**E-FIXED DEPOSIT**

**1. Identifying Stakeholders**

| **Stakeholder Type** | **Stakeholder Name** | **Role/Responsibility** |
| --- | --- | --- |
| Internal | ABC Bank Management | Approve the project and allocate resources. |
| Internal | Product Owners | Define the product vision and prioritize features. |
| Internal | Business Analysts | Gather requirements and create documentation. |
| Internal | IT and Development Team | Develop and implement the E-FD feature. |
| Internal | Customer Support Team | Assist customers with E-FD-related queries. |
| Internal | Marketing Team | Promote the E-FD feature to customers. |
| Internal | Compliance and Legal Team | Ensure the feature complies with banking regulations. |
| External | Existing ABC Bank Customers | Use the E-FD feature to create fixed deposits. |
| External | Non-ABC Bank Customers | Future users of the E-FD feature. |
| External | Regulatory Authorities | Ensure compliance with banking laws. |
| External | Third-party Payment Gateway Providers | Facilitate secure online payments. |

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

**As-Is Process Map**

1. Customer visits the bank branch.
2. Submits a physical FD application form.
3. Bank executive verifies the application.
4. Bank executive processes the FD manually.
5. Customer receives a physical FD certificate.

**Future Process Map**

1. Customer logs into ABC Bank’s online banking portal or mobile app.
2. Navigates to the E-FD section.
3. Enters FD details (amount, tenure, etc.).
4. Selects debit account and nominee details.
5. Submits the application online.
6. Receives a PDF copy of the FD certificate via email and in their online/mobile banking account.

**3. Scope of Online FD Creation**

**In-Scope Features**

* Online FD creation for existing ABC Bank customers.
* FD calculator to display maturity amounts.
* Option to select debit account for FD creation.
* Maturity instructions (renewal or credit to savings/current account).
* Joint FD creation with nominee details.
* Email and digital storage of FD certificates.
* Reporting for management (e.g., FD values, senior citizen FDs).

**Out-of-Scope Features**

* FD creation for non-ABC Bank customers (future phase).
* Integration with external payment gateways for non-ABC Bank users.
* Physical FD certificate issuance.

**4. Business Requirements**

**Functional Requirements**

1. Users can log in using their online/mobile banking credentials.
2. Display FD rates based on amount and tenure.
3. Provide an FD calculator to show maturity amounts.
4. Allow users to select debit accounts and maturity instructions.
5. Enable joint FD creation with nominee details.
6. Generate and email PDF copies of FD certificates.
7. Generate reports for management (e.g., FD values, senior citizen FDs).

**Non-Functional Requirements**

1. The system should be available 24/7 with 99.9% uptime.
2. The FD creation process should take less than 5 minutes.
3. The system should support up to 10,000 concurrent users.
4. Data encryption and secure storage for customer information.

**Product Backlog of User Stories**

| **User Story** | **Acceptance Criteria** |
| --- | --- |
| As a customer, I want to log in to my online banking account so that I can create an FD. | User can log in using valid credentials and access the FD creation page. |
| As a customer, I want to view FD rates based on amount and tenure so that I can make an informed decision. | FD rates are displayed in a table format based on user inputs. |
| As a customer, I want to use an FD calculator so that I can see the maturity amount. | Calculator displays maturity amount based on age, amount, and tenure. |
| As a customer, I want to select a debit account for FD creation so that the amount is debited correctly. | User can select from a list of linked accounts. |
| As a customer, I want to add a nominee to my FD so that the nominee can claim the amount in case of my absence. | Nominee details (name, SSN, age, guardian details if minor) are captured. |

**1. Tableau Dashboard**

**Mock Data**

| **Month** | **Tenure** | **Normal Users (USD)** | **Senior Citizens (USD)** |
| --- | --- | --- | --- |
| Jan | 7 - 14 days | 64,726,472 | 998,989,888 |
| Feb | 15 - 45 days | 78,787,777 | 245,454,541 |
| Mar | 46 – 90 days | 45,454,541 | 345,444,578 |
| Apr | 91 days – 6 months | 45,444,578 | 478,451,511 |
| May | 6 months – 1 year | 78,451,511 | 512,121,451 |
| Jun | 1 year – 2 years | 12,121,451 | 315,484,844 |

A screenshot of a computer

AI-generated content may be incorrect.

| **Product Code** | **Senior Citizen Rate (Amount < 2 Crores)** |
| --- | --- |
| HDH | 3.50% |
| YFF | 6.25% |

**Conclusion**

1. **Word Document:** Stakeholder list, scope, business requirements, user stories.
2. **Excel File:** Bar graphs, VLOOKUP results.
3. **Tableau Dashboard:** Mock data and visualizations.