**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:**

I planned the approach strategy as below at the beginning of the project.

**Elicitation techniques:**

This is an enhancement of the existing process or system. So, I planned to apply the below elicitation 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.
6. **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:**

Stakeholders are identified, listed and created a summary of the stakeholders at the beginning of the project. Map the stakeholders based on interest and impact of the stakeholders. I created a RACI (Responsible, Accountable, Consulted and Informed) matrix to give the idea about which stakeholders are responsible for what works. Key stakeholders are identified by checking with the Bank SPOC and by analyzing the organization structure based on the impact which will create after implementation. Project Team will be part of technical stakeholders where BA is also part of this team.

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

1. Created Business Requirement Document initially after having elicitation session with the stakeholders.
2. Stakeholder map and RACI matrix (Can be included in BRD) are created
3. Created a feasibility report for the project viability in terms of Budget, Timeline, Hardware, Software etc. initially
4. Created a Gap Analysis report to find out the gaps between Legacy and proposed process/system.
5. Created FRS (Functional Requirement Specification) for functional and non-functional requirements
6. Prepared RTM
7. Prepared Test Scenarios and Test Cases

**What process to follow to Sign off on the Documents:**

1. Shared the draft document with stakeholders (committee, farmers, technical team).
2. Collected feedback and address all concerns.
3. Arranged a formal review meeting to ensure consensus if needed.
4. Obtained written approval/sign-off through email or documents.

**How to take Approvals from the Client:**

1. Submitted finalized documents for stakeholder review with a request letter by email.
2. Conducted walkthrough sessions for clarity of the clients if needed.
3. Used email sign off or physical signatures for formal approvals.

**What Communication Channels to establish and implement:**

1. Face to face communications.
2. Email
3. Telephonic call
4. Video calls or Chat messages (Teams, Meet or any approved IM apps)

**How to Handle Change Requests:**

1. Log the change request into the change log
2. Understand and assess the change request thoroughly
3. Do the impact analysis on scope, time and budget
4. Submit the report to PM, Sponsor and Management with change request details
5. If the Change Approval Board (CCB) approves it, work with PM to rebase line the project as it will have impact on cost, timeline and budget.
6. Communicate the resources needed for the change and negotiate on budget and timeline
7. Communicate with all stakeholders about the change

**How to update the progress of the project to the Stakeholders:**

1. Always share the latest updates, changes, upcoming tasks and risks or issues to all the stakeholders to enable transparency through emails, daily meetings etc.
2. Share the daily or weekly or biweekly status reports to all the stakeholders.

**How to take signoff on the UAT- Client Project Acceptance Form:**

1. Define test scenarios based on use cases and create test cases using test scenarios
2. Execute the testing and note down the results and validate the results
3. If defects logged, understand it and check the validity and take up with Dev team if it is a defect.
4. Once these steps are completed for all test cases, share the test results to the client with necessary evidences through email.
5. Prepared a document listing all deliverables- Client Project Acceptance Form
6. Obtain a formal signoff from the client, clarify the client queries based on test plan and results.

**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 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 | 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 Revisions ...............................................................................................................8

2. Approvals ................................................................................................................................8

3. RASCI Chart for This Document .............................................................................................8

4. Introduction ...........................................................................................................................9

4.1. Business Goals ..............................................................................................................9

4.2. Business Objectives ......................................................................................................9

4.3. Business Rules .............................................................................................................10

4.4. Background ...................................................................................................................10

4.5. Project Objective............................................................................................................10

4.6. Project Scope ................................................................................................................10

4.6.1. In Scope Functionality ..........................................................................................10

4.6.2. Out Scope Functionality .......................................................................................10

5. Assumptions ...........................................................................................................................10

6. Constraints .............................................................................................................................10

7. Risks ......................................................................................................................................10

Technological Risks ............................................................................................................11

Skills Risks ..........................................................................................................................11

Political Risks .......................................................................................................................11

Business Risks .....................................................................................................................11

Requirements Risks .............................................................................................................11

Other Risks ..........................................................................................................................11

8. Business Process Overview ...................................................................................................11

8.1. Legacy System (AS-IS) ................................................................................................11

8.2. Proposed Recommendations (TO-BE) ........................................................................ 11

9. Business Requirements ..........................................................................................................11

10. Appendices ...........................................................................................................................12

10.1. List of Acronyms .........................................................................................................12

10.2. Glossary of Terms ......................................................................................................12

10.3. Related Documents ....................................................................................................12

**1. Document Revision:**

|  |  |  |
| --- | --- | --- |
| **Date** | **Version Number** | **Changes Made** |
| 26/12/2021 | V1.1 | Initial Draft By BA |
| 05/01/2022 | V1.2 | Changes in the locker allotment module modified as per RG meeting with stakeholders |
| 10/01/2022 | V1.3 | Email/SMS events modified as per the interview with Users |
|  |  |  |
|  |  |  |

**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 goal 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 the 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:**

Following business rules are to be considered during the development of the solution.

1. Implement this functionality without interrupting the current process.
2. Only exiting customers will be allowed to get the waitlist number. Else be the customer first by opening the accounts.
3. One customer cannot have multiple active locker waitlist numbers in the same branch for same locker sizes but can have for different locker sizes.
4. One customer can have waitlist numbers in the different branches.

**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 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.

Banks should send the notification as email/SMS to the registered email id/mobile number during 4 scenarios-

* 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
* 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. 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, new screens to be provided to create and manage waitlist number for the customers and modification of the existing screens related to Safe Deposit Locker are to be modified to accommodate waitlist number field. Email/SMS notification are to be triggered for the defined critical events in locker operation. These all are done to comply with the RBI directives on lockers. The existing module will function as it is without any change in interaction with Deposit Account modules.

**4.6 Project Scope:**

Project scope is the core functionality to be implemented in CBS. In-scope items cover all the things related to this project. Anything which is not mentioned in the in-scope items are out of scope for this project and will require a different change request to proceed.

**4.6.1 In-Scope:**

In-scope items are mentioned below

1. Waitlist number generation and management
2. Locker allotment module changes to accommodate waitlist number.
3. Email/SMS configuration, trigger and content (content will be shared by the client).
4. Break open and attachment due to orders from law enforcement status marking.

**4.6.2 Out-of-Scope:**

1. Existing authorization loop.
2. Other locker modules- Rent deduction, Lien marking module and existing reports.
3. Working hours of branch.
4. Already allotted lockers and existing customers
5. Locker inventory management
6. Law enforcement order management

**5. Assumptions:**

1. SMS gateway partner will provide the support as per the RBI timelines
2. User will be trained to use the system immediately after the release
3. Customer approach and ask for the waitlist number and Bank will provide it mandatorily if locker is not available at that moment.
4. Customer visits the branch with waitlist number within 3 working days to avail the locker once they get the email/SMS for the vacancy of lockers

**6. Constraints:**

1. System must comply to RBI regulations.
2. Project should complete in 6 months to adhere to the deadline given by RBI.
3. Budget constraint is there with a maximum limit of 10 Lakhs.
4. Resources are assigned as per the existing work load for other change requests (8 in numbers).

**7. Risks:**

**Technological Risk:**

Since this new enhancement is to be implemented in an existing solution, there is not much impact in terms of risk. DB must have enough storage capacity to accommodate the new data. This risk can be avoided by increasing the storage capacity.

**Skills Risk:**

Risk of staffs not having trained to use the proposed system effectively and resistance from Branch Staff to adopt new workflows due to this. This risk can be avoided by providing proper training to end users.

**Political Risks:**

Risk of not complied to the RBI directives will attract penal charges and it will affect the Brand name of the client. There will be a negative political impact on the Banking client due to this activity. By complying to RBI directives, this risk can be avoided.

**Business Risks:**

If Bank is not complied to RBI, it will diminish the name of the Bank and risk of losing business is more. By complying to RBI directives, this risk can be avoided.

**Requirements Risks:**

Delays in requirement finalization could impact the timeline. This risk can be mitigated by proper RG session and enabling continuous feedback loops to confirm and finalize the requirements.

**Other Risks:**

Dependencies on external vendors for SMS Gateway Integration. This risk is transferred on the SMS gateway partner.

**8. Business Process Overview:**

Business process for both current and proposed systems are outlines below with visual representation of the flow.

**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 are 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 are given below.

|  |  |  |
| --- | --- | --- |
| **Req ID** | **Req Description** | **Priority** |
| BR001 | Waitlist number generation for the customers when vacant locker is not available at the moment | High |
| BR002 | Allotment of Lockers based on Waitlist number and its management | High |
| BR003 | Trigger SMS and Email when customers come to branch to operate the lockers | High |
| BR004 | Trigger SMS and Email when customers do not close the locker properly after their operation | High |
| BR005 | Trigger SMS and Email when locker needs to break open due to rent default as per the existing terms and conditions | High |
| BR006 | Trigger SMS and Email when locker needs to be attached as per the order from any 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