Cross Sell
    - Car Ijara
    - Amim
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    - Consumer Ease
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  - ADC
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- Non Financial KPIS
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    - Customer Profiling (Value Customer < 100k)
    - Premium Relationship (3 Million & above)
    - Value Customers (100k & above)
    - Tail Management & Zero Balance Customers
    - Dormant Customers
    - Sales & Service Portfolio (including Active BDO)
  - Team Management
    - Vacant Slot
    - Team Performance
  - Sales Management Process
    - Calls
    - Visits
  - Branch On / Off
    - Branch Deposit Target

Calculators

- Car ijarah
- Amim
- Easy Home
- Consumer ease
- Kafalah
- PAM Scorecard Calculator
- Incentive Calculator (I write my own cheque)
- Profit on deposit calculator

Marketing Collateral

- The marketing promotion images, ppt, docx, pdf are keeping here.
- It could be available only on our app and third channel like “YouTube “is use for watch the video and presentations.

Hall of fame

- Provide positive recognition to all the PB’S who have made valuable contributions to the sales industry.

Branch Directory

- The branch directory contains the list of all the branches of meezan bank with all the basic information of the branch such as branch address, branch name and contact number.

Campaign

- NFLP: In this feature we need to set target for each session by maintaining minimum limit set percentage for diversity along with account opening target.

Training

- The training module is for the assessment and feedback regarded to the sales team it conduct the training quiz where a sales officer take part and perform his quiz so the person who govern the training is aware about the performance of an individual by analyses his performance in quiz and it take the feedback against the quiz and the training. The attendance of the training can be mark on the branch attendance system.

Notification

- Birthday notifications for Personal Bankers
- System based messages with PB contact details through app
- Auto Reminder Notifications
- Manual Notifications

Setting

- FAQ
- Change Password
  - Your password must contain at least 1 lowercase alphabetical character, upper case alphabetical character, numeric character, special character and min length of 8. User cannot set Last 4 password as a new password.

Logout

Web Application for Managers (GH, RM, AM, BM)

Dashboard

- Key Snapshot Cards
- Financial
  - Custom Graph and Widgets of financials will be developed
- Non-Financial (Graphs & Widget)
  - Custom Graph and Widgets of Non-financials will be developed

Reports

- Portfolio

  Total Count and status of following customers will be shown to managers according to their level of access.

  - Premium Relation
  - Value Customers
  - Tail Management
  - Zero Balance Customers
  - Dormant Customers
  - Sales and Service Portfolio

- Financial
  - PPC: Total amount of these products will appear in ppc.
    - Liabilities
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      - TD
      - NTB
    - Cross Sell
      - Car Ijara
      - Amim
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- Non-Financial
  - RMP
    - SMS

    - Gmail
    - Intro Letters
- SMP

    - Calls
    - Visit
    - Follow up

- Pipeline & Funneling

Score Card / PAM

- System generated Score Card / PAM report

  The score card contains all the performance tracker of the PB so the manager easily evaluates the performance of his respective resource. The manager has the detail reporting of his sub-ordinates in a drill down manner.

- Monthly basis or real time if complete data is available

Routes & Location

- Routes Monitoring
- Team Location

Web Application for Managers (PBM, PBO)

Dashboard

- Financial
  - PPC , RPC , DPC
  - Liabilities (CA, SA, TD, NTB)
  - Cross Sell (Car Ijara, Amim , Easy Home, Consumer Ease, Kafala)
  - ADC (Debit Card, SMS Alerts, Internet Banking)
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Campaign

- NFLP: In this feature we need to set target for each session by maintaining minimum limit set percentage for diversity along with account opening target.

Training

- The purpose of this module is to train staff; it depends upon the categories of employees to be trained.
  - Virtual Training

    In this phase there is no interaction between trainee and trainer, once material has uploaded by a trainer it will be available for all the responsible ones. Once the candidate marks as completed after this attendance has been marked automatically then they will be able to attempt a quiz. User can attempt a quiz multiple times.

  - Physical Training

    In this phase there must be an interaction between trainee and trainer. There is an option for trainer to mark attendance and then quiz will enable to the relevant person.

  - Quiz:

    Quiz can contain multiple questions like true false, multiple choice, descriptive etc. There must be a start and finish time for each quiz and after a successful attempt user can access to their result.

Notification

- Birthday notifications for Personal Bankers
- System based messages with PB contact details through app

- Auto Reminder Notifications
- Manual Notifications

Setting

- FAQ
- Change Password
    - Your password must contain at least 1 lowercase alphabetical character, upper case alphabetical character, numeric character, special character and min length of 8. User cannot set Last 4 password as a new password.

Logout

Sales Admin Level:

User based Logins

- Employee ID
- Password

User Management

- Add Users
- All Users
- User Profile
- Active Users
- In Active Users
- Transferred Users
- Resigned Users
- User Mapping
- Pending Request
- Transfer User Mapping

Team Management

- Team Mapping
- Hierarchy

Product Management

- Complete product list & management
- Add Product
- Edit Product
- Delete Product

Branch Management

- Add new branches
- Edit information of existing branches
- Branch Map

Marketing Collateral

- System can manage uploading and removal of files

Campaign

- Setting up Campaigns
- Status of campaign can be managed (Active , In-Active)

Activity

- NFLP

Calculators

- Configure & Manage calculators
- Configure list of values that will be used in native calculators

Notification Management

- Send Notification

- View Notification history
- Notification Report

Setting

- Change Password

Technology Slack:

Servers

- Existing ETL server will be used
- Existing UAT server will be used
- Existing Live server will be used

Web API, Admin Panel & Server

- Programming Language : PHP V7.4
- Database : MySQL
- Linux Ubuntu V 18

Mobile Application

- For Android : Android Studio & Java,Kotlin
- For IOS : Swift
- Android Version Support : 8 & Above
- IOS Version Support : 12 & Above

Impact on 360Degree

Reporting

- AM, BM, & RM can view PB wise reports