**Cheque and ATM Transaction query**

Previous query - "If transaction method is cheque then while performing the credit transaction we have to debit the account number associated with that cheque. How can we get that mapping between cheque and account number? and same case with ATM transactions."

Client Response - We will have cheque processing sub-system for payment & deposit. Just advise us what information do you need from this sub-system and we’ll publish/push to you accordingly.

Please treat ATM transaction equally.

My query - I will need the Account Number associated with that cheque number or ATM, So that I could insert the transaction record in the database.

I want to know how can I fetch that account number, is there any service point exposed externally which I could access.

**Page No - 6 - Req - 1**

“Ability to consolidate balances of all current account, fixed deposits and interest accrued for financial reporting purposes. Each consolidated balances to be differentiated by its type and mapped to the chart of accounts to ease reporting.” Existing system has 4 types of chart of accounts.

1 - Assets

2 - Liabilities

3 - Income

4 - Expense

Could you please clarify, which account will record which type of transaction? Like there will be many different transactions being performed in branch on regular basis on customer accounts i.e. Debit, Credit, Interest debit, Interest credit, Fee debit etc.

**Page No - 6 - Req - 2**

“A function to segregate each counter’s cash balance and total physical cash balance for daily reconciliation purposes.” How will it work?

My assumption is that

* There will be a user created with a specific role such as "Cashier" and a counter number will be mapped to every such kind of user.
* Some initial balance will be allotted on daily basis for each counter.
* This counter balance will be updated with every cash transaction by the associated user.
* A kind of "Admin" role user will update this information.
* Only Cash and Cheque payments will update the counter balance.
* Could you please provide your view on these assumptions.

My queries are

* How will we get initial total physical cash balance?
* This counter allocation will be done on daily basis or will be fixed?

**Estimated worth calculation**

How will we calculate the estimated worth for a customer? We will be offering 4 types of accounts to customers i.e. Saving Account, Current Account, Loan Account and Current Account. So on the basis of the different account holdings how will the estimated worth be calculated?

**Capital adequacy ratio**

How do we calculate capital adequacy ratio? As the formula for calculating capital adequacy ratio is given below.

CAR = (Tier one Capital + Tier two Capital)/Risk weighted assets

Tier one Capital – Which type of capital will be included into Tier one Capital?

Tier two Capital – Which type of capital will be included into Tier two Capital?

Risk weighted assets – Which type of assets will be included into Risk weighted assets?

**Loan categorization**

What are the criteria for loan categorization on the basis of Months in Arrear?

* Performing Loan
* Doubtful Loan
* Non-Performing loan

**Template Format required for the following notices and statements**

* Statement for Loan
* Statement for guarantees
* Statement for current account
* Statement for fixed deposit
* Repayment notice
* Charges notice
* Repayment in arrears notice

**Report format required for the following reports**

* Ledger creation
* Accounts receivable
* Accounts payable
* Fixed asset register
* Fixed assets listings (For calculation of deprecation based on rate input by user)
* Journals
* Balance sheet
* Trial balance
* Profit and loss statement
* Cash flow statement

**Fixed Asset Register**

According to my assumption, the following details should be stored in FAR.

* Description of the asset
* Unique code number or reference for the asset
* Date of acquisition
* Original cost
* Depreciation charged on an annual basis
* Accumulated depreciation charge
* Net book value
* Date of disposal
* Profit or loss on disposal
* How the capital expenditure was financed.
* How the amount was transferred on disposal.

Is there any field that should be included or to be removed. Please suggest.