**Business Requirements Document**

**Or**

**Change Request**

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| **Organization:** | **Suryoday Bank** | | |
| **Change Detail:** | **Health Check tracker secure loan** | | |
| **Change/SR\_ID:** |  | | |
| **Business or Requester Name:** | Rakesh Hegde | **Email ID:** | **Rakesh.hegde@suryodaybank.com** |
| **Change Owner Name:** | Amit Kumar Pandey | **Email ID:** | **Amit.pandey1@suryodaybank.com** |
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| **Nature of Change: -**  New Requirement  Change Requests  Bug / Services change   |  |  | | --- | --- | | **Change Type:** | Normal  Standard  Emergency | | **Application Name:** |  | | **Impact:** | High  Medium  Low | | **Risk:** | High  Medium  Low | | **Priority:** | **P1  P2  P3  P4** | | **Change Reason:** | Developing an application specifically for the DVU Operations unit where This application will streamline data entry, tracking, and error logging, improving overall operational efficiency. | | **Description:** | * **Overview:**   The DVU Operations unit currently maintains various trackers such as the Login tracker along with raised queries, NOI tracker and BT tracker. These trackers are essential for maintaining a database regarding the files received from sales and to maintain the error log. This process is essential to make sure the file is complete and ready for disbursement.   * Ensuring compliance with all required checklists before file disbursements. * Improving the accuracy and efficiency of the file disbursement process. * Reducing errors and delays in the disbursement process. * **Current Process:**   Currently, this process is managed manually. Each case is individually checked according to the current checklist available. The queries found and various statuses are maintained in Excel spreadsheets, which are then shared at one location for collation. This manual process increases the risk of data loss, reduces accuracy, and is time-consuming.   * **Proposed Solution:**   To address the current inefficiencies and inaccuracies in the manual tracking process, we propose developing an application specifically for the DVU Operations unit. This application will streamline data entry, tracking, and error logging, improving overall operational efficiency.  Centralized System Implementation:  Develop a centralized digital system to replace the current Excel-based tracking method.  Integrate the Login tracker and NOI tracker into single system.  Design an intuitive and user-friendly interface to facilitate ease of use.   * **Objectives:**   Improve the efficiency of data entry and tracking within the DVU Operations unit.  Enhance the accuracy of the trackers to ensure reliable data.  Centralize the trackers into a single system for easier management.  Ensure the new system supports comprehensive error logging and reporting.   * **Workflow Overview:**   **Login and Dashboard:**   * DVU Operations personnel will log into the application. * Upon login, a dashboard will be displayed featuring a sidebar with two main modules:   **Health Check**  **NOI Updation**  **Once user click Health Check one page will open with below details.**   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | Health Check |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  | Create Fresh Login of Cases | | | |  |  |  |  |  |  |  |  |  |  | |  |  | Search option | | | | | | |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  | |  |  |  |  |  |  |  |  |  |  | |  |  | Activity id | Creation date |  |  |  | Status | Action |  | |  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  |   sample    Once user click Create Fresh Login of Cases one page will open with below user input details.  **Data Entry:**   * PAN No- User Input (only alfa numeric format and 10 digit) * Customer Name User Input * File Received Date User Input (only date format) allow back date * BDM, SM and ASM employee ID, auto-fetch the corresponding employee name. * Customer Sourcing Branch Name- User Input * Application ID- User Input Alfa numeric * Product (Dropdown: List of Product Code along with Product Name) * Loan Amount - User Input, only number   Product List   1. HL and LAP 2. Pre approved Top Up - STP 3. Pre Approved Top Up - Non STP 4. Pre Approved Top Up - Above 10 Lacs 5. MHL 6. KISSHT 7. FIG 8. CV/CE  * Once user input above details user click save and submit button. * Once user select submit button we give once confirmation windows “Make sure all input value / declaration is proper” * once they click ok activity status progress. If select save activity not created. * After each fresh login, the system will generate a unique reference number for tracking purposes.   **Search Functionality:**   * The added search functionality will enable quick access to case statuses, further enhancing operational efficiency.   **Note: Case should be search by PAN No , Unique Reference Number , date range**  **. Click Action button:**  Once page will open sample below   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  | | | | | | | | | | Existing details come with not editable | | | | | | | |  | | | | | | | **Collapsible** Check list | | Yes | No |  | | | | | 1 |  |  |  | | 2 |  |  |  | | 3 |  |  |  | | 4 |  |  |  | | 5 |  |  |  | | Query |  |  |  |  | |  | | | | | | | | (+,-) | |  | Remarks | |  |  | FTR | NFTR |  |  | |  | Status | Dropdown | Submit |  |  |  |  |  | |  |  |  |  |  |  |  |  |  |  * A **collapsible checklist** will be displayed based on the selected product. * Each checklist item will have a **radio butto**n to ensure all points are covered. (Approx. up to 35 check list come as per product) * At the end of the checklist, a **remarks text box** will be available for queries. System allow to (+ and -) Query . * Users will select a **radio button** to mark the case as **FTR (First Time Right) or NON FTR**. * A **drop-down menu** will be provided to select the final status of the case (In Progress, Queried, Resolved, Deal Cancelled). * If Queries are raised status is “Queried”. * If “Resolved” is selected user should have an option from dropdown to select “BBND/ Disbursed”. Without select “BBND/ Disbursed”. System not allow to click submit button. Proper validation message come.   Note- User can add multiple Query.  **Mis Report Extraction Feature:**  A feature provided to extract master report.   1. Reference No 2. File Received Date 3. BDM Name 4. SM Name 5. ASM Name 6. Customer Sourcing Branch Name 7. Application ID 8. Pan No 9. Customer Name 10. Loan Amount 11. Product 12. FTR/Non FTR Status 13. Queries 14. Health Check Date (as soon as user first time selects the final status as Queried or Resolved health check date should be generated) 15. Final Status  * ***NOI UPDATION***   Upon selection of “NOI updation” module a page should be displayed with various fields as mentioned below to be updated.  **Search Functionality:**  User should be able to search the case updated in “Login Stage” to enter the further details mentioned below.  **Note: Case should be searched by Unique Reference Number or Loan ID**  Upon selecting the case following fields should be ready to update.  **2.Data Entry Fields:**  1.Loan ID (Auto Fetched)  2.Disbursement Date (Auto Fetched)  3.Mortgage Type (dropdown: EM/RM/Not Applicable) (Mandatory) (If Not applicable is selected then point 4,5,6,7,9 should be disabled or made Non-Mandatory)  4.Checklist: (Radio Button: 1. Sanction Letter, 2. Index II, 3. Selfie Photo, 4.KYC, 5.NOI Confirmation from Vendor, 6.MOE Challan) (Mandatory)  5.NOI Initiated Date (Mandatory)  6.NOI Pending With (Radio Button: 1. SSFBL, 2. Vendor) (Mandatory)  7.Token No  9.NOI Received Date (Should be enable only to update Received Status)  10.Final Status (dropdown: Not Applicable/ Pending/ Received/ Cancelled) (Received Status should only be enabled if NOI Received Date is updated) (Mandatory)  11.Remark (placeholder required to give hint “Remarks required for NOI Not Applicable/Pending / Cancelled”) (Mandatory)  **Mis Report Extraction Feature:**  A feature provided to extract master report.  1.Loan ID  2.Disbursement Date  3.Mortgage Type  4.Checklist  5.NOI Initiated Date  6.NOI Pending With  7.Token No  9.NOI Received Date  10.Final Status  11.Remark | | **Business Benefits:** | This functionality ensures efficient data entry and tracking within the DVU Operations unit. Centralize the trackers into a single system for easier management. Enhance the accuracy of the trackers to ensure reliable data. | | **Financial Benefits:** |  | | **Non-Financial Benefits:** |  | | **Risk/Mitigation:** |  | | **Assumptions, Constraints & Dependencies:** |  | | **Impact on Budget:** |  | | **Decision:** | ☐Approve ☐Rejected ☐Approved with Modification ☐Deferred | | **Justification/Additional comments:** |  | | **Attachments or References:** | ☐Yes ☐No | | **Document Details:** | 1.  2. | | **Approve By:** |  |  |  |  |  |  | | --- | --- | --- | --- | | **Approve Signature:** |  | **Date of Approve:** |  | | | | |