**1. Identifying Stakeholders**

This step involves listing all the people, groups, or entities that will be affected by the online FD creation system. Here’s a more detailed breakdown:

* **Internal Stakeholders:**
  + **Project Sponsor:** Bank leadership responsible for approving the initiative.
  + **Product Owner:** Oversees the feature development and ensures alignment with business goals.
  + **IT and Development Teams:** Responsible for designing and implementing the online FD feature.
  + **Compliance and Legal Teams:** Ensures that the new feature complies with regulations.
  + **Marketing Team:** Promotes the online FD feature to customers.
* **External Stakeholders:**
  + **Existing Bank Users:** Customers who will use the online FD service.
  + **Senior Citizens:** A key customer segment for FD products with customized rates.
  + **Regulatory Authorities:** Monitors compliance with financial regulations.

**2. As-Is and Future Process Maps**

* **As-Is Process:**
  1. Customers visit a bank branch.
  2. They fill out a manual form to create a fixed deposit.
  3. Bank staff processes the FD request in the system.
  4. Customers receive a physical FD receipt.

* **Future Process (To-Be Process):**
  1. Customers log in to the web/mobile banking portal.
  2. They navigate to the FD creation section.
  3. Customers fill in details (amount, tenure, nominee, etc.).
  4. System generates a digital FD certificate.
  5. Certificate is emailed and stored in the user’s account.

**3. Scope of Online FD Creation**

This step defines what the project will cover and what it won’t.

* **In-Scope:**
  + Online FD creation for existing customers.
  + FD calculator for maturity projections.
  + Email and online record of FD certificates.
  + Options for:
    - Joint FDs.
    - Nominee details (including minor and guardian details).
    - Maturity instructions (renewal or credit to savings/current account).
* **Out-of-Scope:**
  + FD creation for non-ABC Bank users (future phase).
  + Custom FD products with non-standard terms.

**4. Requirements Documentation**

* **Business Requirements:**
  + Simplify FD creation and renewal for customers.
  + Reduce dependency on physical branch visits.
* **Functional Requirements:**
  + Display FD rates based on tenure, amount, and customer type (normal or senior citizen).
  + Allow input of FD amount, tenure, and nominee details.
  + Provide an FD maturity calculator.
  + Generate PDF certificates and email them to users.
* **Non-Functional Requirements:**
  + High system availability (99.9% uptime).
  + Data security to protect customer information.
  + Scalability to handle increased transactions.

