Schema:

Bank Account(accountID (PK), status, type, createdAt, balance, userID (FK from Account Holder))
Account Holder(userID (PK) (FK from User))
Credit Card(cardNumber (PK) (FK from Card), creditScore, creditLimit)
Certificate(certificateID (PK), amount, dateIssued, expirationDate, status, interestRate, userID (FK from Account Holder))
Resolved By(userID (PK) (FK from Banker), cIssueID (PK) (FK from Card Issue))
Transaction(transactionID (PK), timestamp, amount, accountID (FK), appID (Optional)(FK))
Technical Issue(tIssueID (PK), timestamp, description, status, userID (FK from User))
Card Issue(cIssueID (PK), date, status, cardNumber (FK from Card))
billPayment Reminder(reminderID(PK), status, amountToPav, totalAmount, date, type, userID(FK))
User phoneNo(phoneNo. (PK), userID (PK)(FK from User))
Third Party Application(appID (PK), name)
Transfer(transferID (PK), timestamp, type, amount, recieverIBANno., accountID (FK))
Banker (userID (PK) (FK), bankerID)
Notification(notificationID (PK), content, date, type, userID (FK from User))
Debit Card (cardNumber (PK) (FK from Card), withdrawalLimit)
Credit Card Transaction(cTransactionID (PK), timestamp, amount, cardNumber (FK))
User(userID (PK), password, email, dateOfBirth, firstName, lastName)
Loan Request(lRequestID (PK), status, date, amount, loanType, userID (FK from Account Holder),
userID(FK from Banker))
Redemption(redemptionID (PK), date, cashbackAmount, pointsRedeemed, cardNumber (FK))
Resolves(tIssueID (PK) (FK), userID (PK) (FK))
Admin(userID (PK) (FK), adminID)
Card(cardNumber (PK), balance, type, daleIssued, points, userID (FK from Account Holder), accountID (FK))
Loan(loanID, type, interestRate, amount, status, dateApproved, userID(FK from Account Holder))
Receives(notificationID (PK) (FK from Notification), userID (PK) (FK from User))
Credit Card Request(cRequestID(PK), status, date, userID (FK from Banker), userID (FK from Account Holder))
Bank Account Opening Request(bRequestID (PK), status, date, userID (FK from User), userID (FK from Banker)