**Document 1- Business case document template:**

Business Case document is prepared by Business Analyst to showcase the details of a project to the senior management of the IT company when SOW is given by the Bank to proceed with the project. Based on Business Case document, company will decide to proceed with the project.

**Why is this project initiated?**

This project is initiated as a regulatory requirement to comply with the guidelines of RBI, the supreme body to regulate Banking in India. RBI has issued a circular (Circ No is (RBI/2021-2022/86, DOR.LEG.REC/40/09.07.005/ 2021-22) dtd 18/08/2021 to give guidelines or direction to all Banks in India to adhere with the mandatory requirements related to Safe Deposit Lockers. All Banks should implement these capabilities in their Core Banking Solutions in 6 months of time else Banks may attract penal charges.

**What are the current problems?**

Two requirements as per the given circular is not available in the current Safe Deposit Locker module in CBS. System for waitlist number generation and management when locker is not available for a customer when they need is not available in the current process for Locker module. Banks should trigger Email/SMS notification during the four defined events in Locker process. This functionality is also not available in the current system.

**With this project how many problems could be solved?**

Two requirements which are not available in the current system as described above will be implemented in CBS to be complied with the RBI Circular. One is the waitlist number generation and the second one is the Email/SMS notification for the four defined events in Locker process to the registered email/mobile number of the customer.

**What are the resources required?**

8 resources are required to complete this project to adhere to the timelines specified by RBI in 2 months. Resources includes 1 Project Manager, 1 Business Analyst, 2 Developers, 1 Tester, 1 Database resource, 1 Network Engineer and 1 Deployment Engineer..

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

No organizational change is required for this project. This will be an enhancement of the existing Safe Deposit Locker module in CBS without interrupting the current organizational process. Functionalities added will be handled as per the current organizational structure.

**Time frame to recover ROI?**

New changes or enhancements will be implemented in 2 months. Bank is expecting 10 months to acquire new customers to recover the expense spend on this project. Total time frame to recover ROI is 12 months.

The total cost of this enhancement project is 10 Lakhs and it will be completed in 2 months of time.

**How to identify Stakeholders?**

Stakeholders are identified from Bank (client) side to provide the requirements clearly to meet the compliance line with RBI. From our IT company side, 8 resources are part of project team.

**Document 2: BA Strategy:**

BA will plan their approach strategy in the beginning of the project. Approaches planned for this project are given below.

**Elicitation techniques:**

This is an enhancement of the existing process or system. BA can apply the following techniques.

1. **Document Analysis:** To study the logic and functionality of the current Locker module, document analysis will help.
2. **Workshops:** Workshops will be conducted by BA to discuss and finalize the requirements for the new screens and to redefine the logic of the existing locker allotment page when new fields for waitlist number is introduced.
3. **Interviews:** Interviewing the stakeholders directly to finalize the requirements will be help to clear any doubts.
4. **Brainstorming:** To enable the stakeholders to think out of the box for the new ideas or innovation regarding the implementation of waitlist number generation and management and Email/SMS triggering in the current process.
5. **Survey and Questionnaire:** BA can use this technique to collect the feedback from the business users once it is gone live.

**Prototypes and Wireframes:** This technique can be applied by BA to show visual representation of the new screens and enhancements of the existing screens. Also, this technique can be applied to show the users about the triggering points for Email/SMS which are based on user activity during the locker process.

**Stakeholder Analysis:**

BA will identify, list and create a summary of the stakeholders at the beginning of the project. BA will create RACI (Responsible, Accountable, Consulted and Informed) matrix to give the idea about which stakeholders are responsible for what works. BA can check with the Bank to identify the business users and stakeholders. Project Team will be part of technical stakeholders where BA is also part of this team.

**Documents to be prepared and Sign-Off process:**

BA will prepare the detailed business requirement document to outline the objective or needs of this change. Based on the requirements gathering, functional specification document will prepare to give the capabilities to be implemented in the system.

Once the documents are prepared BA will be shared these documents with the respective stakeholders. Business requirements (BRD) will be shared to the Business Team and Business Team will provide the sign-off for this document. BRD will be shared to Project Team then as a requirement to be implemented.

BA will conduct the requirement gathering session and finalize the requirements. Functional requirements will be identified and will be documented in the specification to create Functional Requirement Document (FRD). This will be shared to the business team to get the sign-off to proceed with the development.

**Communication Channels and Approval flow from Clients:**

BA will plan on the communication channel to be established before the start of any project. There are variety of tools in the market for the communication like MS Teams, Zooms and any other IM (Instant Message) Apps, Emails (Outlook) etc. BA can use any of these tools as per the availability in the organization for a better communication and to share the required documents.

To get the approval from client, BA can submit the documents through any of these channels after getting the go-ahead confirmation from Project Manager or through offline. Physical sign-off document can collect from the clients directly.

**Change Requests:**

Change requests are important thing to be handled in between the project. There must be a proper channel, approval flow and decision-making authority to handle change requests. BA will coordinate with Project Team and Business Team to create a change request process. BA will assess the change and do the impact analysis first and will submit the report to CCB. Change Control Board (CCB) will be created by including the members from Business and Project Team and Project Sponsor. All change requests must be approved by CCB before considering it for the implementation.

**RTM (Requirement Traceability Matrix):**

BA will create RTM to trace or track all the requirements throughout their project life cycle. This will enable BA to help answer the questions or doubts about any of the requirements at any point of time.

**UAT Sign Off Process:**

Once the UAT is completed and BA verified and validated the UAT test results, BA can proceed to get the sign off from the Bank. BA will get test scenarios, test plan and test results from the QA team and will send all the details to client either online or offline. Client will provide the UAT sign off physically or in email. Once the UAT sign off is received, release planning for the production movement can be started.

**Document 3- Functional Specifications:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Project Name** | | Enhancements of Safe Deposit Locker Module as per RBI Circular | |
| **Customer Name** | | Name of the Bank | |
| **Project Version** | | CBS\_LockerEnhancement\_20241226\_V1.1 | |
| **Project Sponsor** | | Bank | |
| **Project Manager** | | Name of PM | |
| **Project Initiation Date** | | 26/12/2024 | |
| **Functional Requirement Specifications** | | | |
| **Req ID** | **Req Name** | **Req Description** | **Priority** |
| FR0001 | Sub Menu Creation for waitlist number generation | Create new sub menu as "Waitlist number generation" under the Locker module in CBS | 10 |
| FR0002 | Sub Menu Creation for cancelling waitlist generation | Create a new sub menu as "Waitlist number cancellation" under the Locker module in CBS | 10 |
| FR0003 | Capture the required fields in the waitlist generation page | Create fields to capture customer id, account number and locker size and submit button to enter the details. Customer field is text box. Related CASA accounts should be populated in the drop down of account number. Locker size should be dropdown | 10 |
| FR0004 | Show the required fields in the waitlist cancellation page | Create fields for Locker size (drop down) and waitlist numbers (drop down) to select the required wait list number to be cancelled. Related waitlist number in the branch should be populated when selecting the locker size | 10 |
| FR0005 | Authorization screen for waitlist number generation | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | 9 |
| FR0006 | Authorization screen for waitlist cancellation | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | 9 |
| FR0007 | Locker Allotment page modification for new field | New fields for waitlist number is to be added just below the locker size. Both locker size and waitlist number should be on top of the Locker allotment screen. If there are no waitlist for the particular locker size, process follows as it is. Else the next eligible waitlist number should be shown to the non-editable field to allot the locker | 10 |
| FR0008 | Locker Allotment page editing | In the edit page also, show the proposed structure of new allotment page with waitlist number | 9 |
| FR0009 | Authorization screen for Locker Allotment page | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | 9 |
| FR0010 | Authorization screen for Locker Allotment editing | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the edit page. | 8 |
| FR0011 | Capability to mark the locker opened status even locker operation page | Create a new radio button same as locker open and close marking in the same row to mark locker kept opened status and it should be in the middle. No authorization is required for this page as per the existing structure | 9 |
| FR0012 | Capability to mark the break open status in locker allotment page | Create a dropdown option in the locker status in the last tab of locker allotment page as "break open". Follow the same authorization process | 9 |
| FR0013 | Capability to mark the locker attached status in locker allotment page | Create a dropdown option in the locker status in the last tab of locker allotment page as "Attachment Orders". Follow the same authorization process | 9 |
| FR0014 | Authorization screen for locker break open marking | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | 7 |
| FR0015 | Authorization screen for locker attachment marking | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | 7 |
| FR0016 | Trigger Email/SMS for locker operation start by customer | Trigger the email/sms when the user clicks the locker operation start radio button in the operation page. Capture the time and show it in the last column | 9 |
| FR0017 | Trigger Email/SMS for locker closed marking | Trigger the email/sms when the user clicks the locker operation close radio button in the operation page. Capture the time and show it in the last column | 9 |
| FR0018 | Trigger Email/SMS for locker kept opened marking | Trigger the email/sms when the user clicks the locker kept opened radio button in the operation page. Capture the time and show it in the last column | 9 |
| FR0019 | Trigger Email/SMS for locker break open marking | Trigger the email/sms when the authorization is done for the locker break open entry in Locker allotment page | 9 |
| FR0020 | Trigger Email/SMS for locker attachment marking | Trigger the email/sms when the authorization is done for the locker attachment entry in Locker allotment page | 9 |
| FR0021 | Create a new report for Locker Waitlist management | Create a report showing customer id, linked case account, locker size, locker number, waitlist number, wait list status (pending, realized, cancelled, expired) with an option to generate the report based on customer id, from date and to date | 7 |
| FR0022 | Email/SMS on EOD when any locker is vacant | At EOD, send trigger email/sms to the waitlist numbers equal to the number of available lockers (based on sizes) | 7 |
| FR0023 | Expiry of Waitlist number | Waitlist number will be expired automatically after 3 working days when the customer is informed about the vacancy through email/sms | 7 |

**Document 4- Requirement Traceability Matrix:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Req ID** | **Req Name** | **Req Description** | **Design** | **D1** | **T1** | **D2** | **T2** | **UAT** |
| FR0001 | Sub Menu Creation for waitlist number generation | Create new sub menu as "Waitlist number generation" under the Locker module in CBS | Yes | Yes | Yes | Yes | Yes | Yes |
| FR0002 | Sub Menu Creation for cancelling waitlist generation | Create a new sub menu as "Waitlist number cancellation" under the Locker module in CBS | Yes | Yes | Yes | No | pending | pending |
| FR0003 | Capture the required fields in the waitlist generation page | Create fields to capture customer id, account number and locker size and submit button to enter the details. Customer field is text box. Related CASA accounts should be populated in the drop down of account number. Locker size should be dropdown | Yes | Yes | Yes | Yes | Yes | Yes |
| FR0004 | Show the required fields in the waitlist cancellation page | Create fields for Locker size (drop down) and waitlist numbers (drop down) to select the required wait list number to be cancelled. Related waitlist number in the branch should be populated when selecting the locker size | Yes | Yes | Yes | pending | pending | Yes |
| FR0005 | Authorization screen for waitlist number generation | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | Yes | No | No | NA | No | pending |
| FR0006 | Authorization screen for waitlist cancellation | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | Yes | Yes | No | Yes | No | pending |
| FR0007 | Locker Allotment page modification for new field | New fields for waitlist number is to be added just below the locker size. Both locker size and waitlist number should be on top of the Locker allotment screen. If there are no waitlist for the particular locker size, process follows as it is. Else the next eligible waitlist number should be shown to the non-editable field to allot the locker | Yes | Yes | No | Yes | No | pending |
| FR0008 | Locker Allotment page editing | In the edit page also, show the proposed structure of new allotment page with waitlist number | Yes | Yes | Yes | Yes | Yes | pending |
| FR0009 | Authorization screen for Locker Allotment page | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | Yes | Yes | No | Yes | Pending | pending |
| FR0010 | Authorization screen for Locker Allotment editing | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the edit page. | Yes | Yes | No | No | Pending | pending |
| FR0011 | Capability to mark the locker opened status even locker operation page | Create a new radio button same as locker open and close marking in the same row to mark locker kept opened status and it should be in the middle. No authorization is required for this page as per the existing structure | Yes | Yes | No | No | Yes | pending |
| FR0012 | Capability to mark the break open status in locker allotment page | Create a dropdown option in the locker status in the last tab of locker allotment page as "break open". Follow the same authorization process | Yes | Yes | No | No | Pending | pending |
| FR0013 | Capability to mark the locker attached status in locker allotment page | Create a dropdown option in the locker status in the last tab of locker allotment page as "Attachment Orders". Follow the same authorization process | Yes | Yes | No | yes | Yes | pending |
| FR0014 | Authorization screen for locker break open marking | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | Yes | Yes | No | yes | Pending | pending |
| FR0015 | Authorization screen for locker attachment marking | List of entries should have the existing structure as user id, time of entry, cbs code for this entry etc. Once the user clicks the details, page should show same as the entry page. | Yes | Yes | No | No | Pending | pending |
| FR0016 | Trigger Email/SMS for locker operation start by customer | Trigger the email/sms when the user clicks the locker operation start radio button in the operation page. Capture the time and show it in the last column | No | No | Yes | Pending | No | pending |
| FR0017 | Trigger Email/SMS for locker closed marking | Trigger the email/sms when the user clicks the locker operation close radio button in the operation page. Capture the time and show it in the last column | No | No | Pending | Pending | No | pending |
| FR0018 | Trigger Email/SMS for locker kept opened marking | Trigger the email/sms when the user clicks the locker kept opened radio button in the operation page. Capture the time and show it in the last column | Yes | No | Yes | Pending | No | pending |
| FR0019 | Trigger Email/SMS for locker break open marking | Trigger the email/sms when the authorization is done for the locker break open entry in Locker allotment page | Yes | No | Yes | Yes | No | pending |
| FR0020 | Trigger Email/SMS for locker attachment marking | Trigger the email/sms when the authorization is done for the locker attachment entry in Locker allotment page | Yes | No | Pending | Yes | No | pending |
| FR0021 | Create a new report for Locker Waitlist managment | Create a report showing customer id, linked case account, locker size, locker number, waitlist number, wait list status (pending, realized, cancelled, expired) with an option to generate the report based on customer id, from date and to date | Yes | No | Pending | Yes | No | pending |
| FR0022 | Email/SMS on EOD when any locker is vacant | At EOD, send trigger email/sms to the waitlist numbers equalant to the number of available lockers (based on sizes) | Yes | No | Yes | yes | No | pending |
| FR0023 | Expiry of Waitlist number | Waitlist number will be expired automatically after 3 working days when the customer is informed about the vacancy through email/sms | Yes | No | Pending | yes | No | pending |

**Document 5- BRD Template:**

**1. Document Revision:**

|  |  |  |
| --- | --- | --- |
| **Date** | **Version Number** | **Changes Made** |
| **26/12/2024** | **0.1** | **Initial Draft By BA** |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

**2. Approvals:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Role** | **Name** | **Title** | **Signature** | **Date** |
| Project Sponsor |  |  |  |  |
| Business Owner |  |  |  |  |
| Project Manager |  |  |  |  |
| System Architect |  |  |  |  |
| Development Lead |  |  |  |  |
| User experience Lead |  |  |  |  |
| Quality Lead |  |  |  |  |
| Content Lead |  |  |  |  |

**3. RACSI Chart:**

**R-Responsible, A-Accountable, C-Consulted, S-Support, I-Informed, \* in the column – Ultimate signing authority for any changes**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name** | **Position** | **\*** | **Project Plan** | **RG** | **BRD/FSD** | **UI/UX** | **Dev (Backend)** | **Testing** | **Implementation** | **Change Request Approval** | **FeedBack** |
| -- | Project Sponsor | Yes | A | I | I | I |  | I | I | R | I |
| -- | PM | - | R | A | A | I | I | I | A | A | A |
| -- | BA | - | I | R | R | A | A | A | S | S | R |
| -- | Dev | - | I | S | C | R | R | S | S | C | I |
| -- | Network | - | I | I | C | I | S | S | S | C | I |
| -- | DB | - | I | I | C | I | S | S | S | C | I |
| -- | QA | - | I | I | C | S | I | R | I | C | I |
| -- | Implementation Team | - | I | I | I | I | I | I | R | C | I |
| -- | Bank Users (End User) | Yes | I | R | I | I | I | S | I | C | I |
| -- | SMS Gateway Delivery Partner | - | I | I | I | I | I | I | C | C | I |

**4. Introduction:**

**4.1 Business Goals:**

The purpose of this project is to comply with the guidelines published by RBI in association with Safe deposit locker management as per the circular (Circ No is (RBI/2021-2022/86, DOR.LEG.REC/40/09.07.005/ 2021-22) dtd 18/08/2021.

**4.2 Business Objective:**

Provide an IT solution in form of enhancements to the existing Core Banking Safe Deposit Locker module.

* Enable waitlist number generation and management
* Facilitate email/sms triggering for critical locker events as defined in the circular and in this document.

**4.3 Business Rule:**

1. Implement this functionality without interrupting the current process.

2. Same customer cannot have multiple active locker waitlist numbers in a single branch

**4.4 Background:**

Supreme regulatory body for Banking in India, RBI has issued a circular to provide the revised instructions or guidelines for the operation of safe deposit lockers as per circular number “RBI/2021-2022/86, DOR.LEG.REC/40/09.07.005/2021-22” dtd 18th August 2021 to all Banks India.

As per this circular, Banks should allot a waitlist number to the customer in a branch if the required locker is not available in the branch. In the current process in CBS, there is no functionality to generate the waitlist number and allotment of lockers based on waitlist number.

As per this circular, Banks should send the notification as email/SMS to the registered email id/mobile number during 4 cases- when the Customer operate their lockers, when the customer forgot to close the locker properly, when the locker is to break open due to rent overdue and when the locker is need to be attached and to recover the contents as per the order of any law enforcement authorities in India.

Current capability of locker module in CBS is aligned with all other guidelines in this circular except the above 2 points - Locker Waitlist generation and SMS/Email notification (during locker operation, locker not closed by customer, break open of locker and attachment of lockers due to govt orders by any law enforcement authorities in India). This project is to implement these functionalities as enhancements to the existing locker facility in CBS.

**4.5 Project Objectives:**

Project Objective is to provide the Bank user to manage the locker allotment in a transparent way without any ambiguity. To achieve this, some new screens and modification of the existing screens related to Safe Deposit Locker are to be modified.

**4.6 Project Scope:**

Project scope is the core functionality to be implemented in CBS.

**4.6.1 In-Scope:**

Develop the waitlist generation and management functionality in CBS and trigger email/sms for the 4 defines locker events.

**4.6.2 Out-of-Scope:**

Change of authorization workflow

Change in Branch working hours

**5. Assumptions:**

SMS gateway partner will provide the support as per the RBI timelines

User will be trained to use the system immediately after the release

Customer approach and ask for the waitlist number and Bank will provide it mandatorily if locker is not available at that moment.

**6. Constraints:**

System must comply to RBI regulations.

Project should complete in 2 months to adhere to the deadline given by RBI.

**7. Risks:**

Delays in requirement finalization could impact the timeline

Dependencies on external vendors for SMS Gateway Integration

Resistance from Branch Staff to adopt new workflows.

**8. Business Process Overview:**

Current and proposed systems are outlines below.

**8.1 Legacy System (As-Is):**

In the current locker module, there is a locker allotment page to allot the customer the desired lockers. Lockers are in 3 different sizes in each branch- as Small, Medium and Large. Customer ID Number will be entered in the allotment page and all CASA account related to this customer ID will be shown in the account number field to select the account to be linked to deduct the locker rent. If the lockers already allotted and no lockers are available, customer will be informed the same at the branch. Also deposit account number will be captured as security for the locker and to lien mark it against the locker.

**8.2 Proposed Recommendations (To-Be):**

When a customer comes for a locker and there is no locker available at present, generate a waitlist number. A new screen or page to be provided in the CBS to create a waitlist number for the customer if the desired locker is not available in the branch. Customer number to be captured, size of the locker and the related CASA accounts to be shown in dropdown field to select the account to be linked and submit the page. Waitlist number will be generated. In the locker allotment page, create a new mandatory field for locker waitlist number after the locker size. Based on the locker size, next locker waitlist number will be displayed in the non-editable field and related customer details will be displayed as per the existing page. Only that customer will be able to entered in the allotment for that particular locker size. Only 2 working days will be the validity for the waitlist once the locker is available. SMS will be triggered to the customer when a locker is vacant and 2 working days will be waited. If the customer not come in 2 days, waitlist number will be invalid. If there are no waitlist for the selected size, allow the user to allot the locker to any customer as per the existing flow. There will be one more new page to cancel the waitlist number manually by the Branch Manager only if the waitlisted customer informed them on prior that he is not interested in locker anymore even after locker availability. Locker size dropdown and waitlist dropdown and remarks fields are available in this page and once this is submitted, selected waitlist number will be invalid.

**9. Business Requirements:**

All the high level business requirements as part of the circular is given below.

|  |  |  |
| --- | --- | --- |
| **Req ID** | **Req Description** | **Priority** |
| BR001 | Waitlist number generation for the customers when locker is not available | High |
| BR002 | Allotment of Lockers based on Waitlist number when lockers are readily not available | High |
| BR003 | Trigeer SMS and Email when customers operate the lockers | High |
| BR004 | Trigger SMS and Email when customers do not clos the locker properly | High |
| BR005 | Trigger SMS and Email when locker needs to break open | High |
| BR006 | Trigger SMS and Email when locker needs to be attached as per the order from law enforcement authorities in India | High |

**10. Appendices:**

**10.1 List of Acronyms:**

RG- Requirement Gathering

BA- Business Analyst

PM- Project Manager

D1, D2 – Design stages in V model 1 and 2 (High level and Detailed Design)

T1, T2 – Testing stages in V model 1 and 2 (Unit and Integration Testing)

**10.2 Glossary of Terms:**

V model- One of the kinds of waterfall methodology for SDLC

**10.3 Related Documents**

Refer existing Locker module functionality in CBS