## Requirement Definition Document – Pawning system

**1. Renewal Process.**

Current renewal process should be change according following.

1. When customer settles the total interest, ticket should be able renewed.
2. When ticket is renewed same ticket number should be maintain in the system and expire date to be adjusted as per the current scheme.
3. There should option to maintain the renewal version of the ticket.
4. Interest, advance rate and document charges should be applied as per the current scheme.
5. According to the current scheme advance rate, if renewal advance amount is greater than previous advance amount, customer should pay the balance amount prior to renewal. System should show alert message to user with the amount and block to proceed.
6. When ticket renewed ; Renewal-notice should be printed with following details
   * Ticket No
   * Version
   * Date/ time
   * Expire date
   * Balance amount to paid
   * Customer name
   * Customer address
7. Version should be shown with ticket number in the **Trial Balance Report** (Portfolio report) and **Daily Pawning Statement**.

**2. New Parameters for Schemes**

Make more flexible scheme creation by incorporate following parameters to the system.

1. Document charges parameter should be able to define **slab wise**.
2. Document charges parameter should be able to **product wise** and **scheme wise**.
3. Document charges parameter should be able to apply to **fixed amount** or **percentage of advance value.**

**3. New Schemes creation**

Currently new pawning Schemes should be create each branch separately. There should be option to create once for all branches or option to copy and apply.

**4. New Daily monitoring Report**

Management requested the new report format of daily monitoring of the pawning operation. Refer following format. This report should be in **Excel** or any other support format.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Gold Loans**  **Granting** | **Today**  **<Date>** | **Month to <Date>** | | | |
| **Actual** | **Actual** | **~~Target~~** | **~~Achievement~~** | **Previous Month** |
| Time Period - 01 Month |  |  |  |  |  |
| -03 Month |  |  |  |  |  |
| -06 Month |  |  |  |  |  |
| -09 Month |  |  |  |  |  |
| -12 Month |  |  |  |  |  |
| **Total New Granting** |  |  |  |  |  |
| ~~Auctioned - (Capital + Interest)~~ |  |  |  |  |  |
| ~~Auction Loss~~ |  |  |  |  |  |
|  | **Today**  **<Date>** | **Month to <Date>** | | | |
|  | **Actual** | **Actual** | **Previous Month** | **Variance** | **Compared to last Month %** |
| Renewals |  |  |  |  |  |
| Redemptions |  |  |  |  |  |
| Capital Deductions |  |  |  |  |  |
| Interest Income |  |  |  |  |  |
| ~~OD Collected~~ |  |  |  |  |  |
| Service Charge ( Document Charges) |  |  |  |  |  |
| Net Portfolio Amount |  |  |  |  |  |
| Gram Increase in portfolio |  |  |  |  |  |

*Note: Grey highlighted rows and columns will not be included in the report*

**Requirement Sign-off**

|  |  |  |  |
| --- | --- | --- | --- |
| **Department** | **Name** | **Date** | **Signature** |
| Pawning Department | Rajinda Amaratunga |  |  |
| Leasing Department | Charith Guneratne |  |  |
| Finance Department | Aloka Hewawasam |  |  |
| IT Department | Anuranga Handaragama |  |  |