**Missing or Incomplete Requirements:**

1. **Security and Authorization:**
   * The requirements do not specify any security measures or authorization mechanisms.
   * It would be essential to define how access to sensitive data, such as customer information, accounts, and financial transactions, is controlled and secured.
2. **Data Validation and Constraints:**
   * There's no detailed information about data validation rules and constraints.
3. Account Types:
   * Introduce different types of accounts with specific features, such as savings, checking, and fixed-term deposits, each with distinct rules and functionalities.

**Assumptions:**

1. **Interest Rates and Overdrafts:**
   * It is assumed that interest rates and overdraft information for accounts are static attributes. In a real-world scenario, these values might change over time, and versioning or effective dating mechanisms might be needed.
2. **Loan Payments:**
   * It is assumed that a single payment is associated with a specific loan. If multiple payments can be made on the same day for a single loan, the model is adjusted to accommodate that.
3. **Employee Manager Relationship:**
   * It is assumed that an employee can have at most one manager.
   * If an employee can have multiple managers or a hierarchical manager structure exists, the relationship model may need adjustment.
4. **Dependent Information:**
   * It is assumed that an employee can have multiple dependents.

EER-TO-REALTIONAL MAPPING

* + ACCOUNTS were considered single relation as more details were not given for payment methods.
  + Customers were used for hierarchical relational mapping, to keep the disjoint individual and business separate.
  + New relational tables were introduced for (m,n) relationship
  + If employee is a manager his manager column will be kept nil
  + Same is kept for loan officer column as well