

Atal Pension Yojana (APY)

Atal Pension Yojana System (APY) Business Requirement Documentation (BRD)

Atal Pension Yojana (APY)

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1. INTRODUCTION

Atal Pension Yojana is a pension scheme Introduced by the Government of India in 2015-16. It was implemented with an objective to provide pension benefits to individual in the unorganized sector. This scheme is regulated and controlled by the Pension Funds Regulatory Authority of India (PFRDA).

It is an extension of the recognized National Pension Scheme and replaces the previously institutional Swavalaman Pension Yojana which was poorly received by the general population. All accounts that were opened in the first Year of the scheme, i.e. in 2015, were eligible for co-contributions from the Indian government for 5 years.

What is Atal Pension Yojana?

Atal Pension Yojana is a Social Security Scheme initiated by the Government of India and is aimed at providing a steady stream of income after the age of 60 to all citizens of India. In other words, It is a pension scheme focused mainly on the people employed in the unorganized sector such as maid, delivery boys, gardener, etc.

1.1. Document Purpose

The Purpose of the document is to illustrate the list of business Requirement that will apply solution for APY Project, The primary goal of the scheme is to make sure that no Indian citizen has to worry about sudden illness, accidents or chronic diseases in their old age, giving a sense of security. Not only confirmed to only unorganized sector, private sector employee or those who are working with an organization that does not have or provide them pension benefits can also apply for the scheme.

1.2. Intended Audience

The main intended audience for this document is the Citizens of Indian Country can apply for this Atal Pension Yojana (APY) Scheme, and the Bank or Bank Officers to provide this scheme to Citizens of India, Government Authorized Authority like Pension Funds Regulatory Authority of India (PFRDA) to make sure everything goes well.

1.3. Project Background

The main user of this scheme is every Indian citizen who wish to get a pension at after certain age, Users can see their dashboards and see what type of Atal Pension Scheme Provides as well as they can apply for the scheme as per their need.

The Bank and the Bank Officer are the second users who identify the person who is eligible for this scheme as per Government of India which is from the age of 18 to 39.

Government Authority like Pension Funds Regulatory Authority of India (PFRDA) regulates the scheme and make sure everything in this scheme goes well.

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1.4. Purpose of the Business Requirements

Purpose of this Documentation is to provide the benefits of this scheme to all citizens of India. So, the government can enhance this scheme.

1.5. Business Goals/ Objective

APY will help from time to time to all citizens of India, because of this scheme every citizen can operate APY scheme more easily and find the best as per their requirement. Citizen of India who applied for this scheme can select any of the option for their investment scheme type which comes under monthly, quarterly, half yearly.

1.6. Benefits

- Source of income in old age.
- Government- backed pension scheme.
- Enabling the unorganized sectors.
- Nominee Facility.
- Citizen of India can Track their Pension Investment Plan.

1.7. Stakeholders

Government Authority of Pension Funds Regulatory Authority of India (PFRDA) regulates the Atal Pension Yojana and make sure whoever may apply for this scheme if he/she is applicable they provide them this scheme for their old age pension.

1.8. Assumptions

Candidate happened to be a Citizen of India if yes:

- Candidate should have a proper valid login.
- Candidate can apply for this scheme.
- Candidate can view the pension plan.
- Candidate can edit the investment plan as per their need.

2. Requirements Scope

In APY Scheme, what is flow, functional, non-functional business requirement.

2.1. In Scope

In APY Yojana, Candidate can view what type of schemes are available for them. Candidate can select the scheme plan as per their need also, candidate has the right to choose to edit the current plan and switch to other scheme plan as per their choice. Bank or the bank officer also has the same option but difference is they can see and manage all candidate, whereas candidate can only manage self-investment plan.

2.2. Out of Scope

In APY Yojana Government Authority PFRDA regulates the whole system and manage all the scheme plan that had been executed by the candidate

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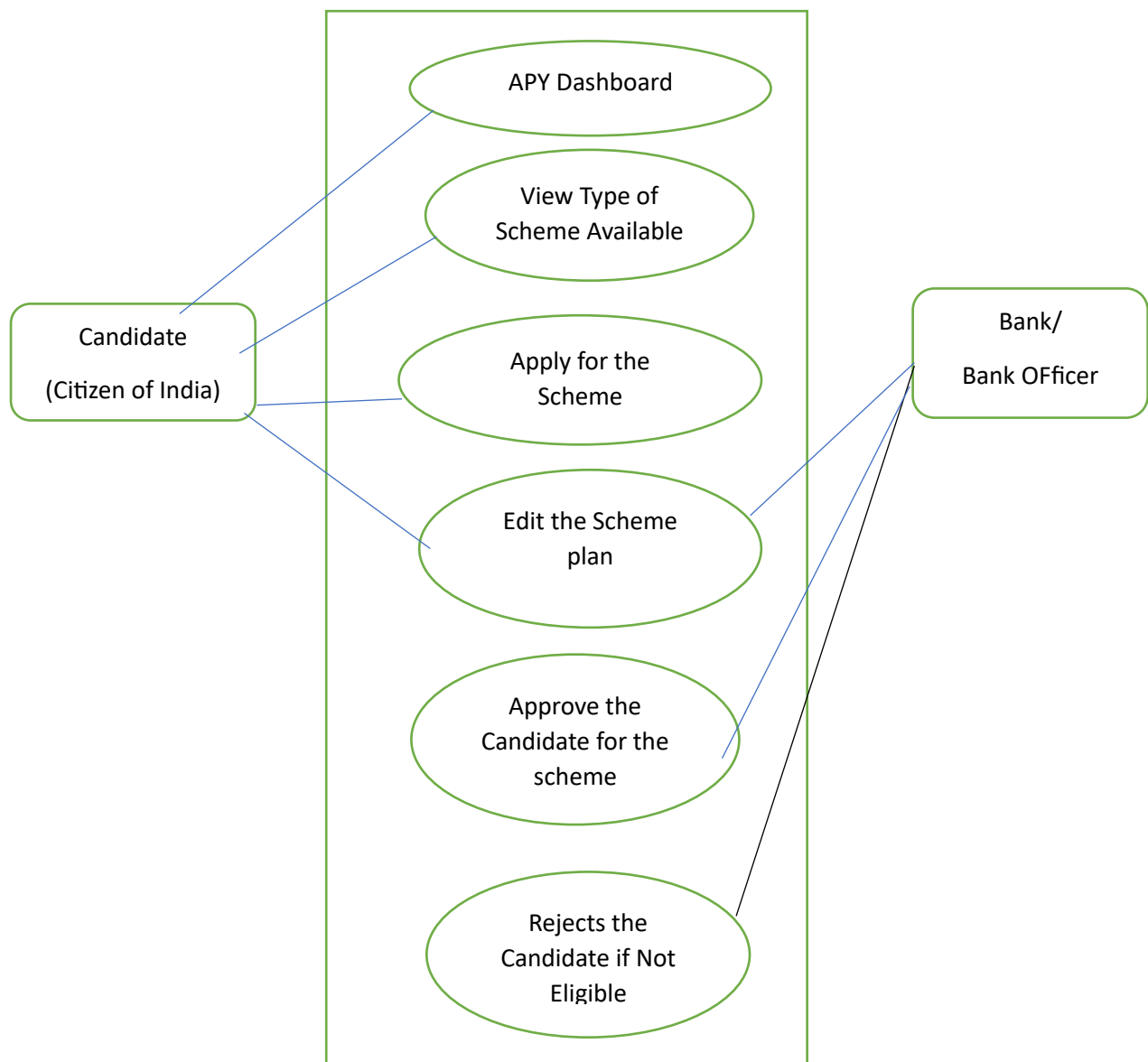
3. Functional Requirements

- System will keep all candidate records.
- System provides the information about the type of scheme plan available.
- Bank Officer can manage the scheme plan of all candidates as per candidate needs.
- Candidate can edit the scheme plan in the middle of any current or financial year.
- Types of Scheme plan displayed.
- Candidate Dashboard, They can view / edit the scheme plan.
- Bank officer can approve or reject the application.

3.1. Actor Profile Specification

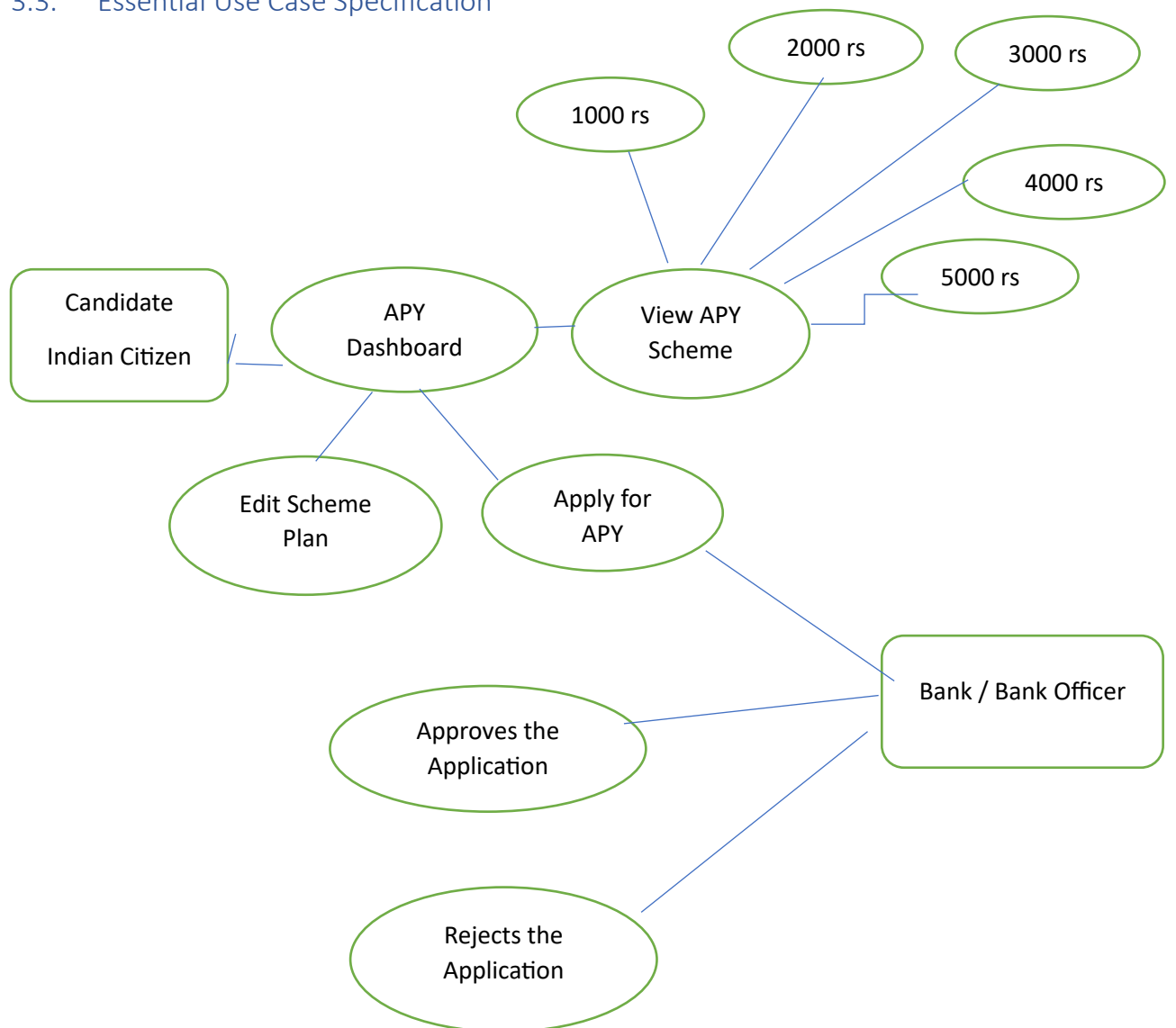
- Candidate: Candidate can View/ Edit the APY Scheme Plan.
- Bank/Officer: They can manage regulate by approving or rejecting the candidate.

3.2. Essential Use Case Diagram



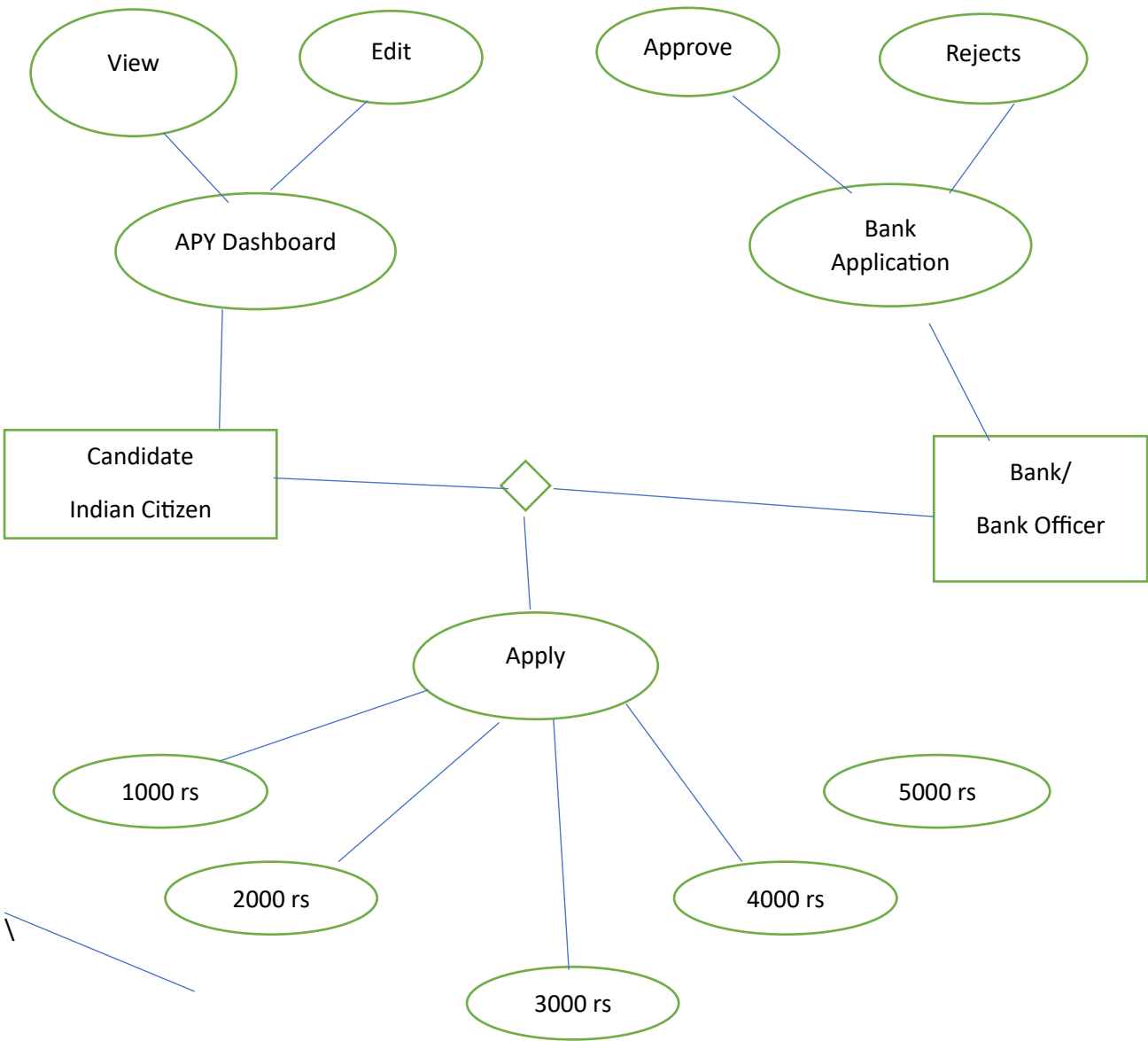
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3.3. Essential Use Case Specification



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3.4. Entity Relationship Diagram



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4. Non – Functional Requirements

All Standard and Quality of APY should be priority.

4.1. Security Requirements

All Candidate should be able to access the APY Dashboard, All Candidate Login must be protected by their valid registered user id and password. Bank or Bank officer can check the eligibility of the candidate who applied for APY in order to accept or reject the application.

4.1.1. Authentication

There should be a valid authentication process, by required name of the candidate, its user id, password. Candidate details should not be anonymous

4.1.2. Authentication and Access Control

Bank or Bank Officer cannot have any access of candidate's dashboard, Candidate cannot have access to bank officer application. Bank officer can check candidate are eligible or not and approve or rejects the application. Candidate can view the type of scheme/ Apply for the scheme/ Edit the Scheme Plan.

4.1.3. Information Security

Candidate Information and Bank Data Should be Secured, Example Personal Details, Name, Email-ID, Phone Number, Account Number, etc.

4.2. Availability Requirements

The System Should be available for all working days.

4.3. Usability Requirements

APY Platform should be easy to use.

4.4. System Help Requirement

There should option of help where user can ask any kind of queries and solve their doubt easily.

4.5. Performance Requirement

- Performance requirement define acceptable response times for system functionality.
- The load time for candidate interface screens shall take no longer than two second.
- The log in information shall be verified within five second.
- Request shall return results within five second.
- The system shall consume very little of primary memory.

4.6. Scalability Requirement

We must make sure that in future our needs can increase we can add some new features and increase working capacity of APY.

4.6.1. User Scalability

APY user can increase in future workload and high transaction may double. Such a scenario should increase a user scalability.

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4.6.2. Application Scalability

As per future new business requirement adding new features can increase the size of APY.

5. Interface Requirement

Screen Name	Description
Login	Log into the system
User	Display APY Dashboard, View/Apply/Edit the Scheme Plans
Bank/Bank Officer	Approve or Reject the user from scheme