**Business Analysis Case Study**

 **by Tarun Kumar Deshmukh**

**Assignment – 1:**

1. **Please make a BRD which can be presented to the client along with complete development and resource plan.**

**Answer-** Business Requirement Document - A Business Requirement Document (BRD) is a key document that outlines the business objectives, needs, and expectations of a project. It acts as a bridge between stakeholders and the technical team, ensuring that everyone understands what the project aims to achieve. The BRD typically includes the project's purpose, scope, functional and non-functional requirements, key stakeholders, and any constraints or assumptions. It provides clarity, alignment, and a basis for project planning, ensuring that the delivered solution meets the organization's business goals.

For current project, BRD is prepared below:

**Inventory and Delivery Management System for Dairy Products**

**BA\_Mock\_Case\_Study**

**Version 1.0**

**Mr. Tarun Kumar Deshmukh**

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**1. Document Revisions:**

|  |  |  |
| --- | --- | --- |
| **Date** | **Version No** | **Document Changes** |
| 26/03/2025 | 1.0 | Initial Draft |
| 28/03/2025 | 2.0 | Added project objectives and success criteria |
| 01/04/2025 | 3.0 | Included stakeholder analysis and elicitation technique |
| 04/04/2025 | 4.0 | Completed functional requirements and requirement traceability matrix |
| 06/04/2025 | 5.0 | Updated priority and status in requirement traceability matrix |
| 09/04/2025 | 6.0 | Incorporated Appendices and finalized document |
| 11/04/2025 | 7.0 | Final review and formatting adjustments |

**2. Approvals:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Role** | **Name** | **Title** | **Signature** | **Date** |
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| Business Owner | Mr. Sachin | Head of region | [Signature] | 09/04/2025 |
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| Content Lead | Mr. Tarun Deshmukh | Business Analyst | [Signature] | 11/04/2025 |

**3. RACI Chart for This Document:**

RACI Matrix – A RACI matrix is a project management tool used to define and clarify the roles and responsibilities of team members and stakeholders involved in a project. The RACI matrix helps prevent confusion, overlaps, or gaps in responsibilities, promoting clear communication and effective project execution. It is often presented as a table mapping tasks or deliverables against team roles.

Here ‘R’ stands for Responsible, ‘A’ stands for Accountable, ‘C’ stands for Consulted, ‘I’ stands for Informed and ‘NA’ stands for Not Applicable.



**4. Introduction:**

**4.1 Business Goals**

The company operates manufacturing plants and warehouses across the country and specializes in producing ice cream and milk products. Given the perishable nature of these products, efficient inventory management and fast delivery are critical for ensuring product freshness, minimizing wastage, and enhancing customer satisfaction.

To address these challenges, the company aims to develop a comprehensive software solution that will help achieve the following business goals:

1. **Real-time Tracking of Inventory:**
* Maintain real-time visibility into stock levels at manufacturing plants, warehouses, and distribution centres.
* Track expiry dates to reduce spoilage of dairy and ice cream products.
1. **Automated Stock Replenishment:**
* Implement an automated stock replenishment system to prevent shortages and overstocking.
* Generate alerts when inventory falls below a predefined threshold.
1. **Production Planning Optimization:**
* Synchronize production schedules with demand forecasts to prevent excess inventory or shortages.
* Monitor raw material availability to ensure smooth production.
1. **Batch and Lot Tracking:**
* Ensure traceability of products from manufacturing to final delivery.
* Support product recalls in case of quality issues.
1. **Waste Reduction & Cost Optimization:**
* Minimize inventory wastage due to spoilage, mismanagement, or overstocking.
* Optimize storage conditions (temperature, humidity) for perishable goods.
1. **Optimized Route Planning:**
* Implement AI-driven route optimization algorithms for fastest and most cost-effective delivery.
* Consider traffic, weather, and road conditions for real-time delivery adjustments.
1. **Efficient Order Fulfilment:**
* Enable automatic order processing and allocation to the nearest warehouse for minimal delivery time.
* Prioritize urgent orders and manage bulk deliveries for retailers and distributors.
1. **Dynamic Warehouse Selection:**
* Identify the nearest warehouse with the required stock to fulfil customer orders efficiently.
* Implement a smart allocation system to distribute inventory based on regional demand.
1. **Live Tracking & ETA Notifications:**
* Provide real-time order tracking to customers via mobile apps or web portals.
* Notify customers of estimated delivery time (ETA) for better transparency.
1. **Integration with Third-party Logistics (3PL):**
* Seamless integration with logistics providers for faster last-mile delivery.
* Optimize partnerships with local delivery fleets to handle high-demand periods.

**4.2 Business Objectives**

In the current project, we have following business objectives to achieve:

**1. Optimize Inventory Management Across Manufacturing Plants & Warehouses**

* Implement a centralized inventory system to monitor stock levels of ice cream and milk products across multiple locations.
* Enable real-time inventory updates to prevent overstocking or stock shortages.

**2. Ensure the Quickest Delivery to Customers**

* Implement an AI-powered order management system to allocate the nearest warehouse for order fulfilment.
* Optimize route planning to ensure the fastest delivery using GPS and real-time traffic data.
* Integrate with third-party logistics (3PL) providers for last-mile delivery optimization.

**3. Enhance Customer Experience & Satisfaction**

* Provide customers with real-time tracking of their orders via SMS, email, or mobile apps.
* Introduce multiple delivery options (standard, express, scheduled delivery).

**4. Improve Operational Efficiency & Cost Reduction**

* Automate warehouse operations to streamline stock movement and order fulfilment
* Reduce manual effort by integrating barcode or RFID tracking for inventory.

**5. Scalability for Future Expansion**

* Design a flexible system that supports expansion to new cities or regions.
* Integrate with e-commerce platforms to allow direct online orders.

**4.3 Business Rules**

In the current project, we have following business rules to implement:

**1. Inventory Management Rules:**

These rules ensure proper stock tracking and control across manufacturing plants and warehouses.

* Every product (ice cream, milk products) must have a unique Stock Keeping Unit.
* Inventory must be updated in real-time after every manufacturing, shipment, and sale.
* The system must support FIFO (First In, First Out) for perishable items to prevent spoilage.
* If stock falls below the reorder threshold, an automatic restocking request is generated.
* Each product must have a batch number, expiry date, and manufacturing date.
* Any damaged or expired products must be automatically marked as non-saleable.
* Supplier performance should be monitored based on delivery time and quality of materials received.

**2. Order Management & Quickest Delivery Rules:**

These rules define how customer orders are processed and delivered efficiently.

* Customers must receive real-time order status updates (Order Placed → Processing → Out for Delivery → Delivered).
* Orders should be automatically assigned to the nearest warehouse with sufficient stock.
* The system should use AI-based route optimization to select the fastest delivery route.
* If an order is not delivered within the expected time, an automatic alert is sent to the operations team.
* Returns should be accepted only if the product is damaged, expired, or incorrect.
* Customers should be able to request a refund or replacement through the system.

**3. Warehouse & Logistics Management Rules:**

These rules define the operations of warehouses and delivery networks.

* Warehouses must follow a temperature-controlled storage policy for ice cream and dairy products.
* Orders must be fulfilled from the closest warehouse with sufficient stock.
* The company may use in-house delivery or third-party logistics (3PL).
* Drivers must be assigned orders based on real-time location tracking and availability.

**4. Customer & User Management Rules:**

These rules ensure smooth interactions between customers, suppliers, and internal teams.

* Customers should be able to place orders via web & mobile apps.
* Order confirmation must be sent via SMS/email notifications.
* Only authorized users should be able to access warehouse stock levels and reports.
* Warehouse managers can approve restocking requests.

**5. Reporting & Analytics Rules:**

These rules govern performance tracking and data-driven decision-making.

* The system should generate daily, weekly, and monthly reports on Inventory turnover, Order fulfilment rate, Supplier performance, Customer feedback & complaints.
* AI-driven predictive analytics should forecast demand spikes based on past trends.

**6. Compliance & Regulatory Rules:**

* The software must comply with food safety regulations (e.g., FSSAI, FDA).
* Sensitive customer data must be encrypted and follow data protection laws.

**4.4 Background**

The company is a leading manufacturer of ice cream and milk products, operating multiple manufacturing plants and warehouses across the country. It supplies products to retailers, distributors, supermarkets, and direct customers while maintaining a strong focus on quality, freshness, and timely delivery.

**Current Challenges:**

Some of the key challenges include:

**1️.** **Inventory Management Issues:**

* Difficulty in tracking stock levels in real-time across different locations (plants, warehouses, and distribution centres).
* Overstocking or understocking leading to wastage or lost sales opportunities.
* Inaccurate demand forecasting causing supply chain disruptions.

**2️.** **Delivery Challenges:**

* Lack of optimized routing algorithms results in delayed deliveries.
* High transportation costs due to inefficient scheduling and route planning.
* Difficulty in ensuring product quality due to the perishable nature of dairy products.

**3. Customer Expectations:**

* Customers expect quick deliveries, especially in urban areas with high demand.
* Retailers and supermarkets require timely restocking to avoid stockouts.

**Proposed Solution**

To address these challenges, the company aims to develop a comprehensive software solution that will:

1. Manage the inventory efficiently across all manufacturing plants and warehouses using real-time tracking and demand forecasting.
2. Optimize deliveries to ensure the quickest possible dispatch and minimize transportation costs while maintaining product freshness.

This system will integrate modern inventory management techniques and intelligent delivery algorithms to enhance efficiency, reduce waste, and improve customer satisfaction.

**4.5 Project Objectives**

In the current project, we have following project objectives to achieve:

**1. Efficient Inventory Management Across Multiple Locations:**

* Develop a centralized inventory system to track stock levels at manufacturing plants and warehouses in real time.
* Enable automated stock updates based on production, sales, and transfers between locations.
* Reduce inventory wastage by tracking expiration dates of perishable goods like ice cream and milk.
* Provide real-time stock visibility to ensure seamless production and order fulfilment.

**2. Optimized Order Processing & Fulfillment:**

* Implement an automated order processing system that integrates with the inventory module.
* Assign orders to the nearest warehouse based on stock availability and proximity to customers.
* Allow real-time tracking of order status from placement to delivery.
* Enable customers to modify/cancel orders based on availability and delivery timeframes.

**3. Quickest Delivery Mechanism for Perishable Products:**

* Develop a route optimization algorithm to minimize delivery time using Real-time traffic data, Weather conditions, Customer location & priority orders
* Integrate with third-party logistics (3PL) providers for on-demand deliveries when internal fleet is unavailable.
* Provide real-time tracking of delivery vehicles for customers and business stakeholders.
* Ensure temperature control compliance for perishable goods during transportation.

**4. Advanced Analytics & Reporting for Decision Making:**

* Provide dashboards & analytics to monitor sales trends, demand fluctuations, and inventory levels.
* Implement AI-based demand forecasting to avoid overstocking or stockouts.
* Generate customized reports for management, including Inventory turnover rates, Delivery performance metrics, Order fulfillment efficiency.

**5. Seamless Integration with Existing Systems & External Platforms:**

* Connect with e-commerce platforms for direct online orders and fulfillment.
* Enable API-based integrations with delivery service providers (e.g., FedEx, DHL) for logistics efficiency.

**6. Robust Security & Compliance Measures:**

* Implement role-based access control to restrict system access based on user roles.
* Ensure compliance with food safety regulations (FSSAI, FDA) for inventory storage and transport.
* Secure customer and business data using encryption & multi-factor authentication.

**4.6 Project Scope**

In the current project, we have following In Scope and Out Scope Functionality:

**4.6.1 In-Scope Functionality:**

1. **FLEXCUBE Upgrade and Migration:**
	* Upgrade FLEXCUBE Universal Banking Solution from version 6.8 to 11.8.
	* Migrate customer data from version 6.8 to 11.8 with ensured data integrity and accuracy.
2. **Compliance Enhancements:**
	* Implement KYC (Know Your Customer) functionality for improved transparency and regulatory compliance.
	* Integrate electronic signature functionality to verify customer identity securely.
3. **Mobile Banking Enhancements:**
	* Develop and deploy a mobile banking application to allow customers seamless access to account operations.
	* Enable cardless ATM withdrawals using mobile numbers and PAN cards for enhanced customer convenience.
4. **UPI and Payment System Features:**
	* Implement Oracle Banking Payments as a standalone module to improve payment system performance.
	* Add UPI ID functionality for secure and seamless transactions to UPI accounts.
	* Enforce daily transaction limits for UPI payments to ensure security and compliance.
5. **Testing and Validation:**
	* Perform testing for system functionality, data migration, and new feature implementation.
	* Ensure end-to-end testing of all upgraded and newly added functionalities.
6. **Customer and System Support:**
	* Provide necessary training, documentation, and support for customers and internal stakeholders.

**4.6.2 Out-of-Scope Functionality:**

1. **FLEXCUBE Enhancements Beyond Version 11.8:**
	* Any additional upgrade or patch implementation beyond version 11.8.
2. **Non-Oracle Banking Systems:**
	* Integration with third-party systems or software outside of Oracle’s ecosystem.
3. **Custom Development:**
	* Development of customized modules outside of the listed scope, such as non-standard features or services not aligned with the goals and objectives.
4. **Legacy System Modifications:**
	* Further development or enhancements to FLEXCUBE version 6.8 or other legacy systems.
5. **Other Payment Methods:**
	* Implementation of non-UPI payment methods or channels not mentioned in the project objectives (e.g., cryptocurrency payments, international remittance services).
6. **Branch-Specific Features:**
	* Development or enhancement of branch-only banking services or non-digital banking features.
7. **Marketing or Customer Outreach:**
	* Activities related to customer onboarding, marketing campaigns, or user training sessions (beyond technical documentation and support).
8. **Future Upgrades:**
	* Plans for future upgrades, enhancements, or system migrations beyond the immediate project scope.

**5.Assumptions:**

For the current project, list of assumptions are following:

* Adequate testing environments and tools are available to validate the system upgrade, data migration, and newly implemented features.
* All customer data in FLEXCUBE version 6.8 is accurate, consistent, and complete, enabling a smooth migration to version 11.8.
* All necessary stakeholders will provide timely input and approvals during the project lifecycle.
* Regulatory bodies and auditors will cooperate to validate the KYC and compliance-related functionalities.
* Oracle Banking Payments module will integrate seamlessly with the upgraded FLEXCUBE system without compatibility issues.
* Customers will have access to the necessary devices (smartphones) and skills to adopt mobile banking features, UPI transactions, and cardless ATM withdrawals.
* No unforeseen delays will significantly impact the project timeline.
* Sufficient training materials and documentation will be developed and provided to both internal staff and customers to ensure a smooth transition.
* There would be digital literacy among the customer and teller to operate the system.

**6.Constraints:**

For the current project, the list of constraints are following:

* Time Constraints - The project must be completed within a predefined timeline, including the upgrade, migration, testing, and deployment phases.
* Budgetary Constraints - The project budget is fixed and must cover all aspects, including licensing costs for FLEXCUBE version 11.8, Oracle Banking Payments module, hardware upgrades, and training.
* Regulatory and Compliance Constraints - The electronic signature, KYC, UPI functionality and data privacy must meet legal standards for digital authentication.
* Technical Constraints - The existing infrastructure must support the upgraded FLEXCUBE version 11.8 and Oracle Banking Payments module without significant disruptions.
* Resource Constraints - Availability of skilled personnel, including IT staff, testers, and trainers, may be limited.
* User Constraints - Adoption of new mobile banking features and cardless ATM withdrawals may depend on customers’ willingness and ability to adapt to the changes.

**7.Risks:**

Based on the current project, the project is vulnerable to following risks:

**Technological Risks**

* + **Integration Issues:** Difficulties in integrating the upgraded FLEXCUBE version 11.8 and Oracle Banking Payments with legacy systems and external APIs (e.g., UPI, e-signature systems).
	+ **Data Migration Challenges:** Risk of data corruption, loss, or incomplete migration during the transfer from FLEXCUBE version 6.8 to version 11.8.
	+ **System Downtime:** Extended system downtime during the upgrade or migration process may disrupt banking operations, impacting customer trust and satisfaction.
	+ **Outdated Technology:**Delays in project delivery may lead to the selected technologies (e.g., Oracle Banking Payments) becoming outdated.
	+ **Cybersecurity Threats:** The introduction of new mobile banking features and cardless ATM withdrawals may expose vulnerabilities that cybercriminals could exploit.

**Skills Risks**

* + **Lack of Expertise:** Limited availability of staff with expertise in FLEXCUBE version 11.8, Oracle Banking Payments, and KYC implementation.
	+ **Training Needs:** Inadequate training for IT staff and business users to operate and maintain the new systems.
	+ **Dependence on External Vendors:** Dependence on Oracle and other vendors for technical support may result in delays if vendor resources are not readily available.

**Political Risks**

* + **Regulatory Changes:** Changes in government regulations or compliance standards (e.g., KYC, UPI transaction limits) during the project could require rework.
	+ **Stakeholder Misalignment:** Conflicts between internal stakeholders (e.g., business units, IT teams) or between the bank and third-party vendors over priorities and project scope.
	+ **Customer Resistance:** Public or customer backlash against mandatory KYC updates, mobile banking features, or changes to ATM withdrawal processes.

**Business Risks**

* + **Project Cancellation:** If the project is cancelled, the bank will face:
		- Continued operational inefficiencies due to outdated FLEXCUBE version 6.8.
		- Increased costs for maintaining legacy systems.
		- Potential loss of customers to competitors offering modern banking features.
	+ **Operational Disruptions:** Failure to successfully migrate to FLEXCUBE 11.8 or implement Oracle Banking Payments could disrupt daily banking operations, resulting in reputational damage and financial loss.
	+ **Customer Churn:** Delays or errors in implementing customer-facing features (e.g., mobile banking, cardless ATM withdrawals) may lead to dissatisfaction and customer attrition.

**Requirement Risks**

* + **Incomplete or Ambiguous Requirements:** The initial phase may fail to capture all technical and business requirements for the FLEXCUBE upgrade, Oracle Banking Payments, or mobile banking features.
	+ **Scope Creep:** Mid-project changes to requirements could disrupt timelines, increase costs, and create gaps in implementation.
	+ **Customer Needs:** Failure to fully understand and incorporate customer needs for new features like mobile banking and UPI payments could result in low adoption.

**Other Risks**

* + **Change Management Risks:** Resistance from employees to adapt to the upgraded system and new processes.
	+ **Budget Overruns:** Unanticipated costs, such as additional hardware, software licenses, or external consultancy services.
	+ **Testing Challenges:** Insufficient time or resources allocated for thorough testing of the upgraded system and new functionalities.
	+ **Third-Party Dependencies:** Delays or non-compliance by third-party vendors providing essential components like UPI integration, electronic signatures, or Oracle support.
	+ **Market Competition:** Competitors launching advanced banking features earlier may reduce the impact or relevance of the project upon completion.

**8.Business Process Overview:**

**8.1 Legacy System (AS-IS)**

The legacy system at ABC Bank is a decade-old platform that has served the bank's core banking and payment processing needs since its implementation in 2011. However, due to its outdated technology and limitations in handling modern financial requirements, the system no longer aligns with the bank's strategic goals or operational demands. Below is a detailed overview of the AS-IS system:

**1. Core Banking System: FLEXCUBE Version 6.8**

* Primary Functionality:
	+ Handles core banking operations, customer account management, and transaction processing.
* Limitations:
	+ Outdated Architecture: The system is incompatible with modern financial technology standards and lacks support for advanced functionalities like KYC automation, UPI payments, or electronic signatures.
	+ Scalability Challenges: Designed for the banking needs of 2011, it struggles to accommodate the growing volume and complexity of transactions in 2023.
	+ Maintenance and Support Issues: Limited support from the vendor for version 6.8, resulting in increased maintenance costs and difficulty addressing critical bugs or vulnerabilities.

**2. Integrated Payment Module**

* Functionality: An embedded payments system manages internal and external transactions.
* Challenges:
	+ Overburdened Module: The module is unable to efficiently handle the growing transaction load, leading to performance bottlenecks.
	+ Lack of Advanced Features:
		- No UPI ID functionality or daily transaction limit enforcement.
		- Inadequate support for new payment channels and methods.
	+ Integration Issues: Limited ability to connect with external payment platforms or APIs, creating operational inefficiencies.

**3. Customer Identification and Compliance**

* + Manual processes for onboarding and verifying customer identity, prone to errors and delays.
	+ Inefficiencies in maintaining compliance with evolving regulatory standards.
	+ Absent, requiring reliance on physical documentation and manual verification, which slows down processes and impacts the customer experience.

**4. Digital Banking Features**

* + No support for mobile banking or smartphone applications.
	+ Customers must rely on branch visits or desktop web applications for basic banking operations.
	+ This functionality is unavailable, requiring physical cards for cash withdrawals.
	+ The user interface is outdated and not optimized for modern banking practices, resulting in lower customer satisfaction and engagement.

**5. Data Management and Security**

* + Customer data is stored in outdated formats, creating challenges for data migration and analytics.
	+ The system struggles to handle large-scale data queries, slowing down transaction processing.
	+ The system lacks modern cybersecurity protocols and may not comply with current data protection regulations, exposing the bank to risks of breaches and penalties.

**6. Change Management and Staff Expertise**

* + Staff are trained only on version 6.8, with limited exposure to newer technologies or practices.
	+ The IT and operational teams may lack the expertise needed to implement or support an upgraded system without additional training.

**7. Compliance and Regulation**

* + The system does not fully support automated compliance processes, such as KYC, electronic signature verification, or transaction monitoring.
	+ Non-adherence to government or financial regulatory requirements may lead to penalties and reputational damage.

**8.2 Proposed Recommendations (TO-BE):**

Based on the situation, problem, opportunity, goals, objectives, success criteria, and identified risks, the TO-BE system should address current limitations, leverage opportunities for technological and operational improvements, and mitigate associated risks. The following recommendations outline the proposed recommendations (TO-BE) for ABC Bank.

**1. System Upgrade and Data Migration**

**Upgrade FLEXCUBE to Version 11.8**

* Implement the latest FLEXCUBE Universal Banking Solution patch-set to replace version 6.8, ensuring compatibility with modern technologies.

**Migrate Legacy Data**

* Conduct a comprehensive data migration from version 6.8 to 11.8, ensuring:
	+ **Data Accuracy:** Perform rigorous validation to maintain data integrity.
	+ **Compliance:** Align migration processes with data privacy regulations.
	+ **Data Cleaning:** Eliminate redundant or outdated records during migration.

**Standalone Oracle Banking Payments Module**: Benefits include:

* + Increased transaction processing speed and efficiency.
	+ Improved scalability to handle high transaction volumes.
	+ Flexibility to integrate with external payment platforms (e.g., UPI, mobile wallets).

**2. Customer-Focused Enhancements**

**KYC Process Automation**

* Automate the Know Your Customer (KYC) process to enhance efficiency and regulatory compliance.

**Electronic Signature Integration**

* Enable the capture and verification of electronic signatures for transactions and onboarding.

**Mobile Banking Application**

* Develop and deploy a robust mobile banking application with the following features:
	+ Secure account access using biometric authentication (fingerprint, facial recognition).
	+ Instant account management (e.g., balance checks, fund transfers, bill payments).
	+ UPI integration for seamless digital transactions.

**Cardless ATM Withdrawals**

* Enable cardless cash withdrawals through:
	+ Authentication using mobile numbers and PAN cards.
	+ Real-time generation of secure one-time passwords (OTPs) for withdrawals.

**UPI Payment Functionality**

* Integrate UPI payment capabilities into the core and standalone payment modules.
* Features include:
	+ Direct payments to UPI IDs via a simplified interface.
	+ Enforcement of daily transaction limits for security.

**3. Technical and Operational Improvements**

**Modernized Infrastructure**

* Upgrade underlying IT infrastructure to support the new system’s requirements:
	+ Cloud-based or hybrid hosting solutions for better scalability.
	+ Implementation of high-speed servers and optimized database systems.

**Improved Security Measures**

* Incorporate advanced cybersecurity protocols:
	+ Data encryption during storage and transmission.
	+ Multifactor authentication (MFA) for critical operations.
	+ Regular vulnerability assessments and penetration testing.

**4. Change Management and Training**

**Employee Training Programs**

* Conduct training sessions for staff to familiarize them with the new system.

**Customer Awareness Campaigns**

* Educate customers on:
	+ Mobile banking application usage.
	+ Benefits of cardless withdrawals and digital payments.
	+ Security practices to protect against phishing and fraud.

**9.Business Requirements:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Req ID** | **Req Name** | **Req Description** | **Priority** |
| BR0001 | Customer Registration | User should be able to register in the application | Highest |
| BR0002 | Customer login into the application |  Customer should be able to login into the application | High |
| BR0003 | Bank Teller Registration | Bank Teller should be able to register with the application | Highest |
| BR0004 | Bank services listing | Bank services must be listed in the website | Medium |
| BR0005 | Adding electronic signature | Bank teller should be able add customers signature in the database | Highest |
| BR0006 | Interest and Charges calculation | Application must calculate interest and charges for products | High |
| BR0007 | Transaction Management | Bank Teller should be able to view and manage the transaction of customer on basis of status.  | High |
| BR0008 | CustomerManagement | Teller should be able to manage customers based on their account statement | Medium |
| BR0009 | Multiple Payment Gateways | The platform should integrate with multiple payment gateways to facilitate secure and convenient transactions | Highest |
| BR0010 | Unified Payment Interface (UPI) Placement | Customer should be able to make payment via UPI payment services | Highest |
| BR0011 | KYC adding facility | Bank teller should be able to add customers identity as KYC facility  | Highest |
| BR0012 | KYC Confirmation | Once KYC is completed by bank, customer should get notification in the text and mail form | High |
| BR0013 | Payment History | Customer should be able to see their payment history in the application as statement | Medium |
| BR0014 | Cashless withdrawal | Customer should be able to withdraw cash without card but with the help of mobile number and pan card details | Medium |
| BR0015 | Upper limit of UPI outgoing payment | System should make 1 lakh as upper limit of daily UPI transaction for common customer | Medium |
| BR0016 | OTP enabled transaction | Customer should get One Time Password (OTP) as factor of authentication for safe transaction | High |
| BR0017 | Compliant Status | Bank norms must be aligned to rules and regulations prescribed by Central Bank | Medium |
| BR0018 | Secure Transactions | The platform should ensure secure transactions by implementing appropriate encryption and security measures | Highest |
| BR0019 | Feedback collection | Application must ensure to take feedback from customers regarding service and experience | Medium |
| BR0020 | Reminder for regular update of application | Customer should get regular reminder for the update of mobile application to accommodate latest features  | Medium |

**Use Case Diagram:**

**10.Appendices**

**10.1 List of Acronyms**

* UAT-User Acceptance Testing
* BRD- Business Requirement Document
* BR- Business Requirement
* UX- User Experience
* SRS- Solution Requirement Specifications
* UI- User Interface
* FR – Functional Requirements

**10.2 Glossary of Terms**

* Flexcube – Universal Banking Solution product used by the bank.
* OBPM – Standalone Payment application for payments.
* Data Validation: Procedures implemented to ensure the accuracy, consistency, and quality of data entered into the system.
* User Role: A set of permissions that define what actions a user can perform within the system.

**10.3 Related Documents**

* Functional Specifications
* Technical Design Document
* This Business Requirements Document (BRD) provides a comprehensive overview of the objectives, scope, requirements, and other relevant aspects of the project.