**BARAZA BANKING MANAGEMENT SYSTEM.**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Feature** | **Description** | **Done** |
| 1 | Bank mangement | Capture bank details |  |
|  |  | Add new bank branch |  |
|  |  | Define bank accounts class |  |
|  |  | Define bank account class types |  |
|  |  | Define bank accounts for each of the account class types |  |
|  |  | Define default accounts and their details |  |
|  |  | New bank account base on the GL Accounts created |  |
| 2 | Account management | Define account types |  |
|  |  | Add new account |  |
|  |  | Defines rules/ policies related to specific account |  |
|  |  | Account details |  |
|  |  | Account activity details |  |
| 3 | Customer Management | Add new customer |  |
|  |  | Customer Details |  |
|  |  | Customer termination |  |
|  |  | Customer personal account.(Generate account for an approved customer) |  |
|  |  | Customer should be able to view his/her transaction details |  |
|  |  | Notification of transaction made to customers account |  |
| 4 | Customer-Account | Assign account number to a customer upon approval |  |
|  |  | Account activity details |  |
|  |  | Account signatories details |  |
|  |  | Register Collateral details associated to specific customer |  |
|  |  | Approval of the collateral submitted by the customer to the bank |  |
| 5 | Deposits/.Withdrawal Management module | New deposit/withdrawal to a customers account |  |
|  |  | Deposit/ withdrawal details |  |
|  |  | Record Customer deposit/ withdrawal details |  |
|  |  | Record of customer deposit/ withdrawal history |  |
|  |  | Notifications to members on their account deposit /withdrawal details |  |
| 6 | Transfers | Define transfer fee/ rates |  |
|  |  | Record new transfer |  |
|  |  | Transfer details |  |
| 7 | Loan Management | Define types of loans |  |
|  |  | Allow multiple open loans at a particular period |  |
|  |  | Loan application and approval process |  |
|  |  | Track and monitor status of applied loan |  |
|  |  | loan disbursement – system should lock appraisal report for further modification once the loan is disbursed. Report and alert of the disbursement should be made. |  |
|  |  | Customer loan repayment by cash |  |
|  |  | Customer loan repayment by cheque |  |
|  |  | Loan appraisal |  |
|  |  | Loan deferment |  |
|  |  | Guarantors management |  |
|  |  | Loan delinquency report- report indicating details of the members who fail to repay the loan within the stipulated period. It also gives details of the loan. |  |
|  |  | Loan payment-reconcile payments as they are made in real time. Allow random payments of the loans. |  |
|  |  | Loan recovery |  |
|  |  | Track loan activity |  |
| 8 | Loan interest management | Define loan interest methods |  |
|  |  | Detailed account of all interest made by the bank |  |
|  |  | Set loan interest policies |  |
|  |  | Assesment of miscalleneous fines or fees |  |
| 9 | Penalty management | Define penalty types eg account penaltie, loan penalties |  |
|  |  | Define penalty methods associated to specific penalties |  |
|  |  | Penalize customer who is found culpable |  |
| 10 | Operations(Client and Supplier) | Add new client |  |
|  |  | Capture client details |  |
|  |  | Add new client to pipeline |  |
|  |  | Add new Supplier |  |
|  |  | Supplier details |  |
|  | Operations(Sales) | Add new sales quotation |  |
|  |  | Define payment types |  |
|  |  | Capture quotation details |  |
|  |  | Generate sales order |  |
|  |  | Generate invoice |  |
|  |  | Generate delivery note |  |
|  | Operations(Purchase) | Add new purchase quotation |  |
|  |  | Define payment types |  |
|  |  | Capture quotation details |  |
|  |  | Generate purchase order |  |
|  |  | Generate goods received note |  |
|  |  | Generate receipt note |  |
|  |  | Record payments |  |
|  |  | Debit note |  |