Document 1- Business case document

### **1. Why is this project initiated?**

* **To streamline mutual fund transactions**: Clients and RMs currently lack a centralized platform for mutual fund investments and related data management.
* **To reduce manual paperwork**: The current system involves heavy reliance on paperwork, leading to inefficiencies and errors.
* **To improve data tracking and reporting**: Clients, RMs, and managers struggle with accurate and real-time tracking of investments, capital gains, tax liabilities, and meeting updates.
* **To enhance client experience**: Clients need better visibility into their investments, transactions, and tax implications.
* **To improve portfolio management**: Relationship Managers (RMs) need a more efficient way to manage client portfolios and report updates.

### **2. What are the current problems?**

* **Lack of an integrated portal**: Clients cannot transact or view their investments directly online; RMs must handle all transactions manually.
* **Manual reporting**: RMs update portfolio reviews, client meetings, and investment details in spreadsheets, prone to errors and inefficiencies.
* **Data inaccuracies**: Managers rely on manually entered data from RMs, leading to potential errors, delays, and discrepancies.
* **Difficulty in tracking performance**: Both RMs and managers struggle to track clients’ mutual fund performance, tax status, and investment timelines accurately.
* **Time-consuming process**: The current system for tracking investments, generating reports, and updating client data is slow and inefficient, leading to a poor client experience.

### **3. With this project, how many problems could be solved?**

* **Mutual fund transactions online**: Clients and RMs can transact in mutual funds without needing paperwork, reducing delays and errors.
* **Centralized data management**: The platform will store all client, portfolio, and transaction data in one place, making it easier for RMs to track and update.
* **Automated reporting**: Generate detailed transaction, capital gain, and portfolio reports without manual intervention, ensuring accuracy.
* **Real-time performance tracking**: RMs and managers can access up-to-date portfolio data, improving decision-making and client servicing.
* **Error reduction**: With the system in place, data entry errors, discrepancies, and forged data will be minimized.
* **Time savings**: By eliminating manual data entry and reporting, RMs can focus more on client engagement rather than administrative tasks.

### **4. What are the resources required?**

People

* Project Sponsor
* Project Manager
* Business analyst
* Developers
* Testers
* Database and Network Admin

Time

* 18 Months of time span

Budget

* Budget allotted is 2 Cr.

Software and Hardware (Not to exceed. 1 Cr)

* Latest Version of JAVA for development and testing, Database infra for storage, UI and API integration
* Laptops, Firewalls and VPNs to protect Data, Router installation and maintenance

### **5. How much organizational change is required to adopt this technology?**

* **Moderate Organizational Change**:
  1. **Process Change**: RMs will need to adapt to using an online platform for managing client portfolios, instead of spreadsheets or manual entry.
  2. **Cultural Change**: Shift from a manual, paper-based approach to a more technology-driven workflow.
  3. **Training Requirements**: RMs, managers, and clients will need training to familiarize themselves with the platform.
  4. **Standardization**: New processes for data entry, reporting, and client management will need to be standardized across the organization.
  5. **Adoption by Clients**: Some clients may need assistance in transitioning from traditional investment methods to using the new platform.
* **Resistance Potential**: There could be initial resistance, particularly from older employees or clients who are not tech-savvy.

### **6. Time frame to recover ROI?**

* **Initial Investment**: Includes platform development, infrastructure costs, training, and operational integration.
* **ROI Recovery Time Estimate**:
  + **Short-Term (1–2 years)**:
    - **Cost Savings**: Reduced manual paperwork, less administrative burden, and fewer errors.
    - **Increased Efficiency**: Faster transaction processing, more accurate reporting, and real-time performance tracking.
  + **Medium-Term (2–3 years)**:
    - **Client Retention and Satisfaction**: Improved client experience will lead to increased client retention and potentially more investments.
    - **Scalability**: As the platform scales, the per-client cost of maintenance will decrease, leading to better profitability.
* **Estimated ROI Recovery**: Between **18–24 months**, depending on adoption rates and operational improvements.

### **7. How to identify Stakeholders?**

* **Clients**:
  1. Direct users of the platform (both individual investors and institutional clients).
  2. Stakeholder interests: Better transparency, access to reports, and easier transactions.
* **Relationship Managers (RMs)**:
  1. Front-line users managing client portfolios and facilitating transactions.
  2. Stakeholder interests: Efficient client management tools, reduced administrative burden, and streamlined reporting.
* **Managers**:
  1. Oversee the RMs and ensure portfolio quality and compliance.
  2. Stakeholder interests: Better tracking of RM activities, improved data quality, and streamlined oversight.
* **IT/Development Team**:
  1. Responsible for the platform's design, development, and maintenance.
  2. Stakeholder interests: Clear specifications, ease of implementation, and secure platform architecture.
* **Compliance/Legal Teams**:
  1. Ensure the platform meets regulatory requirements for financial transactions and data protection.
  2. Stakeholder interests: Adherence to industry regulations, data privacy, and security standards.
* **Executives/Leadership**:
  1. Key decision-makers overseeing the project's success and impact on organizational goals.
  2. Stakeholder interests: ROI, operational efficiency, and strategic alignment with business goals.

Document 2: BA Strategy

### **Business Analyst (BA) Approach Strategy**

### **1. Project Initiation and Planning**

#### **Objective: Establish the scope, objectives, and expectations for the project.**

* **Kick-Off Meeting**:
  1. Meet with the project sponsor, key stakeholders (clients, managers, RMs, IT, and legal teams) to align on the project goals, scope, timelines, and deliverables.
  2. Set expectations on the Waterfall methodology, where each phase must be completed before the next phase begins.
* **Project Charter**:
  1. Develop and document the **Project Charter**, including high-level objectives, deliverables, and stakeholders.
  2. **Obtain approval** from the project sponsor and key stakeholders.

### **2. Stakeholder Identification and Analysis**

#### **Objective: Identify stakeholders, define their roles, and understand their needs.**

* **Stakeholder Identification**:
  1. Identify and list all internal and external stakeholders (clients, RMs, managers, IT, legal/compliance, vendors).
  2. Map stakeholders based on their influence and interest.
* **Stakeholder Analysis**:
  1. **RACI Matrix**: Develop a **RACI (Responsible, Accountable, Consulted, Informed)** chart to define who is responsible for tasks, accountable for decisions, consulted for input, and informed of updates. This ensures clarity and accountability throughout the project.
  2. **ILS Matrix**: Use an **Influence, Leverage, Support (ILS)** matrix to evaluate the power and support of stakeholders. This helps prioritize communication and engagement efforts.
* **Stakeholder Communication Plan**:
  1. **Define the preferred channels of communication** and frequency for each stakeholder group (e.g., email, meetings, project management tools).

### **3. Requirements Elicitation and Documentation**

#### **Objective: Gather detailed business, functional, and technical requirements for the platform.**

* **Elicitation Techniques**:
  1. **Interviews**: Conduct one-on-one interviews with key stakeholders (e.g., RMs, clients, managers) to gather detailed insights into their needs.
  2. **Workshops**: Organize workshops with cross-functional teams (clients, RMs, IT, compliance) to capture requirements in a collaborative environment.
  3. **Surveys**: Distribute surveys to clients or RMs for gathering broader feedback on needs and expectations.
  4. **Document Analysis**: Review existing reports, user manuals, and business processes to identify gaps or areas for improvement.
  5. **Prototyping**: Create low-fidelity wireframes or mockups to gather feedback on user interface design and functionality.
* **Requirement Documentation**:
  1. **Business Requirements Document (BRD)**: Capture high-level project objectives, scope, and business needs.
  2. **Functional Specifications Document (FSD)**: Document the detailed functional requirements and system behavior, including user stories, workflows, and use cases.
  3. **Non-Functional Requirements Document**: Define performance, scalability, security, and usability requirements.
  4. **Data Flow Diagrams (DFD)** and **Entity Relationship Diagrams (ERD)**: Create visual models for system design and data interactions.
* **Approval of Documents**:
  1. Share all documented requirements with key stakeholders for review.
  2. **Obtain formal sign-off** on the **BRD**, **FSD**, and **Non-Functional Requirements** to ensure everyone agrees on the scope and requirements before moving to the next phase.

### **4. Design Phase**

#### **Objective: Design the system architecture and user interfaces based on approved requirements.**

* **Design Deliverables**:
  1. **System Design Document**: Detail the system’s architecture, technology stack, database design, and integration points.
  2. **User Interface Design**: Create high-fidelity wireframes or UI mockups that reflect the user journey and platform design.
  3. **Integration Design**: If there are any third-party systems to integrate with, document the integration approach and data flows.
* **Approval Process**:
  1. Share the design documents with stakeholders for review and feedback.
  2. Obtain formal **sign-off on the design** before development starts to ensure alignment with expectations.

### **5. Development Phase**

#### **Objective: Build the system according to the approved design and requirements.**

* **Development Process**:
  1. Provide detailed **development specifications** based on the signed-off design.
  2. **Unit Testing**: Developers will perform unit testing to ensure each component works as expected.
* **Status Updates**:
  1. Regularly communicate progress with stakeholders, providing **weekly status reports** and conducting **progress review meetings**.

### **6. Testing Phase**

#### **Objective: Test the system thoroughly to ensure it meets business, functional, and non-functional requirements.**

* **Types of Testing**:
  1. **System Testing**: Test the system end-to-end to ensure all components function correctly together.
  2. **Integration Testing**: Test interactions between the new platform and any integrated systems.
  3. **Performance Testing**: Ensure the system meets non-functional requirements like scalability and performance.
  4. **User Acceptance Testing (UAT)**: Work with clients to verify that the system meets their business needs and requirements.
* **UAT Process**:
  1. Develop a **UAT Test Plan** with clearly defined test cases and acceptance criteria.
  2. Guide clients and stakeholders through the UAT process, ensuring they validate key functionalities.
  3. Track and manage any defects or issues raised during testing.
* **UAT Sign-Off**:
  1. Upon successful completion of UAT, ask the client to sign the **UAT Client Project Acceptance Form**, confirming that the system meets all agreed-upon requirements and is ready for production deployment.

### **7. Deployment and Go-Live**

#### **Objective: Deploy the system into production and ensure its successful launch.**

* **Deployment Plan**:
  1. Develop a **Deployment Plan** to guide the deployment process, including rollback procedures in case of issues.
  2. Ensure all **stakeholders are informed** about the go-live date, potential impacts, and post-launch support.
* **Go-Live Support**:
  1. Provide immediate support after the system goes live to resolve any post-launch issues or bugs.
  2. Monitor system performance closely during the first few weeks of production.

### **8. Post-Implementation Review and Maintenance**

#### **Objective: Ensure the system continues to meet business needs and resolve any issues post-launch.**

* **Post-Launch Support**:
  1. Offer ongoing support to clients and internal users for troubleshooting and issue resolution.
  2. Monitor the system’s performance, user feedback, and usage metrics to ensure it’s functioning as intended.
* **Change Request Management**:
  1. If any changes to the system are requested post-launch, follow a **formal Change Request (CR)** process:
     + Submit a CR form with detailed information on the requested change.
     + Assess the impact of the change on the project scope, timeline, and budget.
     + **Obtain approval from the client and key stakeholders** before implementing the change.

### **9. Communication and Progress Updates**

#### **Objective: Keep all stakeholders informed about the project's progress.**

* **Regular Communication**:
  1. Establish **weekly status meetings** with stakeholders to provide updates on progress, risks, and challenges.
  2. Use **project management tools** (e.g., Jira, Asana, Trello) to track tasks, milestones, and timelines.
  3. Send **bi-weekly progress reports** detailing completed tasks, upcoming activities, and any blockers.
* **Escalation Procedures**:
  1. Establish clear escalation paths for critical issues or risks that need immediate attention.
  2. Communicate significant project changes, delays, or risks promptly to all stakeholders.

### **10. Final Sign-Off and Project Closure**

#### **Objective: Ensure formal project closure and approval.**

* **Final Sign-Off**:
  1. Once the system is live and all issues have been resolved, present the final product to the client.
  2. Obtain formal **project sign-off** from the client and relevant stakeholders, confirming they are satisfied with the delivery and functionality.
* **Project Retrospective**:
  1. Conduct a **retrospective meeting** to analyze the project’s success and identify areas for improvement.
  2. Document lessons learned and best practices for future projects.

Document 3- Functional Specifications

| Project name | Integra Portal |
| --- | --- |
| Customer name | ICICI Bank Ltd |
| Project Version | V.01 |
| Project Sponsor | Sandeep Batra  Business Head-Technology Group, ICICI Bank |
| Project Manager | Vishwanath B |
| Project Initiation date | 04/14/2024 |

**Functional Requirement specifications:**

| **Req ID** | **Req Name** | **Req Description** | **Priority** |
| --- | --- | --- | --- |
| FR00001 | User Login | The system shall allow clients and Relationship Managers (RMs) to log in securely using their unique User ID and password. | 10 |
| FR00002 | User Authentication | The system shall validate User ID and password against stored credentials, ensuring only authorized users can access the platform. | 10 |
| FR00003 | Dashboard for Clients | The system shall provide a personalized dashboard for clients, displaying a summary of their portfolio, investments, and recent transactions. | 10 |
| FR00004 | Dashboard for Relationship Managers (RM) | The system shall provide RMs with a dashboard displaying a summary of all their clients, portfolio performance, and recent meetings. | 10 |
| FR00005 | Portfolio Summary | The system shall display a summary of the client’s portfolio, including total value, individual fund details, and overall performance. | 9 |
| FR00006 | Search and Filter Mutual Funds | The system shall allow clients and RMs to search and filter mutual funds based on type, returns, risk level, and other relevant criteria. | 9 |
| FR00007 | View Mutual Fund Details | The system shall display detailed information about a mutual fund, including fund performance, expense ratio, NAV, and risk rating. | 9 |
| FR00008 | Add Mutual Fund to Portfolio | The system shall allow clients to add selected mutual funds to their portfolio with a specified investment amount. | 10 |
| FR00009 | View Transaction History | The system shall allow clients to view their transaction history, including investments, redemptions, and fund transfers. | 10 |
| FR00010 | Investment Transaction | The system shall allow clients to initiate investment transactions in mutual funds, specifying the amount to invest. | 10 |
| FR00011 | Fund Redemption | The system shall allow clients to redeem their mutual fund investments, either partially or in full, with the option to specify the amount or number of units to redeem. | 10 |
| FR00012 | Real-Time Fund NAV Update | The system shall display the latest Net Asset Value (NAV) of mutual funds in real-time. | 10 |
| FR00013 | View Fund Performance Over Time | The system shall allow clients to view the performance of their mutual funds over different time periods (1 month, 3 months, 1 year, etc.). | 8 |
| FR00014 | Generate Investment Reports | The system shall generate reports summarizing a client’s investments, including performance, capital gains, tax liabilities, and transaction history. | 9 |
| FR00015 | Email/SMS Notifications for Transactions | The system shall send notifications via email or SMS to clients and RMs for successful transactions (e.g., investment, redemption, fund performance). | 7 |
| FR00016 | Monitor Portfolio Growth | The system shall provide RM with ongoing monitoring regarding the growth or decline of their portfolio. | 8 |
| FR00017 | Generate Capital Gain Reports | The system shall allow clients to generate detailed capital gain reports, including both short-term and long-term gains, for tax filing purposes. | 8 |
| FR00018 | Client Meeting Log | The system shall allow RMs to log and track details of client meetings, including discussions, recommendations, and follow-up actions. | 7 |
| FR00019 | Transaction Approval by RM | The system shall allow RMs to review and approve clients' transactions before they are finalized, ensuring accuracy and compliance. | 8 |
| FR00020 | Generate Portfolio Review Reports | The system shall allow RMs to generate and provide portfolio review reports for their clients, summarizing performance, allocation, and growth. | 9 |

Document 4- Requirement Traceability Matrix

| **Req ID** | **Req Name** | **Req Description** | **D1** | **T1** | **D2** | **T2** | **UAT** | **Final Status** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FR00001 | User Login | The system shall allow clients and Relationship Managers (RMs) to log in securely using their unique User ID and password. | Completed | Pending | Completed | Pending | Pending | Pending |
| FR00002 | User Authentication | The system shall validate User ID and password against stored credentials, ensuring only authorized users can access the platform. | Completed | Ongoing | Completed | Pending | Pending | Pending |
| FR00003 | Dashboard for Clients | The system shall provide a personalized dashboard for clients, displaying a summary of their portfolio, investments, and recent transactions. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00004 | Dashboard for Relationship Managers (RM) | The system shall provide RMs with a dashboard displaying a summary of all their clients, portfolio performance, and recent meetings. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00005 | Portfolio Summary | The system shall display a summary of the client’s portfolio, including total value, individual fund details, and overall performance. | Completed | Pending | Ongoing | Pending | Pending | Pending |
| FR00006 | Search and Filter Mutual Funds | The system shall allow clients and RMs to search and filter mutual funds based on type, returns, risk level, and other relevant criteria. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00007 | View Mutual Fund Details | The system shall display detailed information about a mutual fund, including fund performance, expense ratio, NAV, and risk rating. | Completed | Pending | Ongoing | Pending | Pending | Pending |
| FR00008 | Add Mutual Fund to Portfolio | The system shall allow clients to add selected mutual funds to their portfolio with a specified investment amount. | Completed | Pending | Completed | Pending | Pending | Pending |
| FR00009 | View Transaction History | The system shall allow clients to view their transaction history, including investments, redemptions, and fund transfers. | Completed | Pending | Completed | Pending | Pending | Pending |
| FR00010 | Investment Transaction | The system shall allow clients to initiate investment transactions in mutual funds, specifying the amount to invest. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00011 | Fund Redemption | The system shall allow clients to redeem their mutual fund investments, either partially or in full, with the option to specify the amount or number of units to redeem. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00012 | Real-Time Fund NAV Update | The system shall display the latest Net Asset Value (NAV) of mutual funds in real-time. | Completed | Ongoing | Completed | Ongoing | Pending | Pending |
| FR00013 | View Fund Performance Over Time | The system shall allow clients to view the performance of their mutual funds over different time periods (1 month, 3 months, 1 year, etc.). | Pending | Pending | Pending | Pending | Pending | Pending |
| FR00014 | Generate Investment Reports | The system shall generate reports summarizing a client’s investments, including performance, capital gains, tax liabilities, and transaction history. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00015 | Email/SMS Notifications for Transactions | The system shall send notifications via email or SMS to clients and RMs for successful transactions (e.g., investment, redemption, fund performance). | Pending | Pending | Pending | Pending | Pending | Pending |
| FR00016 | Monitor Portfolio Growth | The system shall provide RMs with ongoing monitoring regarding the growth or decline of their portfolio. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00017 | Generate Capital Gain Reports | The system shall allow clients to generate detailed capital gain reports, including both short-term and long-term gains, for tax filing purposes. | Pending | Pending | Pending | Pending | Pending | Pending |
| FR00018 | Client Meeting Log | The system shall allow RMs to log and track details of client meetings, including discussions, recommendations, and follow-up actions. | Pending | Pending | Pending | Pending | Pending | Pending |
| FR00019 | Transaction Approval by RM | The system shall allow RMs to review and approve clients' transactions before they are finalized, ensuring accuracy and compliance. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |
| FR00020 | Generate Portfolio Review Reports | The system shall allow RMs to generate and provide portfolio review reports for their clients, summarizing performance, allocation, and growth. | Ongoing | Pending | Ongoing | Pending | Pending | Pending |

Document 5- BRD

Integra Portal

Project ID: PRTECH0005

Version: V1.0

Author: Shweta Garse

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# **1. Document Revisions**

| Date | Version Number | Document Changes |
| --- | --- | --- |
| 01/01/2024 | V1.0 | Project Initiation |
|  |  |  |

# **2. Approvals**

| **Role** | **Name** | **Title** | **Signature** | **Date** |
| --- | --- | --- | --- | --- |
| Project Sponsor | Sandeep Batra | Sales and Business Head | Do | MM/DD/YYYY |
| Business Owner | ICICI Ltd | MD | Do | MM/DD/YYYY |
| Project Manager | Vishwanath B | Business Analyst | Do | MM/DD/YYYY |
| System Architect | Akanksha | System Architect | Do | MM/DD/YYYY |
| Development Lead | Dhaval | Team Lead | Do | MM/DD/YYYY |
| User Experience Lead | Vipul | Team Lead | Do | MM/DD/YYYY |
| Quality Lead | Pooja | Team Lead | Do | MM/DD/YYYY |
| Content Lead | Indrayani | Team Lead | Do | MM/DD/YYYY |

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

| **Role** | **Name** | **Title** | **\*** | **R** | **A** | **S** | **C** | **I** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Project Sponsor | Sandeep Batra | Sales and Business Head | ✔ |  |  |  | ✔ | ✔ |
| Business Owner | ICICI Ltd | MD | ✔ |  |  |  | ✔ | ✔ |
| Project Manager | Vishwanath B | Business Analyst |  | ✔ | ✔ | ✔ |  |  |
| System Architect | Akanksha | System Architect |  |  | ✔ | ✔ |  |  |
| Development Lead | Dhaval | Team Lead |  |  | ✔ | ✔ |  |  |
| User Experience Lead | Vipul | Team Lead |  | ✔ | ✔ | ✔ |  |  |
| Quality Lead | Pooja | Team Lead |  |  |  | ✔ | ✔ | ✔ |
| Content Lead | Indrayani | Team Lead |  |  |  | ✔ | ✔ | ✔ |

### **4. Introduction**

### **4.1 Business Goals**

# **Need:** The primary need for the development of this web-based application arises from the increasing complexity in managing mutual fund investments and client portfolios. Currently, the process is cumbersome and inefficient due to the reliance on manual paperwork, Excel sheets, and a lack of centralized data access. There is a need for an integrated, streamlined platform to facilitate the following:

# Simplified mutual fund transactions for clients, ensuring they can invest, redeem, and manage their investments online.

# Efficient management of client portfolios by Relationship Managers (RMs), with automated data entry, tracking, and reporting.

# Transparency for managers, allowing them to monitor the performance of RMs, track client engagement, and ensure data accuracy.

# Real-time tracking of investments, capital gains, and tax implications for clients and RMs.

# The overall goal is to develop a solution that reduces operational inefficiencies, errors, and paperwork, enabling a more productive and transparent wealth management environment.

### **4.2 Business Objectives**

# To provide an IT solution for: ROI

# **Online Mutual Fund Transactions**: Enable clients to invest, redeem, and manage their mutual fund investments directly through the platform.

# **Real-time Portfolio Tracking**: Allow clients and RMs to track portfolio performance, growth, and capital gains, including short-term and long-term tax implications.

# **Report Generation**: Automate the generation of key reports for clients (transaction, capital gains, tax reports) and for RMs (portfolio health, client meeting updates, and activity logs).

# **Client & Portfolio Data Management**: Provide RMs with a centralized platform to manage client portfolios, update meeting notes, review portfolios, and store client-specific data.

# **RM Performance Monitoring**: Enable managers to track and review RM performance, including client meeting frequencies, portfolio reviews, and engagement history.

# **Data Accuracy & Transparency**: Reduce errors in data entry and ensure accurate tracking of client portfolios with audit trails for every transaction and update.

### **4.3 Business Rules**

# **Transaction Approval:** Whenever clients want to do mutual fund transactions (like investing, redeeming, or switching), Relationship Managers (RMs) must make the maker and manager approve them before they are processed.

# **Cut off time:** Cut off time for the transaction will be stated time to time, order must be before market closing, else transaction will be executed by next days NAV

# **Portfolio Review:** RMs must review and update clients’ portfolios every three months. If they forget, managers will be notified to follow up.

# **Capital Gains Tax Reporting:** Tax calculations (for short-term and long-term gains) will be done automatically based on transaction history and tax laws. Clients will get these details in their reports.

# **Data Privacy & Security:** All client and RM data must be kept safe and encrypted. Different users (like clients, RMs, or managers) will have different levels of access to the data, depending on their role.

# **Compliance & Regulations:** All mutual fund transactions and handling of client data must follow the rules and standards set by financial regulators.

# **Data Accuracy:** RMs should avoid manual data entries. Portfolio updates and meeting notes submitted by RMs must be reviewed and approved by managers to ensure everything is accurate.

# **Audit Trail:** A complete record of all transactions, portfolio updates, and meeting notes must be kept to ensure transparency and accountability.

### **4.4 Background**

# The idea for this project originated from the challenges faced by wealth management clients, Relationship Managers (RMs), and managers within the current system. Currently, clients face difficulty in accessing and managing their mutual fund investments due to a lack of online transaction capabilities. RMs, on the other hand, are burdened with manual data entry, frequent errors in portfolio updates, and the absence of a centralized platform to track client activities. Managers face challenges in monitoring RM performance and ensuring that all client-related tasks, such as portfolio reviews and meetings, are completed on time.

# The proposed solution aims to solve these challenges by providing a **web-based platform** that allows for seamless mutual fund transactions, real-time portfolio tracking, automated report generation, and transparent performance monitoring. The expected benefits include:

# Improved client satisfaction through easy access to transactions and reports.

# Increased productivity for RMs by automating data entry and report generation.

# Enhanced transparency and control for managers in monitoring RM activities and client portfolios.

### **4.5 Project Objective**

# The overall goal of the project is to develop a **web-based application** that simplifies the investment process for clients, streamlines data management for RMs, and provides managers with tools to monitor, review, and assess performance. The product will:

# Allow clients to easily invest, redeem, and track their mutual fund investments.

# Enable RMs to efficiently manage their client portfolios, track performance, and generate reports.

# Offer managers real-time insights into client and RM data, helping them ensure compliance, accuracy, and productivity.

# Integrate with other systems (e.g., mutual fund provider APIs, CRM) to provide real-time data and automate tasks like tax calculations and performance tracking.

# The product will be designed to meet the needs of wealth management teams, ensuring that the platform is secure, user-friendly, and scalable for future growth.

### **4.6 Project Scope**

# This project will focus on creating a comprehensive platform that addresses the mutual fund investment needs of clients, the portfolio management tasks of RMs, and the oversight requirements of managers. The platform will centralize all relevant data, automate critical functions, and provide a user-friendly interface for all stakeholders.

#### **4.6.1 In Scope Functionality**

# **Client-Facing Functionality**:

# Online mutual fund transaction system (invest, redeem, switch).

# Portfolio performance tracking and reporting (capital gains, tax implications).

# Transaction history and detailed investment reports.

# Access to short-term/long-term capital gains reports and tax calculation details.

# **RM-Facing Functionality**

# Client portfolio management and tracking (investment allocation, fund performance).

# Automated portfolio review and meeting note updates.

# Client meeting and engagement tracking.

# Real-time notifications and alerts for overdue portfolio reviews or meetings.

# **Manager-Facing Functionality**:

# Overview of RM performance and client engagement.

# Data analytics and insights for decision-making.

# Performance reports for each RM, including portfolio health and client activity.

# Real-time alerts for missing client meetings, overdue portfolio reviews, or incomplete data.

# **General Features**:

# Secure user login with role-based access (client, RM, manager).

# Data encryption and privacy controls for sensitive financial data.

# Integration with third-party APIs (mutual fund providers, tax calculators).

#### **4.6.2 Out of Scope Functionality**

# **Third-Party Integrations Beyond Mutual Funds**: The project will not include integration with any non-mutual fund financial products or services (e.g., stocks, bonds, insurance).

# **Advanced Analytics & Predictive Modelling**: While the platform will offer basic performance tracking and reporting, advanced predictive analytics or AI-based forecasting is not part of the scope.

# **Mobile App Development**: The project will focus solely on a web-based application, and mobile app development (iOS/Android) is excluded from this phase.

# **Customizable UI for Clients or RMs**: While the platform will be user-friendly, deep customization of the interface for individual clients or RMs (e.g., theming, personalized dashboard layouts) is out of scope.

# **Multi-Language Support**: The platform will only support a single language (e.g., English) in its version. Multi-language support is not included.

# **5. Assumptions**

# **Client Participation**:

# Clients will have basic knowledge of mutual fund investments and access to the internet and devices for using the platform.

# **RM Participation**:

# RMs will actively engage with clients, manage portfolios, and update data on the platform.

# **Manager Oversight**:

# Managers will monitor RM performance and ensure compliance via the platform.

# **Technology Infrastructure**:

# The platform will be hosted securely on scalable cloud infrastructure, compatible with modern web browsers.

# **Data Security & Compliance**:

# The system will meet data protection laws and financial regulations (e.g., GDPR, PCI-DSS).

# **Transaction Processing**:

# Mutual fund transactions will be processed accurately via third-party APIs, with data reflecting in real time.

# **Regulatory Compliance**:

# The application will adhere to tax regulations for short- and long-term capital gains.

# **User Training**:

# Adequate training will be provided for clients, RMs, and managers to ensure proper usage of the platform.

# **Data Integrity**:

# Clients and RMs will ensure accurate and timely data entry and updates.

# **Project Timeline & Budget**:

# The project will be completed on time and within the allocated budget, with necessary resources available.

# **User Support**:

# A dedicated support team and resources (FAQs, tutorials) will assist users.

# **No Legacy System Overhaul**:

# The new platform will integrate with existing systems but won’t require full replacement of legacy systems.

# **Standardized UI**:

# The platform will have a standardized interface, without custom design options for individual users in the first release.

# **Single Language Support**:

# The platform will initially support only English.

# **Operational Environment**:

# Users will have stable internet access, and minor technical issues will be managed independently.

# **No Predictive Analytics**:

# The system will focus on performance tracking and reporting, without personalized financial advice or predictive analytics.

# These assumptions set expectations for technology, user behavior, and project execution, ensuring the project’s scope and feasibility are well-defined.

# **6. Constraints**

### **Project Constraints for Web-Based Mutual Fund Application**

1. **Budget Limitations**:
   * The project must be completed within a defined budget, which could limit the scope of certain features or integrations.
2. **Timeline**:
   * The platform needs to be developed and launched within a specified timeframe, which may restrict the number of features that can be included in the release.
3. **Regulatory Compliance**:
   * The application must comply with specific financial regulations, which may impose constraints on certain functionalities (e.g., tax calculations, data storage, and reporting).
4. **Technology Stack**:
   * The technology stack must align with existing IT infrastructure, and certain legacy systems may limit integration options or require additional effort to connect with newer platforms.
5. **Data Security**:
   * Strict data protection laws impose constraints on how client data is stored, processed, and accessed within the platform, limiting design and functionality choices.
6. **Platform Compatibility**:
   * The system must be compatible with a wide range of browsers and devices, which could limit advanced functionality or require additional development time for testing and optimization.
7. **User Adoption**:
   * The platform must be user-friendly enough for clients, RMs, and managers, which may require simplifications or limitations in complex functionality to ensure ease of use.
8. **Third-Party Integrations**:
   * The platform is dependent on external APIs for real-time mutual fund data, tax calculations, and transaction processing. Delays or limitations from third-party providers may impact the project's functionality or timeline.
9. **Resource Availability**:
   * The project’s success depends on the availability of skilled developers, project managers, and other resources, which could create delays or impact the quality of the final product if not available as required.
10. **Scalability**:
    * The system must be designed for scalability to handle future growth in users and data. However, scalability constraints in the initial phases may impact certain design decisions.
11. **Mobile Access**:
    * While the platform will be web-based, mobile app development is excluded in the first phase, meaning the mobile experience will be limited to responsive web design.
12. **Client-Specific Customization**:
    * Customization of the user interface or specific features for individual clients or RMs will not be available in the first release, meaning the platform must have a one-size-fits-all approach for now.
13. **Legacy System Integration**:
    * Integrating with existing CRM or financial systems may be constrained by compatibility issues, legacy data structures, and the complexity of integration.
14. **Training and Support**:
    * The training materials and support for users will be initially limited to the web-based application and will not cover extensive customization or individual user needs.

These constraints are the limitations or restrictions that must be considered during the project’s development. They help define the boundaries of what can be achieved and set realistic expectations for stakeholders.

# **7. Risks**

| **Risk Class** | **Risk Type** | **Strategy** |
| --- | --- | --- |
| Technological Risks | Integration Issues | Conduct thorough testing and validation of third-party APIs (mutual fund providers, tax tools) to ensure smooth integration. |
| Technological Risks | System Downtime | Choose a reliable cloud infrastructure with high availability, backup systems, and disaster recovery plans. |
| Technological Risks | Performance Bottlenecks | Implement stress testing and optimization to ensure the system can handle high volumes of transactions and user traffic. |
| Technological Risks | Platform Compatibility | Ensure cross-browser compatibility and test on multiple devices to guarantee accessibility for all users. |
| Skills Risks | Lack of Expertise | Hire or contract developers with the necessary skills in web technologies, APIs, and financial applications; offer ongoing training for internal teams. |
| Skills Risks | Knowledge Gaps | Engage with financial experts during the development process to ensure compliance with mutual fund and tax regulations. |
| Political Risks | Regulatory Changes | Keep the platform flexible and adaptable to accommodate changes in financial and tax regulations, with legal experts reviewing periodically. |
| Political Risks | Policy Shifts | Monitor industry trends and government policies that could affect the use of mutual fund products or investment regulations. |
| Business Risks | Project Cancellation | Conduct a detailed cost-benefit analysis before the project begins to ensure the platform’s ROI justifies the investment. |
| Business Risks | Budget Overrun | Set a realistic budget with contingency planning and monitor expenditures to avoid going over the estimated costs. |
| Requirements Risks | Incorrect Requirement Capture | Conduct thorough requirements gathering with all stakeholders, and ensure ongoing feedback to minimize misunderstandings during development. |
| Requirements Risks | Incomplete Feature Set | Prioritize core features first and gather continuous feedback from users (clients, RMs, managers) to ensure the platform meets actual needs. |
| Requirements Risks | Ambiguous Regulatory Requirements | Regularly review financial regulations and consult with legal teams to ensure tax calculations and compliance are accurate. |
| Other Risks | User Adoption Issues | Provide extensive training, create user guides, and offer in-app support to ensure smooth adoption by clients, RMs, and managers. |
| Other Risks | Data Privacy Concerns | Implement strong data encryption, comply with privacy regulations (e.g., GDPR), and conduct security audits regularly. |
| Other Risks | Client Demand Fluctuations | Use market research and analytics to adjust the platform’s features based on client demand and preferences. |

# **8. Business Process Overview**

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

**Process Flow (AS-IS)**:

1. **Client Inquiry**: Clients contact RMs for investment queries.
2. **RM Review**: RMs manually process requests and advise clients.
3. **Transaction Execution**: Transactions are executed manually through forms and cheques with mutual fund providers.
4. **Data Management**: RMs use Excel sheets to track portfolios, transactions, and reviews.
5. **Reporting**: RMs generate reports manually, including tax calculations.
6. **Portfolio Review**: RMs manually update portfolio data and track client meetings.
7. **Manager Oversight**: Managers have limited visibility into RM performance and client status.

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

**Proposed Process Flow (TO-BE)**:

1. **Client Logs into Platform**: Clients view portfolios, initiate transactions.
2. **RM Approval & Updates**: RMs approve transactions and update client data directly on the platform.
3. **Automated Transaction Processing**: Transactions are processed via API integrations with mutual fund providers.
4. **Automated Reporting**: Real-time reports (transaction, capital gains, tax) are generated automatically.
5. **Automated Portfolio Reviews**: RMs get alerts for overdue reviews, ensuring timely follow-ups.
6. **Manager Monitoring**: Managers track RM performance and client activity in real time.

#### **Key Benefits:**

* **Efficiency**: Reduces manual tasks, streamlines client interactions.
* **Accuracy**: Automated reporting minimizes errors.
* **Real-Time Monitoring**: Instant updates on portfolios and transactions.
* **Better Client Experience**: Empower clients with self-service capabilities.
* **Compliance**: Automated tax and reporting ensure regulatory adherence.

The proposed system improves efficiency, accuracy, and client satisfaction by automating key processes and centralizing data management.

# **9. Business Requirements**

| **Req ID** | **Req Name** | **Req Description** | **Priority** | **Use Case** |
| --- | --- | --- | --- | --- |
| BR-001 | Transaction Execution | The system must allow clients to initiate mutual fund transactions (buy/sell/switch) and RMs to approve or process them. | 10 | Transaction Initiation & Approval |
| BR-002 | Portfolio Overview | Clients and RMs should be able to view detailed portfolio data, including the list of mutual funds, current balance, and performance. | 10 | Portfolio Management |
| BR-003 | Real-Time Data Sync | All transactions and portfolio data must be synchronized in real-time across the platform to ensure accurate and up-to-date information. | 9 | Real-Time Data Sync |
| BR-004 | Client Profile Management | Clients should be able to view and update their demographic data (contact info, investment preferences, etc.) through the platform. | 8 | Client Profile Update |
| BR-005 | Transaction History | Clients and RMs must have access to a detailed history of all transactions, including date, type (buy/sell), and amount. | 8 | Transaction History Review |
| BR-006 | Capital Gain Calculation | The system should automatically calculate capital gains (short-term/long-term) based on transaction history and display them for clients. | 7 | Capital Gain Calculation |
| BR-007 | Manual Data Entry | RMs should be able to manually update clients' portfolios, meeting notes, and review statuses within the platform. | 7 | Portfolio Review & Updates |
| BR-008 | Tax Calculation | The system must automatically calculate applicable taxes (e.g., capital gains tax) based on the client's transaction history and investment duration. | 6 | Tax Reporting |
| BR-009 | Reporting | The system must allow clients and RMs to generate manual reports (e.g., transaction summary, portfolio performance) on-demand, based on predefined filters. | 6 | Manual Report Generation |
| BR-010 | Data Security & Encryption | All client and transaction data must be stored securely with encryption methods and role-based access controls to protect sensitive information. | 5 | Data Security Management |
| BR-011 | Role-Based Access Control | The system must provide different access levels (RM, Manager, Client) with permissions for managing clients, transactions, and portfolios. | 5 | Access Control & Permissions |
| BR-012 | Manager Dashboard | Managers should have access to a dashboard for monitoring RM performance, client portfolios, and transaction volumes in real-time. | 4 | Manager Monitoring & Reporting |
| BR-013 | Client Notification | The system should allow RMs to send notifications (manual) to clients regarding portfolio reviews or meeting updates. | 4 | Client Communication |
| BR-014 | Client Meeting Logs | RMs should be able to manually log meeting details, including date, purpose, and client feedback into the system for tracking purposes. | 4 | Client Meeting Management |
| BR-015 | User Interface (UI) | The platform must have an intuitive and responsive user interface, optimized for both desktop and mobile users. | 3 | User Interface Design |
| BR-016 | Integration with MF Providers | The system should integrate with third-party mutual fund providers to facilitate real-time transactions and data syncing. | 3 | Mutual Fund Integration |
| BR-017 | Audit Log | The platform must maintain an audit log of all user actions (transactions, profile updates) for compliance and monitoring purposes. | 2 | System Audit & Compliance |

# **Traceability Matrix**

| **Req ID** | **Req Name** | **Design** | **Dev(D1)** | **Test(T1)** | **Dev (D2)** | **Test (T2)** | **UAT** | **Final Status** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| BR-001 | Transaction Execution | Completed | Completed | Ongoing | Pending | Pending | Pending | Ongoing |
| BR-002 | Portfolio Overview | Completed | Completed | Completed | Pending | Pending | Pending | Ongoing |
| BR-003 | Real-Time Data Sync | Completed | Ongoing | Pending | Pending | Pending | Pending | Pending |
| BR-004 | Client Profile Management | Completed | Ongoing | Pending | Pending | Pending | Pending | Pending |
| BR-005 | Transaction History | Completed | Ongoing | Pending | Pending | Pending | Pending | Pending |
| BR-006 | Capital Gain Calculation | Completed | Completed | Ongoing | Pending | Pending | Pending | Ongoing |
| BR-007 | Manual Data Entry | Ongoing | Pending | Pending | Pending | Pending | Pending | Pending |
| BR-008 | Tax Calculation | Completed | Ongoing | Pending | Pending | Pending | Pending | Pending |
| BR-009 | Reporting | Completed | Completed | Ongoing | Pending | Pending | Pending | Ongoing |
| BR-010 | Data Security & Encryption | Completed | Completed | Ongoing | Pending | Pending | Pending | Ongoing |
| BR-011 | Role-Based Access Control | Ongoing | Pending | Pending | Pending | Pending | Pending | Pending |
| BR-012 | Manager Dashboard | Completed | Ongoing | Pending | Pending | Pending | Pending | Pending |
| BR-013 | Client Notification | Pending | Pending | Pending | Pending | Pending | Pending | Pending |
| BR-014 | Client Meeting Logs | Ongoing | Pending | Pending | Pending | Pending | Pending | Pending |
| BR-015 | User Interface (UI) | Ongoing | Ongoing | Ongoing | Pending | Pending | Pending | Ongoing |
| BR-016 | Integration with MF Providers | Pending | Pending | Pending | Pending | Pending | Pending | Pending |
| BR-017 | Audit Log | Pending | Pending | Pending | Pending | Pending | Pending | Pending |

# **10. Appendices**

### **List of Acronyms**

1. **UAT** - User Acceptance Testing
2. **CRM** - Customer Relationship Management
3. **ERP** - Enterprise Resource Planning
4. **HIPAA** - Health Insurance Portability and Accountability Act
5. **GDPR** - General Data Protection Regulation
6. **API** - Application Programming Interface
7. **UI** - User Interface
8. **UX** - User Experience
9. **GPS** - Global Positioning System
10. **TBD** - To Be Determined
11. **SaaS** - Software as a Service
12. **DB** - Database
13. **KPI** - Key Performance Indicator
14. **ROI** - Return on Investment
15. **IT** - Information Technology
16. **SQL** - Structured Query Language
17. **SDK** - Software Development Kit
18. **B2B** - Business to Business
19. **B2C** - Business to Consumer
20. **TLS** - Transport Layer Security
21. **SSL** - Secure Sockets Layer
22. **SMS** - Short Message Service
23. **PWA** - Progressive Web Application
24. **MVP** - Minimum Viable Product
25. **UI/UX** - User Interface/User Experience
26. **CSV** - Comma Separated Values
27. **PM** - Project Manager
28. **RACI** - Responsible, Accountable, Consulted, Informed
29. **R&D** - Research and Development
30. **DMS** - Document Management System
31. **PMS** - Project Management System
32. **CI/CD** - Continuous Integration/Continuous Deployment
33. **SLA** - Service Level Agreement
34. **AWS** - Amazon Web Services
35. **SEO** - Search Engine Optimization
36. **TCO** - Total Cost of Ownership

## 10.2. Glossary of Terms

1. **User Authentication**  
   The process of verifying the identity of a user before granting access to the system.
2. **Doctor Visit Entry**  
   The functionality that allows medical representatives to record their visits to doctors, including details like time, date, and purpose of visit.
3. **Real-time Data Sync**  
   The ability to automatically synchronize data between the app and server in real-time to ensure the latest information is available across devices.
4. **Reporting & Analytics**  
   Tools that allow users to generate reports and analyze performance metrics from the collected data.
5. **Offline Mode**  
   A feature that allows the app to function without an active internet connection by storing data locally and syncing later.
6. **Push Notifications**  
   Alerts or messages sent to a user's device, even when the app is not actively being used, to notify them about new updates or events.
7. **Multi-device Compatibility**  
   The ability of the app to work seamlessly across various devices, such as smartphones, tablets, and desktop computers.
8. **Data Validation**  
   The process of checking the accuracy and quality of data before it is processed or stored.
9. **Role-Based Access Control (RBAC)**  
   A method of restricting system access based on the user's role within the organization, ensuring that only authorized users can access specific data or functionalities.
10. **Compliance with Regulations**  
    Adhering to legal and industry standards such as HIPAA, GDPR, or other local regulations regarding privacy, data protection, and security.
11. **In-app Help & Support**  
    A feature that provides users with assistance, FAQs, or a support chat within the application itself.
12. **Customizable Reports**  
    Reports that users can configure based on their needs, allowing for the selection of parameters and the generation of tailored data insights.
13. **Automated Data Backups**  
    The automatic creation of copies of data at regular intervals to prevent data loss and ensure recovery in case of a failure.
14. **Integration with Other Systems**  
    The ability of the app to connect and share data with external systems such as CRM, ERP, or third-party APIs.
15. **Task Assignment**  
    The feature that enables managers to assign specific tasks to medical representatives or other users within the app.
16. **User Feedback & Survey**  
    A tool that allows users to provide feedback about the app or complete surveys to improve the product's performance.
17. **Task Completion Tracking**  
    The functionality that tracks the progress and completion status of assigned tasks in the system.
18. **Custom Notifications**  
    Notifications that can be tailored based on user preferences or specific criteria.
19. **Sales Rep Performance Tracking**  
    A feature that tracks the performance of medical representatives, such as the number of doctor visits, sales generated, or tasks completed.
20. **Doctor Profiles**  
    The profiles containing information about doctors, including their contact details, specialties, and past interactions with sales representatives.
21. **GPS Tracking**  
    A feature that uses GPS to track the real-time location of medical representatives during their visits.
22. **Scheduling Appointments**  
    A feature that allows users to schedule appointments with doctors or clients within the app.
23. **Data Encryption**  
    The process of converting data into a secure format to prevent unauthorized access, ensuring privacy and data security.
24. **Admin Dashboard**  
    A central control panel for administrators to manage users, track system activity, and configure app settings.
25. **Document Upload**  
    The ability to upload documents or images into the system for storage or sharing with other users.
26. **Real-time Collaboration**  
    The ability for multiple users to work together in real-time on shared data or tasks within the app.
27. **User Management**  
    A functionality for managing user accounts, including creating, updating, and deleting users, as well as managing user roles and permissions.
28. **Sales Rep Leaderboards**  
    A feature that displays a ranking of medical representatives based on their performance metrics, such as visits or sales.
29. **Customizable Dashboard**  
    A personalized view that allows users to configure their dashboard to show relevant data and metrics.
30. **Doctor Rating System**  
    A feature that allows medical representatives to rate their interactions with doctors, providing feedback for future visits.
31. **SaaS** - Software as a Service  
    A cloud-based software delivery model where applications are hosted and maintained by a third-party provider.
32. **API** - Application Programming Interface  
    A set of rules that allow different software applications to communicate and interact with each other.
33. **UI** - User Interface  
    The space where users interact with the application, typically through buttons, screens, and other visual elements.
34. **UX** - User Experience  
    The overall experience a user has when interacting with the app, including ease of use and satisfaction.
35. **MVP** - Minimum Viable Product  
    A version of the product that contains only the essential features needed to meet the primary goals and requirements of early adopters.
36. **SSL** - Secure Sockets Layer  
    A protocol for securing internet communications, primarily used to encrypt data during transmission.
37. **KPI** - Key Performance Indicator  
    Metrics used to evaluate the success of a particular activity or goal, such as sales, visits, or customer satisfaction.
38. **CRM** - Customer Relationship Management  
    A system used to manage a company's interactions with current and potential customers, often storing contact information, history, and performance data.
39. **RACI** - Responsible, Accountable, Consulted, Informed  
    A matrix that clarifies roles and responsibilities in the decision-making process for a project.

### **10.3. Related Documents**

1. Project Charter
2. Business Requirements Document (BRD)
3. System Requirements Specification (SRS)
4. Use Case Documents
5. Wireframes and UI/UX Design
6. Project Plan
7. Test Plan
8. Risk Management Plan
9. Change Management Plan
10. User Manual and Training Guides