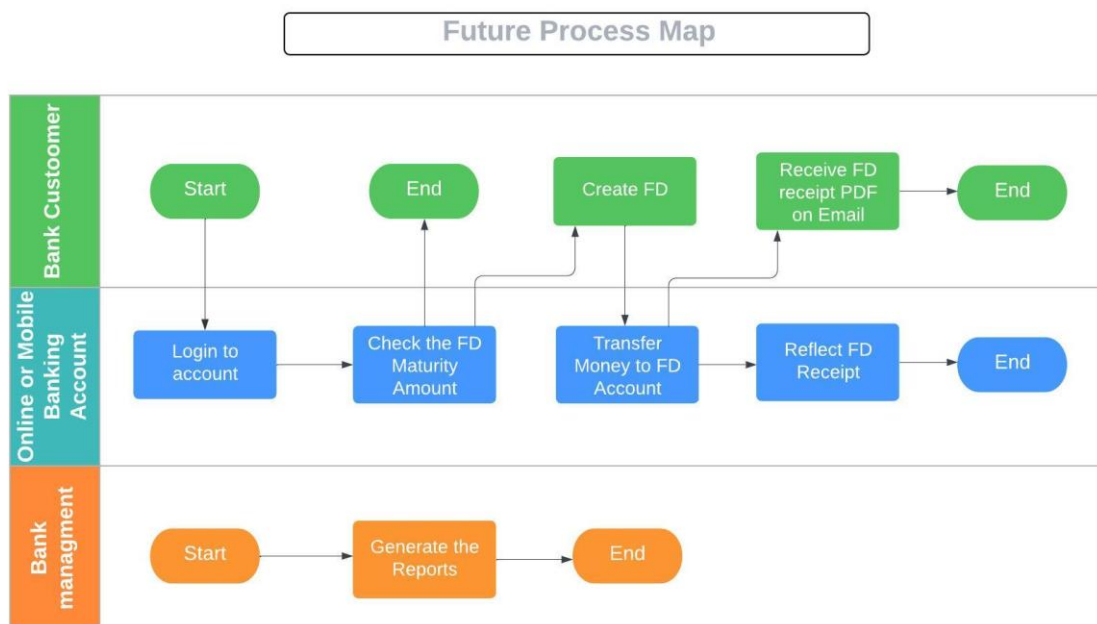


ABC Bank E-FD System

Stakeholders

ACTOR	What they can do on the software created
Bank Users	<ul style="list-style-type: none">• Bank users should able to open FD using their online banking account or mobile banking account.• Bank user should be able to see the various FD rates.• Bank users will able to use deposit calculator function where they can add their details and check the maturity amount.• If users have multiple bank accounts, they can choose which bank account they want to use for the FD debit.• From the given instruction, users need to choose one maturity instruction.• User will get feature to open joint FD.• After opening the FD, user will receive the copy of the FD on the email.• User will able to see the FD receipt in the online or mobile banking service.
Bank:	<ul style="list-style-type: none">• Software will create a various reports and it will send it to the Bank.

As-Is and Future Process Map



Scope of the System

ABC Bank is globally lead bank which has expanded net through the 56 countries. Currently to open the FD bank users are need to go to the nearby bank branch. But this is time consuming process so ABC banks want to introduce online feature to open or handle FD account. Using this feature users will able to open the FD account without visiting the branch. This feature will be easy and less time consuming. This feature will allow users to send money online from their bank account. Using this features users can also renew and close the FD using their online bank account and mobile bank account. This feature will also help to the bank to generate multiple reports.

The main features in the system

Create FD Account

Users will able to open the FD without visiting the bank branch by using their mobile bank account and online bank account

FD Rated

Users will be able to see the various FD rates.

FD Calculator:

There will be a FD calculator. By adding the age and the amount, user will able to check the maturity amount.

Choice of Bank Account

If users have multiple bank account they will get choice to choose the bank account from there they would like to debit the money.

Joint FD

System will allow user to open the joint FD account.

Nominee

User will get option to add the nominee to the specific FD.

FD Copy

Once FD is created user will get the PDF copy of FD on the email.
This FD copy will be also reflect on the online and mobile banking account.

Report

System will create the multiple report for the bank management.

In Scope Items

- Existing bank users will be able to FD account using their mobile or online banking account.
- There will be specific requirements for opening E - FD such as users will need to have saving account with ABC Bank and will also need to have online and mobile bank account.
- System will show the various FD interest rates account to the age and amount.
- There will be a fixed deposit calculator.

- User will be able open an joint FD account.
- User will have option to add nominee to FD.
- After creating the FD, user will get their PDF on their email.
- FD copy will be reflecting on the online and mobile banking account.
- System will create various reports for the Bank management.
- User will have access to choose the account for the FD debit.
- System will give options to the users, they wants to renew account.

Out of Scope Items

- At the moment, new users will not able to open the E – FD.
- To create FD, user needs to have a saving bank account. In future user may be allow to use create FD with other bank account type such as current account.

Business Requirements

Functional Requirements

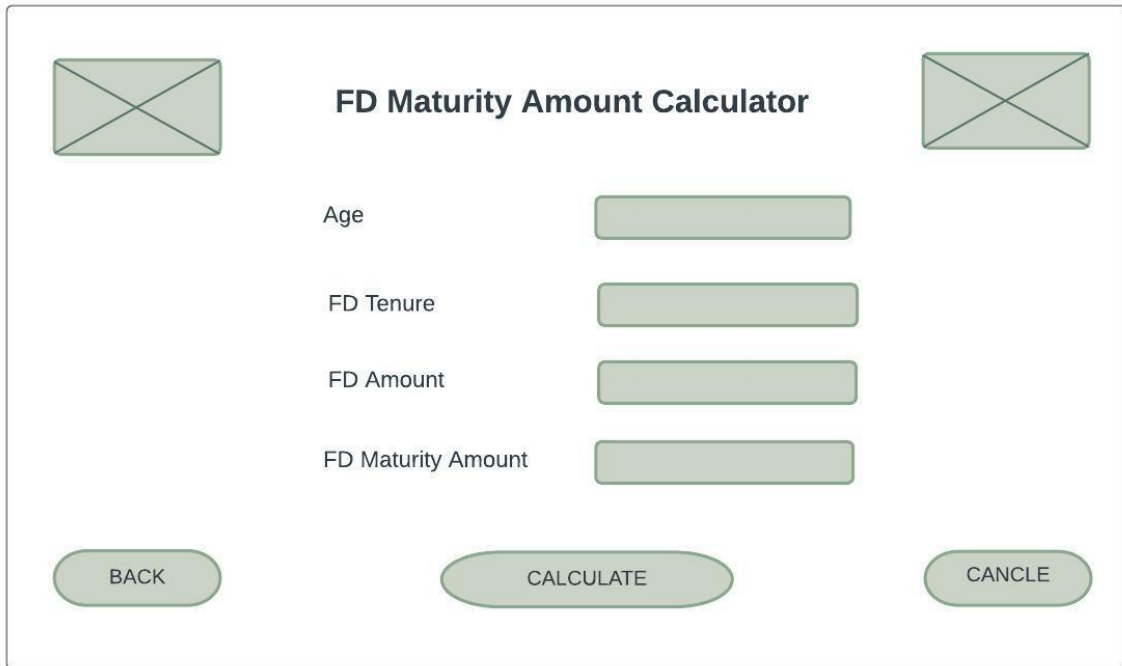
- The existing bank users should able to FD online using their online banking account or mobile banking account.
- User should able to see the checklist requirement for opening the FD account.
- User should be shown the various FD rated according to the age and amount.
- There should be a fixed deposit calculator. User should able to see the FD maturity amount using this feature.
- User should get option the choose maturity instruction from the given one.
- User should be provided with an option of choosing saving account for FD debit.
- There should be an option of creating the joint FD.
- User should have option to add the nominee.
- User should able to renew and close the FD
- The bank management should able to create the various reports.

Non-functional Requirements

- Online FD system should be easy and less time consuming.
- There should be an easy payment gateway.

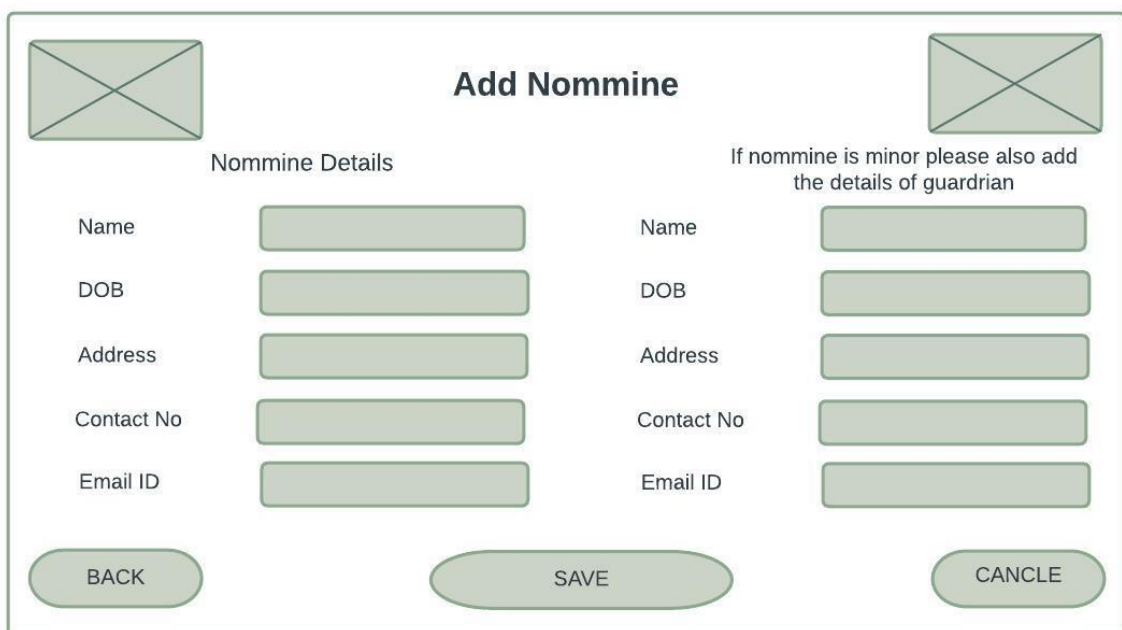
- Once FD is created user should get PDF copy of the FD on their email.
- FD PDF file should reflect on the mobile banking account and on the online banking account.

Wireframe for FD Maturity Amount Calculator



The wireframe for the 'FD Maturity Amount Calculator' is enclosed in a rectangular box. At the top, there are two placeholder icons (envelopes with an 'X') on either side of the title 'FD Maturity Amount Calculator'. Below the title, there are four input fields arranged vertically, each preceded by a label: 'Age', 'FD Tenure', 'FD Amount', and 'FD Maturity Amount'. At the bottom of the form, there are three buttons: 'BACK' on the left, 'CALCULATE' in the center, and 'CANCEL' on the right.

Wireframe for Add Nommine



The wireframe for the 'Add Nommine' form is enclosed in a rectangular box. At the top, there are two placeholder icons (envelopes with an 'X') on either side of the title 'Add Nommine'. Below the title, the form is divided into two columns. The left column is titled 'Nommine Details' and contains five input fields labeled 'Name', 'DOB', 'Address', 'Contact No', and 'Email ID'. The right column is titled 'If nommine is minor please also add the details of guardian' and contains five corresponding input fields labeled 'Name', 'DOB', 'Address', 'Contact No', and 'Email ID'. At the bottom of the form, there are three buttons: 'BACK' on the left, 'SAVE' in the center, and 'CANCEL' on the right.

AGILE SCRUM

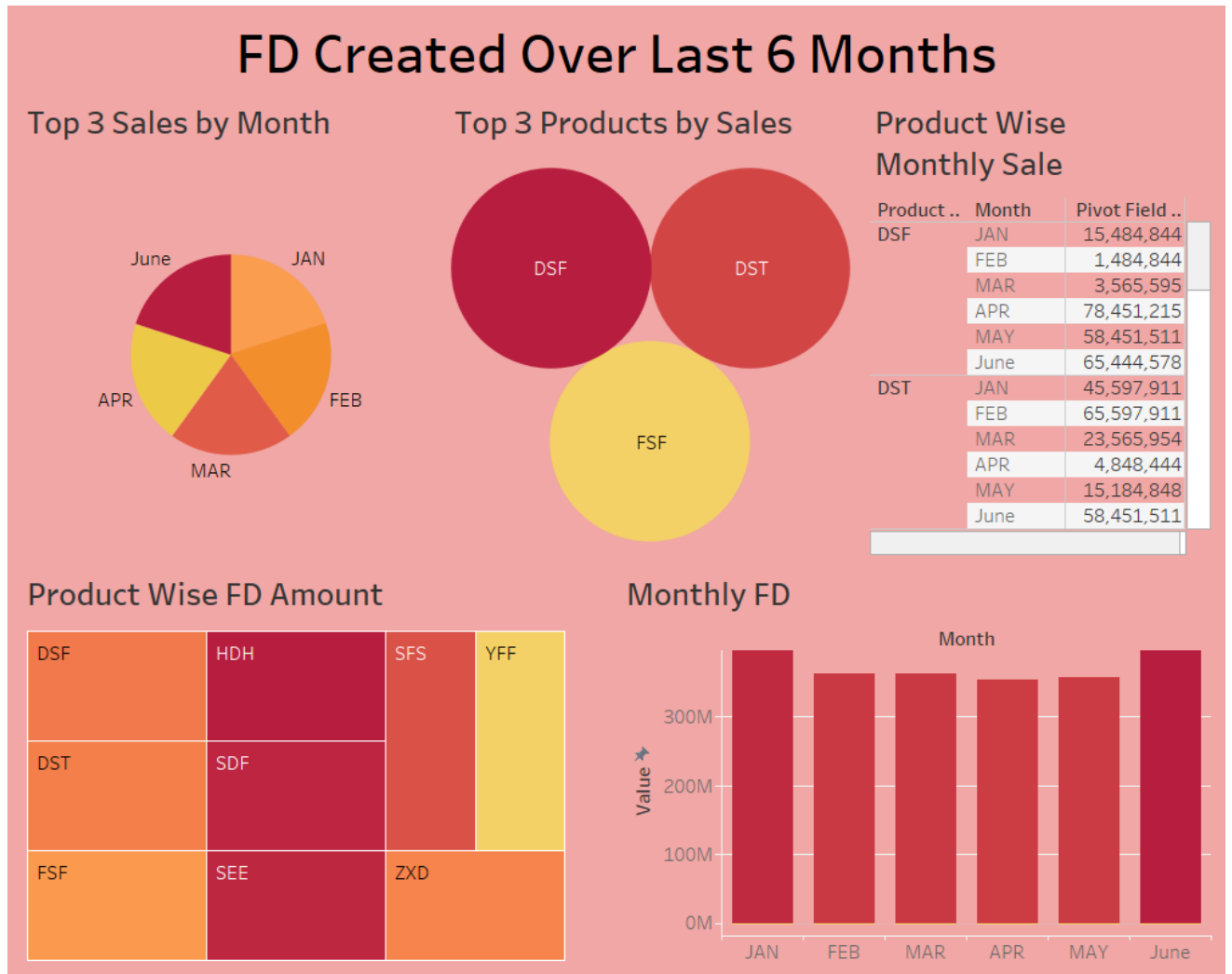
Product backlog user stories with acceptance criteria

#	TITLE	DISCRIPTION	ACCEPTANCE CRITERIA
1.	As bank user I want to open online FD account so I can open FD without visiting a bank branch.	User will able to open E-FD from anywhere, without visiting a bank.	*User should be an existing customer. *User should have an saving account.
2.	As a bank user I should be shown FD opening requirements so I can check my eligibility.	Using this feature using can see the requirements checklist.	*User should be a saving account holder. *User should have online or mobile banking account.
3.	As a bank user I should be shown the various FD rates so I can see what the interest I can get for FD.	User will be able to see the various FD rated according to the age and amount.	*FD rates should be shown according to the age and amount. *Senior citizen should get 0.50% above the normal rate.
4.	As a bank user I want to FD deposit calculator so I can calculate my FD maturity amount.	User will have access for FD calculator which will calculate the maturity amount.	*System will ask for an age and amount. *After calculation user should able to see the maturity amount.
5.	As a bank user I want have access to choose my saving account so I can choose the specific account from mu multiple account for an FD debit.	If user have multiple saving accounts, he will able to choose a saving account for FD debit.	*User should able to select the account.
6.	As a bank user I want to able to select the maturity instruction so I can choose the preferable option.	This feature will allow user to choose maturity instruction from the given one.	*User should able to choose only one of the maturity options from the given two.
7.	As a bank user I want to have joint FD option so I can add someone in my FD.	User will be able to open an joint FD.	*To open joint FDs, name and SSN details should be taken.
8.	As a bank user I want to have a nominee option so if I want, I can add nominee to my FD.	User will have option to nominee for the FD.	*If nominee is minor, then guardian details needs to be taken.
9.	As a bank user after opening the FD I want to receive FD PDF file on email so I will get a copy of FD for further use.	After opening the FD, user should get copy of FD on their email.	*User should get email with PDF copy of the FD
10.	As a bank user I want my mobile or online banking reflect my FD copy so I'll have FD records on online and mobile banking account as	FD PDF file will reflect on the online and mobile banking account.	*User should have online or mobile banking account. *FD copy should be reflected on online and mobile banking account.

	well.		
11.	As a bank employee I want to generate various reports so I can have all records and reports of the FDs.	Bank management should be able to generate the various reports.	*The bank should able to generate the reports using the given credentials.

TABLEAU

Six Month FD Created Report

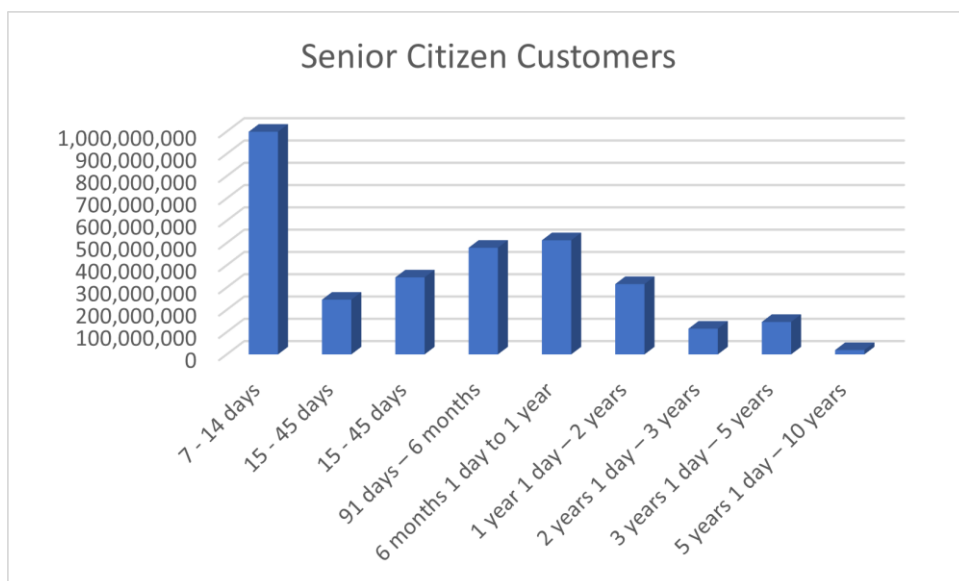


EXCEL

Bar graph of FD sales of normal users



Bar graph of FD sales of senior citizens



Data in Ascending Order

FD Tenure	FD Amount Normal Users
5 years 1 day – 10 years	9,451,664
1 year 1 day – 2 years	12,121,451
2 years 1 day – 3 years	15,484,844
91 days – 6 months	45,444,578
15 - 45 days	45,454,541
3 years 1 day – 5 years	45,597,911
7 - 14 days	64,726,472
6 months 1 day to 1 year	78,451,511
15 - 45 days	78,787,777

FD Tenure	FD Amount Senior Citizens
5 years 1 day – 10 years	19,451,664
2 years 1 day – 3 years	115,484,844
3 years 1 day – 5 years	145,597,911
15 - 45 days	245,454,541
1 year 1 day – 2 years	315,484,844
15 - 45 days	345,444,578
91 days – 6 months	478,451,511
6 months 1 day to 1 year	512,121,451
7 - 14 days	998,989,888

Data in Descending Order

FD Tenure	FD Amount Normal Users
15 - 45 days	78,787,777
6 months 1 day to 1 year	78,451,511
7 - 14 days	64,726,472
3 years 1 day – 5 years	45,597,911
15 - 45 days	45,454,541
91 days – 6 months	45,444,578
2 years 1 day – 3 years	15,484,844
1 year 1 day – 2 years	12,121,451
5 years 1 day – 10 years	9,451,664

FD Tenure	FD Amount Senior Citizens
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1 year 1 day – 2 years	315,484,844
15 - 45 days	245,454,541
3 years 1 day – 5 years	145,597,911
2 years 1 day – 3 years	115,484,844
5 years 1 day – 10 years	19,451,664

Rate of senior citizens for product code HDH with vlookup function

Period	Product code	Amounts <2 crores		Amounts >=2 Crore to < 5 Crores	
		Senior Citizen	User Rates	Senior Citizen	User Rates
7 - 14 days	HDH	3.50%	3.00%	4.00%	3.50%
15 - 45 days	SDF	4.00%	3.50%	4.50%	4.00%
46 – 90 days	FSF	4.50%	4.00%	5.00%	4.50%
91 days – 6 months	SEE	5.00%	4.50%	5.50%	5.00%
6 months 1 day to 1 year	SFS	5.50%	5.00%	6.10%	5.60%
1 year 1 day – 2 years	ZXD	6.10%	5.60%	6.25%	5.75%
2 years 1 day – 3 years	DSF	6.25%	5.75%	6.10%	5.50%
3 years 1 day – 5 years	DST	6.25%	5.75%	6.00%	5.50%
5 years 1 day – 10 years	YFF	6.25%	5.75%	6.00%	5.50%

The rate for senior citizens for amounts less than 2 crore for product code HDH	3.50%
= VLOOKUP(B3,B3:C11,2,FALSE)	

The rate for senior citizens for amounts less than 2 crore for product code HDH	6.25%
= VLOOKUP(B11,B3:C11,2,FALSE)	