

## BRACT IT Change Request Document

Title	Amar Hishab New System Integration		
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JIRA ID	BBMFV2-89		
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## Revision History

Date	Version	Created by	Description of change
22 Jan-2025	1.0	Md.Sakib Bin Kashem	<ul style="list-style-type: none"><li>Initial Draft</li></ul>
12 Mar-2025	2.0	Musfika Jahan	<ul style="list-style-type: none"><li>Whole document update</li><li>Transaction update</li><li>Feedbacks incorporation</li></ul>
26 Mar-2025	2.1	Musfika Jahan	<ul style="list-style-type: none"><li>Transaction update-<ul style="list-style-type: none"><li>Amar Hishab Collection Own Branch</li><li>Amar Hishab Withdrawal Own Branch</li><li>Amar Hishab Collection Other Branch</li><li>Amar Hishab Withdrawal Other Branch</li><li>Amar Hishab Interest Provision</li><li>Amar Hishab Interest Credit</li><li>Monthly profit collection to Amar Hishab</li><li>DPS installment deduction from Amar Hishab</li><li>Loan Disbursement to Amar Hishab</li><li>Loan collection from Amar Hishab</li><li>Balance transfer through Agami</li><li>Balance transfer through ERP.</li></ul></li></ul>
26 Mar 2025	2.2	Md.Sakib Bin Kashem	<ul style="list-style-type: none"><li>Feedbacks incorporation</li><li>Member Transfer Business</li></ul>
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28 April 2025	2.5	Musfika Jahan	<ul style="list-style-type: none"><li>Feedbacks incorporation</li><li>Transaction case addition from Dev.</li><li>Loan Disbursement to Amar Hishab part modification</li></ul>
29 July 2025	2.7	Musfika Jahan	<ul style="list-style-type: none"><li>SCB premium collection scope incorporation</li></ul>
04 August 2025	2.8	Musfika Jahan	<ul style="list-style-type: none"><li>Auto Loan collection scope incorporation</li></ul>



## Purpose

The purpose of the Amar Hishab New System Integration is to synchronize the real-time calendar date and time with the Agami App and Amar Hishab within the ERP system, which operates on a business date. This integration aims to mitigate the disparity between calendar date-time and business date by introducing a new backend system that manages and stores transactional data.

The existing ERP UI will remain unchanged, allowing users to execute data entries seamlessly in both the ERP frontend and the Agami App. Any changes made in these interfaces will automatically be recorded in the newly integrated Amar Hishab system, ensuring accurate and synchronized data management across platforms.

## Users

The Amar Hishab New System Integration will cater to two distinct user groups:

ERP Users: This includes existing end-users in the ERP system such as MF Program Admin, System Administrator (SA), Branch Accounts Officer (BAO), and Admin. These users are responsible for managing financial data, administrative tasks, and transactional records within the ERP system.

Agami App Users: The members of BRAC will utilize the Agami App to access their financial information, perform transactions, and manage related activities.

Both user groups will benefit from the synchronized system, ensuring consistent data management across platforms.

## Scope of this CR

This section provides a clear outline of what falls within the scope of the proposed changes and what is excluded from consideration.

Scope Identification	Description
In Scope	<ul style="list-style-type: none"><li>• Amar Hishab Savings Product Setup</li><li>• View Amar Hishab Savings Product</li><li>• Edit Amar Hishab Savings Product</li><li>• Amar Hishab Savings Product List</li><li>• Branch Mapping for Amar Hishab Savings</li><li>• Project Mapping for Amar Hishab Savings</li><li>• Amar Hishab Savings Account Setup (Single+Joint)</li><li>• Account Setup Nominee Management</li><li>• Account Setup Member Information</li><li>• Edit Amar Hishab Savings Account</li><li>• Amar Hishab Savings Account List</li><li>• Amar Hishab Savings Collection</li><li>• Amar Hishab Savings Collection (Other Branch)</li><li>• Amar Hishab Savings Withdrawal</li><li>• Amar Hishab Savings Withdrawal (Other Branch)</li><li>• Amar Hishab Savings Collection/ Withdrawal Modification</li><li>• Amar Hishab Interest Calculation</li><li>• Amar Hishab Interest Provision</li><li>• Amar Hishab Interest Distribution</li><li>• Amar Hishab Savings Transaction List</li><li>• Amar Hishab Savings Transaction Slip</li><li>• DPS Auto Deduction(without 1st installment) from Amar Hishab Savings</li><li>• Monthly Profit Auto transfer to Amar Hishab Savings</li><li>• Auto Transaction Mapping for Amar Hishab Savings</li><li>• All types of Member transfer with Amar Hishab Savings</li><li>• Member wise Deposit In Amar Hishab Account Report</li><li>• Member wise Last 10 Transaction History Of Amar Hishab Account(Individual Client) Report</li><li>• Branch Wise Amar Hishab Account Overall Report</li><li>• Member wise Monthly Profit Credit to Amar Hishab Savings Account Report</li><li>• Member wise DPS Debit to Amar Hishab Savings Account Report</li><li>• Member wise Withdrawal from Amar Hishab Account Report</li><li>• "Transfer Loan Advance amount to Amar Hishab (Ongoing in another CR) - Cash, Bank, Rocket, bkash UID, bkash wallet, SCB, HSBC, "</li></ul>
Out of Scope	



## Table of Contents

List of Features & Stories.....	7
Features .....	8
1. Product Setup for Amar Hishab   Feature ID: 01(Phase-1) .....	8
1.1. Amar Hishab Product Setup   Story ID-   Story JIRA ID- (Phase-1) .....	8
1.2. Amar Hishab Product List   Story ID-   Story JIRA ID- (Phase-1) .....	9
1.3. Amar Hishab Product View   Story ID-   Story JIRA ID- (Phase-1) .....	10
1.4. Amar Hishab Product Edit   Story ID-   Story JIRA ID- (Phase-1) .....	11
1.5. Product office mapping for Amar Hishab   Story ID-   Story JIRA ID- (Phase-1) .....	13
1.6. Project mapping for Amar Hishab Product   <Story ID>   <Story JIRA ID> .....	13
1.7. Eligible Project configuration for all Amar Hishab Savings related UIs   Story ID-   Story JIRA ID- (Phase-1) .....	14
2. Amar Hishab Account Setup & Management   Feature ID-02 (Phase-1) .....	17
2.1. Amar Hishab Savings Account Setup   Story ID-   Story JIRA ID- (Phase-1) .....	17
2.2. Amar Hishab Savings Account List   Story ID-   Story JIRA ID- (Phase-1) .....	18
2.3. Amar Hishab Savings Account View   Story ID-   Story JIRA ID- (Phase-1) .....	18
2.4. Edit Amar Hishab Savings Account   Story ID-   Story JIRA ID- (Phase-1) .....	19
3. Amar Hishab Savings Collection & Withdrawal   Feature ID-03   Feature JIRA ID>(Phase-1).....	20
3.1. Amar Hishab Savings Collection   Story ID-   Story JIRA ID- (Phase-1) .....	20
3.2. Amar Hishab Savings Collection other branch   Story ID-   Story JIRA ID- (Phase-1) .....	23
3.3. Amar Hishab Savings Withdrawal   Story ID-   Story JIRA ID- (Phase-1) .....	26
3.4. Amar Hishab Savings Withdrawal Other Branch   Story ID-   Story JIRA ID- (Phase-1) .....	29
3.5. Amar Hishab Savings Collection/Withdrawal Modification   Story ID-   Story JIRA ID- (Phase-1) .....	32
4. Amar Hishab Interest & profit management   Feature ID-04 .....	33
4.1. Amar Hishab Interest Configuration in product setup   Story ID-   Story JIRA ID- (Phase-1) .....	34
4.2. Add Amar Hishab Interest calculation method configuration   Story ID-   Story JIRA ID- (Phase-1) .....	34
4.3. Monthly Profit Transfer to Amar Hishab Savings   Story ID-   Story JIRA ID- (Phase-1) .....	36
5. Amar Hishab Transaction Management   Feature ID-05- (Phase-1).....	38
5.1. Amar Hishab Transaction List   Story ID-   Story JIRA ID- (Phase-1) .....	38
5.2. Auto Transaction Mapping for Amar Hishab   Story ID-   Story JIRA ID- (Phase-1) .....	39
5.3. DPS transaction mapping for Amar Hishab (without 1 <sup>st</sup> installment)   Story ID-   Story JIRA ID- (Phase-1) .....	40
6. Report of Amar Hishab   Feature ID-06- (Phase-1).....	42
6.1. Member wise monthly profit credit to Amar Hishab report   Story ID-   Story JIRA ID- (Phase-1) .....	42
6.2. Member wise DPS debit from Amar Hishab report   Story ID-   Story JIRA ID- (Phase-1) .....	43
6.3. Member wise DPS to Amar Hishab report   Story ID-   Story JIRA ID- (Phase-1) .....	45
6.4. Member wise withdrawal from Amar Hishab savings report   Story ID-   Story JIRA ID- (Phase-1) .....	47
6.5. Member wise last 10 transaction report (individual client)   Story ID-   Story JIRA ID- (Phase-1) .....	49
6.6. Member wise Amar Hishab savings overall report   Story ID-   Story JIRA ID- (Phase-1) .....	51
6.7. Impacted Reports   Story ID-   Story JIRA ID- (Phase-1) .....	52
7. Member Transfer   Feature ID-07-(Phase-1) .....	53
7.1. Amar Hishab Balance transfer during member transfer>   Story ID-   Story JIRA ID- (Phase-1). ....	53
8. Own Branch & Other Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account   Feature ID-08-(Phase-2) .....	54
8.1. Dropdown menu of own Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account   Story ID-   Story JIRA ID- (Phase-2) .....	54
8.2. UI Screen of Amar Hishab Balance Transfer-Own Branch   Story ID-   Story JIRA ID- (Phase-2) .....	55
8.3. Project Selection for Sender member   Story ID-   Story JIRA ID- (Phase-2) .....	60
8.4. Quick search to find information of Sender member   Story ID-   Story JIRA ID- (Phase-2) .....	61
8.5. Select VO code for sender member   Story ID-   Story JIRA ID- (Phase-2) .....	62
8.6. Select member for sender member   Story ID-   Story JIRA ID- (Phase-2) .....	63
8.7. Select Savings Account no of sender member   Story ID-   Story JIRA ID- (Phase-2) .....	64
8.8. Automatically filled up joint account holder's information of sender member   Story ID-   Story JIRA ID- (Phase-2) .....	64
8.9. Select beneficiary management checkbox for Receiver Member   Story ID-   Story JIRA ID- (Phase-2) .....	65
8.10. Project Selection for Receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	66
8.11. Quick search to find information of Receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	66
8.12. Select Demarcation to find out Receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	67
8.13. Select VO code for receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	68
8.14. Select member for receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	69
8.15. Automatically filled up joint account holder's information of receiver member   Story ID-   Story JIRA ID- (Phase-2) .....	70
8.16. Set the transfer amount for receiver member in balance transfer information and transfer   Story ID-   Story JIRA ID- (Phase-2) .....	70
8.17. Clicking the "transaction limit" hyperlink to check daily monthly transfer limit for sender member   Story ID-   Story JIRA ID- (Phase-2) .....	72
9. Other Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account   Feature ID-09- (Phase-2) .....	73
9.1. Dropdown menu of own Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account + Story ID-   Story JIRA ID- (Phase-2) .....	73
9.2. UI Screen of Amar Hishab Balance Transfer-Other Branch   Story ID-   Story JIRA ID- (Phase-2) .....	74
9.3. Project Selection for Sender member   Story ID-   Story JIRA ID- (Phase-2) .....	79
9.4. Quick search to find information of Sender member   Story ID-   Story JIRA ID- (Phase-2) .....	80
9.5. Select Demarcation to find out sender member   Story ID-   Story JIRA ID- (Phase-2) .....	81
9.6. Select VO code for sender member   Story ID-   Story JIRA ID- (Phase-2) .....	81
9.7. Select member for sender member   Story ID-   Story JIRA ID- (Phase-2) .....	82
9.8. Select Savings Account no of sender member   Story ID-   Story JIRA ID- (Phase-2) .....	83
9.9. Automatically filled up joint account holder's information of sender member   Story ID-   Story JIRA ID- (Phase-2) .....	84
9.10. Select beneficiary management checkbox for Receiver Member   Story ID-   Story JIRA ID- (Phase-2) .....	84



9.11. Project Selection for Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	85
9.12. Quick search to find information of Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	86
9.13. Select Demarcation to find out Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	87
9.14. Select VO code for receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	88
9.15. Select member for receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	88
9.16. Automatically filled up joint account holder's information of receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	89
9.17. Set the transfer amount for receiver member in balance transfer information and transfer   Story ID -   Story JIRA ID - (Phase-2) .....	90
9.18. Clicking the "transaction limit" hyperlink to check daily monthly transfer limit for sender member   Story ID -   Story JIRA ID - (Phase-2) .....	92
10. Beneficiary Management for transferring balance from Amar Hishab account   Feature ID-10-(Phase-2) .....	93
10.1. Dropdown menu of beneficiary management for Amar Hishab account   Story ID -   Story JIRA ID - (Phase-2) .....	93
10.2. UI Screen of Beneficiary Management setup   Story ID -   Story JIRA ID - (Phase-2) .....	94
10.3. Project Selection for Sender member   Story ID -   Story JIRA ID - (Phase-2) .....	96
10.4. Quick search to find information of Sender member   Story ID -   Story JIRA ID - (Phase-2) .....	97
10.5. Select VO code for sender member   Story ID -   Story JIRA ID - (Phase-2) .....	98
10.6. Select member for sender member   Story ID -   Story JIRA ID - (Phase-2) .....	99
10.7. Automatically filled up joint account holder's information of sender member   Story ID -   Story JIRA ID - (Phase-2) .....	100
10.8. Project Selection for Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	100
10.9. Quick search to find information of Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	101
10.10. Select Demarcation to find out Receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	102
10.11. Select VO code for receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	103
10.12. Select member for receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	103
10.13. Automatically filled up joint account holder's information of receiver member   Story ID -   Story JIRA ID - (Phase-2) .....	104
10.14. Adding new column in Amar Hishab account list   Story ID -   Story JIRA ID - (Phase-2) .....	105
10.15. UI section update on show Amar Hishab account page   Story ID -   Story JIRA ID - (Phase-2) .....	106
10.16. Removing beneficiary from edit Amar Hishab account page   Story ID -   Story JIRA ID - (Phase-2) .....	108
10.17. Beneficiary Configuration for Amar Hishab   Story ID -   Story JIRA ID - (Phase-2) .....	109
11. Loan Disbursement through Amar Hishab savings account   Feature ID-11-(Phase-1) .....	112
11.1. Facilitate direct Loan Disbursement to Amar Hishab Savings option   Story ID -   Story JIRA ID - (Phase-1) .....	112
11.2. Implementing the popup notification for changing   Story ID -   Story JIRA ID - (Phase-1) .....	118
12. Loan Proposal setup for Amar Hishab   Feature ID-12.....	119
12.1. Updated UI for Mode of Payment and Mode of Collection >   Story ID -   Story JIRA ID - (Phase-1) .....	119
12.2. Premium Collection Mode of Payment >   Story ID -   Story JIRA ID - (Phase-2) .....	122
12.3. Tag a Member For Digital Disbursement   Story ID -   Story JIRA ID - (Phase-1) .....	123
12.4. Tag a Member for DDI (Direct Debit Instruction)   Story ID -   Story JIRA ID - (Phase-1) .....	125
12.5. View the mode of payment in show loan proposal   Story ID -   Story JIRA ID - (Phase-1) .....	127
12.6. Edit the mode of payment in loan proposal   Story ID -   Story JIRA ID .....	128
12.7. Implementing the popup notification for changing   Story ID -   Story JIRA ID - (Phase-1) .....	129
13. Transaction Limit Setup for Amar Hishab Account based on loan proposal   Feature ID-13-(Phase-2).....	132
13.1. <New two dropdown for transaction limit list setup for own branch and other branch >   < Story ID>   <Story JIRA ID> (Phase-2) .....	132
13.2. <UI Screen of Transaction Limit Setup Policy for Amar Hishab Account Other branch>   <Story JIRA ID> (Phase-2) .....	133
13.3. <Project Selection from the Dropdown >   <Story JIRA ID> (Phase-2) .....	134
13.4. < Transaction Selection from the Dropdown >   <Story JIRA ID> (Phase-2) .....	135
13.5. <Minimum transaction amount, maximum daily amount, maximum monthly amount insert >   <Story JIRA ID> (Phase-2) .....	136
13.6. <Add to Grid and Limit List table >   <Story JIRA ID> .....	137
13.7. Exceptions: .....	138
13.8. Dropdown menu of transaction limit of Amar Hishab account   Story ID -   Story JIRA ID - (Phase-2) .....	138
13.9. UI Screen of transaction limit setup for Amar Hishab account   Story ID -   Story JIRA ID - (Phase-2) .....	139
13.10. Set project for transaction limit list   Story ID -   Story JIRA ID - (Phase-2) .....	141
13.11. Disbursement amount input for limit setup section with add to grid   Story ID -   Story JIRA ID - (Phase-2) .....	141
13.12. Limit List Table with Active and Inactive in transaction setup with save button   Story ID -   Story JIRA ID - (Phase-2) .....	142
13.13. Update transaction limit list in transaction limit setup policy for Amar Hishab account   Story ID -   Story JIRA ID - (Phase-2) .....	143
14. Transaction Limit Policy Setup   Feature ID-14-(Phase-1) .....	145
14.1. <New two dropdown for transaction limit list setup for own branch and other branch >   < Story ID>   <Story JIRA ID> (Phase-1) .....	145
14.2. <UI Screen of Transaction Limit Setup Policy for Amar Hishab Account Other Branch>   <Story JIRA ID> (Phase-1) .....	146
14.3. <Project Selection from the Dropdown >   <Story JIRA ID> (Phase-1) .....	147
14.4. < Transaction Selection from the Dropdown >   <Story JIRA ID> (Phase-1) .....	147
14.5. <Minimum transaction amount, maximum daily amount, maximum monthly amount insert >   <Story JIRA ID> (Phase-1) .....	148
14.6. <Add to Grid and Limit List table >   <Story JIRA ID>(Phase-1) .....	149
Exceptions: .....	151
15. Member Transfer Logic for Amar Hishab   Feature ID-15-(Phase-1) .....	151
15.1. New logic for transferring the member   Story ID -   Story JIRA ID - (Phase-1) .....	151
16. Extra Loan Collection Amount transfer to Amar Hishab Savings   Feature ID-16-(Phase-1) .....	152
16.1. Extra loan Collection Amount Transfer to Amar Hishab Savings Account   Story ID -   Story JIRA ID - (Phase-1) .....	152
17. SCB Premium Collection through Amar Hishab   Feature ID-17-(Phase-1) .....	155
17.1. Insurance Premium amount collection from Amar Hishab   Story ID -   Story JIRA ID- .....	155
17.2. Insurance Premium amount collection Modification from Amar Hishab   Story ID -   Story JIRA ID- .....	157
17.3. Amar Hishab A/C Validation During Loan Proposal Save   Story ID -   Story JIRA ID- .....	159
17.4. Amar Hishab A/C Validation During Loan Approval >   < Story ID>   <Story JIRA ID> .....	159
17.5. Amar Hishab A/C Validation During Loan Disbursement   Story ID -   Story JIRA ID- .....	160
18. Auto Loan Collection through Amar Hishab   Feature ID-18-(Phase-2) .....	162
18.1. Loan Installment Collection Through Amar Hishab Savings   Story ID -   Story JIRA ID- .....	162
Risk Analysis.....	168
Change Effort Estimation.....	168
1. Effort Estimation.....	168



2. CR Accumulation.....168



## List of Features & Stories

Feature ID	Feature Title	Story ID	JIRA ID	Story Title
1	Amar Hishab Savings Product Setup			View Amar Hishab Savings Product
2				Edit Amar Hishab Savings Product
3				Amar Hishab Savings Product List
4				Project Mapping for Amar Hishab Savings
5	Amar Hishab Savings Account Setup			Account Setup Nominee Management
6				Account Setup Member Information
7				Edit Amar Hishab Savings Account
8				Amar Hishab Savings Account List
9	Amar Hishab Savings Collection			Amar Hishab Savings Collection (Other Branch)
10				Amar Hishab Savings Withdrawal
11				Amar Hishab Savings Withdrawal (Other Branch)
12				Amar Hishab Savings Collection/Withdrawal Modification
13	Amar Hishab Interest Management			Amar Hishab Interest Calculation
14				Amar Hishab Interest Provision
15				Amar Hishab Interest Distribution
16	Amar Hishab Savings Transaction Management			Amar Hishab Savings Transaction List
17				Amar Hishab Savings Transaction Slip
18				DPS Auto Deduction (without 1st installment) from Amar Hishab Savings
19	Amar Hishab Auto Transaction Management			Monthly Profit Auto Transfer to Amar Hishab Savings
20				Auto Transaction Mapping for Amar Hishab Savings
21				All types of Member transfer with Amar Hishab Savings
22	Amar Hishab Reports			Member wise Deposit In Amar Hishab Account Report
23				Member wise Last 10 Transaction History of Amar Hishab Account Report
24				Branch Wise Amar Hishab Account Overall Report
25				Member wise DPS Debit to Amar Hishab Savings Account Report
26				Member wise Withdrawal from Amar Hishab Account Report
27	Amar Hishab Loan & Transfer Management			Transfer Loan Advance Amount to Amar Hishab
28				Balance Transfer (Same Branch, Same Project)
29				Balance Transfer (Different Project & Different Branch)
30				Loan Disbursement to Amar Hishab Savings
31	Amar Hishab Beneficiary & Limit Management			Auto Loan Collection from Amar Hishab Savings
32				Beneficiary Management for Amar Hishab
33				Transaction Limit Setup based on Loan Disbursement
34				Transaction Limit Setup for Own and Other Branch Transaction (Cash)



## Features

### 1. Product Setup for Amar Hishab | Feature ID: 01(Phase-1)

#### 1.1. Amar Hishab Product Setup | Story ID- | Story JIRA ID- (Phase-1)

##### 1.1.1. User Story:

As a user, I want to seamlessly integrate Amar Hishab product setup between the Agami app and the ERP system, ensuring real-time synchronization of calendar dates and transactional data, So that any changes made in the ERP frontend or Agami app are automatically stored and reflected in the backend system, preventing discrepancies due to date-time differences.

##### 1.1.2. User Journey:

- Login to ERP
- Go to programme admin
- Selects Savings > Amar Hishab Savings Policy

##### 1.1.3. Actors: SA

##### 1.1.4. Scope:

- The existing UI within the ERP system will be leveraged to execute product setup configurations, ensuring a direct impact on both the Agami application and the ERP system.
- All data modifications performed in the ERP system will be synchronized with the Agami application and Amar Hishab middleware in real-time.

##### 1.1.5. Pre-condition:

- N/A

##### 1.1.6. Impacted Areas:

- Amar Hishab System.
- Agami application
- All Amar Hishab Savings related UIs.

##### 1.1.7. Mock-up/ Prototypes: (Existing)

The screenshot displays a web-based application for managing Amar Hishab Savings Policies. It consists of three main sections:

- Current Savings Policy Information:** This section includes fields for Product Code (AUTO), Reference Code, Product Name\*, Setup Date (19-02-2025), and Description.
- Interest Rate Setup:** This section includes a dropdown for Project and a table for defining interest rates. The table has columns for Minimum Savings Amount, Maximum Savings Amount, Product Interest Rate, and Effective Date. A single row is shown with values 0, 0, 0, and 10.
- Product Interest Rate:** This section shows a grid of interest rates. The columns are Project, Minimum Savings Amount, Maximum Savings Amount, Product Interest Rate, Effective Date, End Date, and Action. A message "No records to view" is displayed.

##### 1.1.8. Requirements:

- The existing ERP UI will continue to be used for product configuration, ensuring data synchronization between the ERP system, Agami application, and the newly proposed Amar Hishab system.



- Transactional events and calculations will be processed through the newly proposed Amar Hishab Middleware, ensuring accurate financial data management.
- Any modifications made in the ERP system must be immediately updated and reflected in the Agami application.
- The following information, currently configured in the ERP system, will be retained but synchronized with the Amar Hishab system and Agami application:
  - Product Name
  - Project-wise Interest Rate
  - Interest Calculation Frequency
  - Interest Provision Frequency
  - Interest Credit Frequency

#### 1.1.9. Acceptance Criteria:

- User can execute data configurations using the existing ERP UI, ensuring real-time updates are reflected in the Agami app without delays or discrepancies.
- System synchronizes changes made in either the ERP system or Agami app through the Amar Hishab middleware, ensuring accurate transactional data processing and storage.
- System ensures that any modifications executed in the ERP system are immediately reflected in the Agami app, and vice versa, maintaining consistent data across both platforms.

## 1.2.Amar Hishab Product List | Story ID- | Story JIRA ID- (Phase-1)

#### 1.2.1. User Story:

As an authorized user, I want to add and manage the Amar Hishab Savings Product List within the ERP system so that product data is synchronized in real-time with the Agami app and stored in the Amar Hishab backend system. This ensures seamless integration and consistency across all platforms while considering the difference between the business date and real-time calendar date-time.

#### 1.2.2. User Journey:

- Login to ERP
- Go to programme admin
- Selects Savings > Amar Hishab Savings Policy List

#### 1.2.3. Actors: SA

#### 1.2.4. Scope:

- Using this existing UI for execution that will directly impact on Agami app and ERP.
- The existing UI within the ERP system will be leveraged to execute product setup configuration view and modification, ensuring a direct impact on both the Agami application and the ERP system.
- All data modifications performed in the ERP system will be synchronized with the Agami application and Amar Hishab middleware in real-time.

#### 1.2.5. Pre-condition:

- N/A

#### 1.2.6. Impacted Areas:

- View Amar Hishab Savings Product
- Edit Amar Hishab Savings Product

#### 1.2.7. Mock-up/ Prototypes: (Existing)



Amar Hishab Policy List

Search By

Product Code	Product Ref Code	Product Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Search** **Reset**

Current Savings Product List

Product Code	Product Ref Code	Product Name	Savings Product Type	Status
No records to view				

Page 1 of 0 | 10

#### 1.2.8. Requirements:

- The feature should be labeled as "**Amar Hishab Policy List.**"
- The existing ERP UI will be used for data execution, ensuring updates are reflected in both the Agami app and the proposed new Amar Hishab system.
- Transactional calculation events will be processed through the newly proposed Amar Hishab Middleware to maintain accuracy.
- Any modifications made in the ERP system must be immediately updated and reflected in the Agami application.

#### 1.2.9. Acceptance Criteria:

- System must immediately reflect any changes made in this UI within the Amar Hishab system and the Agami application.
- User can modify the interest rate and frequency rate, and any changes made will be instantly reflected in the Amar Hishab system and Agami application.

### 1.3. Amar Hishab Product View | Story ID- | Story JIRA ID- (Phase-1)

#### 1.3.1. User Story:

As an authorized user, I want to view the **Amar Hishab Savings Product** so that I can edit and manage it within the ERP system, ensuring real-time synchronization with the Agami app and the new Amar Hishab system for accurate transactional updates.

#### 1.3.2. User Journey:

- Login to ERP
- Go to programme admin
- Selects Savings > Amar Hishab Savings Policy List > View Amar Hishab Savings Policy

#### 1.3.3. Actors:

#### 1.3.4. Scope:

- The existing UI for the **Amar Hishab** tool will be utilized, ensuring synchronization and impact on the Agami application.

#### 1.3.5. Pre-condition:

- N/A

#### 1.3.6. Impacted Areas:

- Edit Amar Hishab Savings Product

#### 1.3.7. Mock-up/ Prototypes: (Existing)

Amar Hishab Policy List

**1.3.8. Requirements:**

- The feature should be labeled as "View Amar Hishab Policy"
- The existing ERP UI will be used for data execution, ensuring updates are reflected in both the Agami app and the new Amar Hisab system.
- Transactional calculation events will be processed through the newly proposed Amar Hishab Middleware to maintain accuracy.
- Any modifications made in the ERP system must be immediately updated and reflected in the Agami application.

**1.3.9. Acceptance Criteria:**

- User can view Amar Hishab Savings Product details within the ERP system.
- Any changes made to the product details in the ERP UI must be immediately reflected in the Amar Hishab system and Agami application without delays.

## 1.4. Amar Hishab Product Edit | Story ID- | Story JIRA ID- (Phase-1)

**1.4.1. User Story:**

As an authorized user, I want to edit the Amar Hishab Savings Product setup within the ERP system so that any modifications are synchronized in real-time with the Amar Hishab system and Agami application, ensuring consistency across all platforms.

**1.4.2. User Journey:**

- Login to ERP
- Go to programme admin
- Selects Savings > Amar Hishab Savings Policy List > View Amar Hishab Savings Policy > Edit Amar Hishab Saving Policy

**1.4.3. Actors:** SA

**1.4.4. Scope:**

- The existing ERP UI will be used to edit the Amar Hishab Savings Product, with changes impacting the Agami application and the Amar Hishab system.

**1.4.5. Pre-condition:**

- N/A

**1.4.6. Impacted Areas:**

- Amar Hishab System.
- Agami application
- All Amar Hishab Savings related UIs.

**1.4.7. Mock-up/ Prototypes: (Existing)**



### Edit Amar Hishab Savings Product

**Current Savings Policy Information**

Product Code	Reference Code	Product Name*
BD-200006	new	AMAR HISHAB

**Setup Date**      **Description**

05-12-2017	Amar Hishab Savings
------------	---------------------

**Savings Product Status**

Active    InActive

**Interest Rate Setup**

**Project**

Minimum Savings Amount	Maximum Savings Amount	Product Interest Rate	Effective Date
0	0	0	01-02-2025

**Add To Grid**

**Product Interest Rate**

Project	Minimum Savings Amount	Maximum Savings Amount	Product Interest Rate	Effective Date	End Date	Action
[15] - Microfinance (Dabi)	1.0	10000.0	6.00	01-02-2025		Remove
[60] - Progoti	1.0	10000.0	6.00	01-02-2025		Remove
[104] - NCDP	1.0	10000.0	6.00	01-02-2025		Remove
[225] - Agri-Business Development Project	1.0	10000.0	6.00	01-02-2025		Remove
[279] - BCUP	1.0	10000.0	6.00	01-02-2025		Remove
[351] - SCDP	1.0	10000.0	6.00	01-02-2025		Remove

**Product Policy Setup**

**Calculation Frequency**      **Provision Frequency**      **Credit Frequency**

-Select Calculation Freq ▾   -Select Provision Freq ▾   -Select Credit Frequency ▾

**Add To Grid**

**Product Policy**

Calculation Frequency Name	Provision Frequency Name	Credit Frequency Name	Action
Daily	Monthly	Yearly	Remove

**Update**

#### 1.4.8. Requirements:

- The existing ERP UI will be utilized for data execution, ensuring updates are reflected in both the Agami app and the Amar Hishab system.
- Transactional calculation events will be processed through the newly proposed Amar Hishab Middleware to maintain accuracy.
- Any modifications made in the ERP system must be immediately updated and reflected in the Agami application.

#### 1.4.9. Acceptance Criteria:

- User can modify Amar Hishab Savings Product details within the ERP system.
- Any changes made in the ERP UI immediately reflected in the Amar Hishab system and Agami application without delays.
- User can update the interest rate and frequency rate, and these modifications will be synchronized in real-time with the Amar Hishab system and Agami application.



## 1.5. Product office mapping for Amar Hishab | Story ID- | Story JIRA ID- (Phase-1)

### 1.5.1. User Story:

As an authorized user, I want to configure office mapping for the **Amar Hishab Savings Product** in the ERP system following the existing process so that the mapping is accurately synchronized in real-time with the Agami app and the Amar Hishab system, ensuring consistency across all platforms.

### 1.5.2. User Journey:

- Login to ERP
- Go to programme admin
- Selects Loan Policy > Product Office Mapping

### 1.5.3. Actors: SA

### 1.5.4. Scope:

- Utilize the existing ERP UI to configure office mapping for the Amar Hishab Savings Product.
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

### 1.5.5. Pre-condition:

- User must have the necessary administrative permissions to configure office mapping.

### 1.5.6. Impacted Areas:

- Amar Hishab System.
- Agami application
- All Amar Hishab Savings related UIs.

### 1.5.7. Mock-up/ Prototypes: (Existing)

### 1.5.8. Requirements:

- The ERP system will serve as the primary interface for configuring office mapping for Amar Hishab Savings Products.
- Mapping configurations must be reflected in real-time across the Amar Hishab system and Agami application.
- Transactions should only be processed if the members' branch is properly mapped within the system.
- Any modifications in office mapping must be instantly updated across all integrated systems.

### 1.5.9. Acceptance Criteria:

- Authorized users can successfully configure office mapping for the Amar Hishab Savings Product in the ERP system.
- Any updates made to office mapping configurations in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Transactions related to Amar Hishab Savings Products are only allowed for mapped branches, preventing unauthorized processing.

## 1.6. Project mapping for Amar Hishab Product | < Story ID> | <Story JIRA ID>

### 1.6.1. User Story:

As an authorized user, I want to configure project mapping for the **Amar Hishab Savings Product** in the ERP system following the existing process so that the mapping is accurately synchronized in real-time with the Agami app and the Amar Hishab system, ensuring consistency across all platforms.

### 1.6.2. User Journey:

- Login to ERP



- Go to programme admin
- Selects Loan Product > Project wise Product Mapping

#### 1.6.3. Actors: SA

#### 1.6.4. Scope:

- Utilize the existing ERP UI to configure project mapping for the Amar Hishab Savings Product.
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 1.6.5. Pre-condition:

- User must have the necessary administrative permissions to configure project mapping.

#### 1.6.6. Impacted Areas:

- Amar Hishab System.
- Agami application
- All Amar Hishab Savings related UIs.

#### 1.6.7. Mock-up/ Prototypes: (Existing)

The screenshot displays a web-based application titled 'Project Wise Product Mapping'. At the top, there is a dropdown menu labeled 'Project \*' with the option '[15] - Microfinance (Dabi)'. Below this is a navigation bar with tabs: 'Loan Product', 'Savings Product' (which is currently selected and highlighted in blue), 'Crop Insurance Product', and 'Dps Insurance Product'. The main content area has a header 'Savings Product' and a search bar containing 'amar hishab'. A table lists one item: '[BD-200006] AMAR HISHAB'. Below the table, a message says 'Showing 1 to 1 of 1 entries (filtered from 60 total entries)'. At the bottom of the page are two buttons: 'Select All' and 'Select None', followed by 'Save' and 'Reset' buttons.

#### 1.6.8. Requirements:

- The ERP system will serve as the primary interface for configuring project mapping for Amar Hishab Savings Products.
- Mapping configurations must be reflected in real-time across the Amar Hishab system and Agami application.
- Transactions should only be processed if the members' project is properly mapped within the system.
- Any modifications in project mapping must be instantly updated across all integrated systems.

#### 1.6.9. Acceptance Criteria:

- Authorized users can successfully configure project mapping for the Amar Hishab Savings Product in the ERP system.
- Any updates made to project mapping configurations in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Transactions related to Amar Hishab Savings Products are only allowed for mapped projects, preventing unauthorized processing.

### 1.7. Eligible Project configuration for all Amar Hishab Savings related UIs | Story ID- | Story JIRA ID- (Phase-1)

#### 1.7.1. User Story:

As an authorized user I want system to allow configuring the eligible projects for Amar Hishab Savings features from project policy following the existing process, so that the mapping is accurately synchronized in real-time with the Agami app and the Amar Hishab system, ensuring consistency across all platforms.

#### 1.7.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to program admin
- From the tab select project policy



1.7.3. **Actors:** SA

1.7.4. **Scope:**

- Utilize the existing ERP UI to configure eligible project for the Amar Hishab Savings features.
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

1.7.5. **Pre-condition:**

- User must have the necessary administrative permissions to configure eligible project configuration.

1.7.6. **Impacted Areas:**

- Amar Hishab System.
- Agami application
- All Amar Hishab Savings related UIs.

1.7.7. **Mock-up/ Prototypes:** (Existing)

## Edit Project Policy: Microfinance (Dabi)

Project			
<b>Project Code</b>	<b>Project Name</b>		
15	Microfinance (Dabi)		
<a href="#">Policy Setup</a>   <a href="#">Mode of Payment Mapping</a>   <a href="#">Member Category Mapping</a>   <a href="#">Partial Adjustment Mapping</a>   <a href="#">Product Wise Savings Mapping</a>			
Policy			
<b>Associated To</b>	<b>Has Partial Adjustment</b>	<b>Maximum allowed daily collection count</b>	
GROUP	<input checked="" type="checkbox"/>	20	
<b>Passbook Price</b>	<b>Voucher Allowed (max)</b>		
10.0	2		
<b>Has Loan</b>	<b>Has Saving</b>	<b>Has Match Fund</b>	<b>Is TUP</b>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Has Loan Exposure Limit</b>	<b>is withdraw Allowed</b>	<b>Withdraw Percentage</b>	<b>No. of Allowed Withdrawal</b>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	0	10
<b>Is adjust with Saving Account during Write Off</b>	<b>Allow Savings Interest Calculation</b>		
<input type="checkbox"/>	<input checked="" type="checkbox"/>		
<b>Has Membership Fee</b>	<b>Fee Amount</b>		
<input checked="" type="checkbox"/>	10		
<b>Project Selection for</b>	Amar Hishab		
<input checked="" type="checkbox"/>			
Death Benefit			
<b>Death Benefit</b>	<b>Death Benefit Amount</b>	<b>Max. Write off Amount</b>	
<input type="checkbox"/>	0.0	0.0	
Savings Validation For Disbursement			
<b>Checking Type</b>	<b>New Balance Percentage(%)</b>	<b>New Transaction Duration</b>	<b>New Transaction Percentage(%)</b>
Balance Or Transaction	20	60	5
<b>Checking Type</b>	<b>Repeat Balance Percentage(%)</b>	<b>Repeat Transaction Duration</b>	<b>Repeat Transaction Percentage(%)</b>
Balance Or Transaction	10	60	5
Collection Frequency			
		<b>Add all</b>	<b>4 items selected</b>
Quarterly		<b>+</b>	Bi-Weekly
Six Monthly		<b>+</b>	Monthly
			Single
			Weekly
<b>Add all</b> <b>Remove all</b>			
<a href="#">Save</a> <a href="#">Clear</a>			

### 1.7.8 Requirements:

- The ERP system will serve as the primary interface for configuring eligible project for Amar Hishab Savings features.
- Configurations must be reflected in real-time across the Amar Hishab system and Agami application.
- Transactions should only be processed if the members' project is configured as eligible from project policy.
- Any modifications in eligible project configuration must be instantly updated across all integrated systems.

### 1.7.9 Acceptance Criteria:

- Authorized users can successfully configure eligible project for the Amar Hishab Savings features in the ERP system.
- Any updates made to eligible project configuration in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Features related to Amar Hishab Savings are only allowed to use by the configured eligible project member, preventing unauthorized processing.



## 2. Amar Hishab Account Setup & Management | Feature ID-02 (Phase-1)

### 2.1. Amar Hishab Savings Account Setup | Story ID- | Story JIRA ID- (Phase-1)

#### 2.1.1. User Story:

As an authorized user, I want system to allow in creating both single/joint type Amar Hishab account so that member can get the benefit of both single/joint type Amar Hishab Account.

#### 2.1.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Account Setup

#### 2.1.3. Actors: BAO

#### 2.1.4. Scope:

- Utilize the existing ERP UI to setup account for the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.
- The Branch must have mapping with Amar Hishab

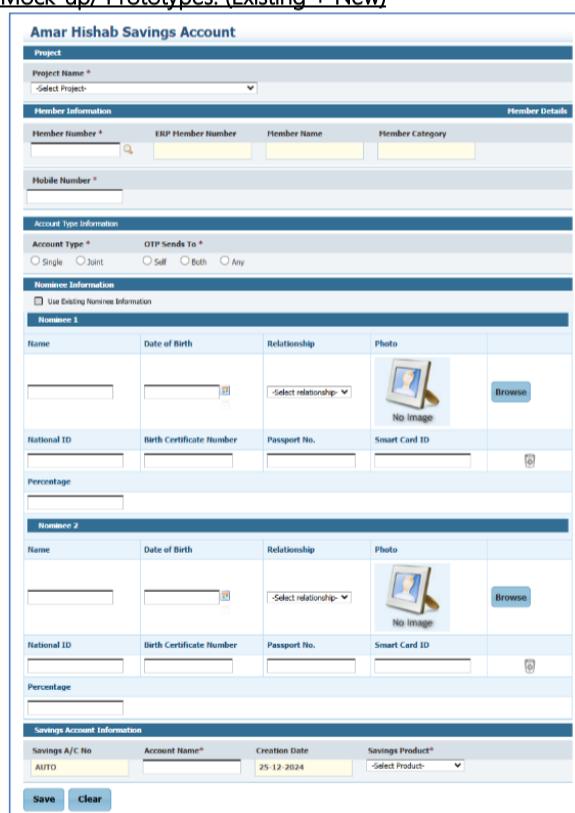
#### 2.1.5. Pre-condition:

- The branch must have mapping with Amar Hishab

#### 2.1.6. Impacted Areas:

- Amar Hishab System
- Agami Application

#### 2.1.7. Mock-up/ Prototypes: (Existing + New)



The form is titled 'Amar Hishab Savings Account'. It has several sections: 'Member Information' (with fields for Member Number, ERP Member Number, Member Name, Member Category, and Mobile Number), 'Account Type Information' (with fields for Account Type (Single/Joint) and OTP Sends To (Self/Both/Any)), 'Nominee Information' (with sections for 'Nominee 1' and 'Nominee 2', each containing fields for Name, Date of Birth, Relationship, Photo, National ID, Birth Certificate Number, Passport No., Smart Card ID, and Percentage), and 'Savings Account Information' (with fields for Savings A/C No (AUTO), Account Name, Creation Date (25-12-2024), and Savings Product). At the bottom are 'Save' and 'Clear' buttons.

#### 2.1.8. Requirements:

- The ERP system will serve as the primary interface for doing new account setup for Amar Hishab Savings.
- Account setup must be reflected in real-time across the Amar Hishab system and Agami application.
- If any information changes, then transactions must be reflected in real-time across the Amar Hishab system and Agami application.
- Any modifications in account information must be instantly updated across all integrated systems.
- Develop an UI for existing nominees
- If member has nominee information in member profile, then if member wants to add existing member information member can click the checkbox to use existing nominee information
  - By using this feature user can get existing nominee information. If member doesn't want to take the existing information, then user can click the checkbox.



#### 2.1.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 2.2. Amar Hishab Savings Account List | Story ID- | Story JIRA ID- (Phase-1)

#### 2.2.1. User Story:

As an authorized user, I want to view Amar Hishab savings account list to view member's account so that I can edit any information that will immediately be reflected with Amar Hishab system and agami application

#### 2.2.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Account List

#### 2.2.3. Actors: Admin, BAO

#### 2.2.4. Scope:

- Utilize the existing ERP UI to edit for the Amar Hishab Savings account .
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 2.2.5. Pre-condition:

- Must have an Amar Hishab savings account

#### 2.2.6. Impacted Areas:

- Amar Hishab System.
- Agami application

#### 2.2.7. Mock-up/ Prototypes: (Existing)

#### 2.2.8. Requirements:

- The ERP system will serve as the primary interface to view Amar Hishab Savings account
- Editing must be reflected in real-time across the Amar Hishab system and Agami application from the list view to details view.
- Any modifications in account must be instantly updated across all integrated systems.

#### 2.2.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 2.3. Amar Hishab Savings Account View | Story ID- | Story JIRA ID- (Phase-1)

#### 2.3.1. User Story:

As an authorized user, I want to view Amar Hishab savings account list to view member's account so that I can edit any information that will immediately be reflected with Amar Hishab system and agami application

#### 2.3.2. User Journey:

- Login to ERP



- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Account List > View Amar Hishab Savings

### 2.3.3. **Actors:** Admin

#### 2.3.4. **Scope:**

- Utilize the existing ERP UI to view the Amar Hishab Savings features.
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 2.3.5. **Pre-condition:**

- Must have an Amar Hishab savings account

#### 2.3.6. **Impacted Areas:**

- Amar Hishab System.
- Agami application

#### 2.3.7. **Mock-up/ Prototypes: (existing)**

The screenshot shows a web-based application interface for viewing an Amar Hishab Savings Account. The main header is 'Show Amar Hishab Savings Account'. Below it, there are several sections: 'Project Information' (with a note '(15) - Microfinance (Data)'), 'VO Information' (listing VO Code 600499, VO Name Setala Boundary, and Assigned PO 00262117), 'Member Information' (listing Member Number 113, Member Name Met Shahana Begum, and Membership Date 18-12-2024), and 'Savings Account Information' (listing Savings A/C No C0169063717, Account Name Met Shahana Begum, Creation Date 30-01-2025, and Savings Product AMAR HISHAB). A 'Number Changing Audit Log' section is shown below the member information. At the bottom left is an 'Edit' button.

#### 2.3.8. **Requirements:**

- The ERP system will serve as the primary interface to view and edit for Amar Hishab Savings
- Editing must be reflected in real-time across the Amar Hishab system and Agami application.
- Only the authorized user can view and edit the Amar Hishab savings account
- Any modifications in project mapping must be instantly updated across all integrated systems.

#### 2.3.9. **Acceptance Criteria:**

- Authorized users can successfully view and edit account for the Amar Hishab Savings in the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 2.4. Edit Amar Hishab Savings Account | Story ID- | Story JIRA ID- (Phase-1)

### 2.4.1. **User Story:**

As an authorized user, I want to view Amar Hishab savings account list to view member's account so that I can edit any information that will immediately be reflected with Amar Hishab system and agami application

### 2.4.2. **User Journey:**

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Account List > Edit Amar Hishab Savings Account

### 2.4.3. **Actors:** Admin

#### 2.4.4. **Scope:**

- Utilize the existing ERP UI to view the Amar Hishab Savings features.
- Ensure seamless synchronization with the Agami application and Amar Hishab Savings System

#### 2.4.5. **Pre-condition:**

- Must have an Amar Hishab savings account

#### 2.4.6. **Impacted Areas:**

- Amar Hishab System.



- Agami application

#### 2.4.7. Mock-up/ Prototypes:

**Edit Amar Hishab Savings Account**

**Project Information**  
[15] Microfinance (Dab)

**VO Information**

ERP VO Code	VO Code	VO Name	Assigned PO
600499	2311	Sattala Boundary	00262117

**Member Information**

ERP Member Number	Member Number	Member Name	Membership Date
52832285	113	Mst Shahana Begum	18-12-2024

**Status** National ID Age Gender  
Active 36 Female

**Mobile Number \*** 01957170737 **Number Changing Audit Log**

**Account Information**

Savings A/C No	Account Name	Savings Balance
C0109363717	Mst Shahana Begum	0.0

**Account Type Information**

Account Type *	OTP Sends To *
<input checked="" type="radio"/> Single <input type="radio"/> Joint	<input checked="" type="radio"/> Self

**Receiver VO Information** **VO Details**

VO Code	ERP VO Code	VO Name	Assigned PO

**Receiver Member Information** **Member Details**

Member Number	ERP Member Number	Member Name	Member Category

**Mobile Number \***

Allow the same mobile number

**Nominee Information**

**Nominee 1**

Name	Date of Birth	Relationship	Photo
		-Select relationship-	

**National ID** **Birth Certificate Number** **Passport No.** **Smart Card ID**

**Percentage** 0

**Nominee 2**

Name	Date of Birth	Relationship	Photo
		-Select relationship-	

**National ID** **Birth Certificate Number** **Passport No.** **Smart Card ID**

**Percentage** 0

**Correction**

#### 2.4.8. Requirements:

- The ERP system will serve as the primary interface to view and edit for Amar Hishab Savings
- Editing must be reflected in real-time across the Amar Hishab system and Agami application.
- Only the authorized user can view and edit the Amar Hishab savings account
- Any modifications in project mapping must be instantly updated across all integrated systems
- Existing feature -360
- After any transaction in Amar Hishab account, system will restrict Member to Member Amar Hishab Account transfer in system. This type of modification have to be done through backend support.



#### 2.4.9. Acceptance Criteria:

- Authorized users can successfully view and edit account for the Amar Hishab Savings in the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 3. Amar Hishab Savings Collection & Withdrawal | Feature ID-03 | Feature JIRA ID>(Phase-1)

Commented [M21]: Updated within 1 to 3 minutes.  
Trying to less the time.

#### 3.1.Amar Hishab Savings Collection | Story ID- | Story JIRA ID- (Phase-1)

##### 3.1.1. User Story:



As an authorized user, I want to deposit amount in Amar Hishab savings account so that I can use this amount in future and that will be automatically reflected in calendar date across the Amar Hishab system and Agami application.

### 3.1.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab savings collection (own branch)

### 3.1.3. Actors: BAO

### 3.1.4. Scope:

- Utilize the existing ERP UI to collect the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

### 3.1.5. Pre-condition:

- Must have an Amar Hishab savings account

### 3.1.6. Impacted Areas:

- Amar Hishab System.
- Agami application

### 3.1.7. Mock-up/ Prototypes:

The screenshot shows a web-based form titled 'Amar Hishab Savings Collection'. The form is divided into several sections: 'Project Info' (with a dropdown for 'Select Project'), 'Member Information' (containing fields for Member Number, ERP Member Number, Member Name, Member Category, National ID, Birth Certificate Number, Passport No, Smart Card ID, Mobile No, and Passbook Number), 'Account Information' (containing fields for Savings A/C No, Account Balance, and a dropdown for 'Select Account' with value '0.0'), 'Joint Account Holder's Information' (containing fields for Name, Gender, Relationship, National ID, Birth Certificate Number, Passport No, Smart Card ID, and a 'Joint Account Holder' section for Mobile No.), 'Savings Information' (containing fields for Deposit Amount, Particulars, Payment Mode, and a dropdown for 'Select Option'), 'Amount In Words' (a text input field), 'Transaction By' (radio buttons for Member, Joint Account Holder, Others, and a checkbox for 'Print Collection Slip'), and finally 'Save' and 'Clear' buttons at the bottom.

### 3.1.8. Requirements:

- The ERP system will serve as the primary interface for data execution for Amar Hishab Savings
- Savings Account Balance will show updated balance, and it would be fetched from Amar Hishab system
- Amar Hishabs Deposit this head needs to remove from branch reconciliation report, otherwise MIS-FIS will be mismatched.
- Transaction before few seconds of dayclose does not guarantee of AH transaction posting to erp(mf).
- It must be reflected across the Amar Hishab system and Agami application.
  - It won't be done in real time. Since there is a synchronization process there will be delays.
  - If the business date is same still there will be delay in sync. We are trying to implement it **near real time**.
  - If the record is not found, the status of the record can be checked from the Amar Hishab Fail Management UI.

Transaction before few seconds of dayclose does not guarantee of AH transaction posting to erp(mf).

### 3.1.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- On same business date and calendar date syncing in Amar Hishab within 1-3 minutes.

### 3.1.10. Transaction case

Transaction Type	Business Date	Calendar Date
------------------	---------------	---------------



Deposit / Withdraw 2025-02-08 < 2025-02-10

		MF Amar-Hishab (sync)	Amar Hishab (APP)	Finance(voucher)	Remarks
Before Sync		Transaction Status	Pending	Done	Pending
when business date = 2/8/2025	Initial Balance		3000	3000	Balance in MF AH is 3000 tk Balance in AH app is 3000 tk.
	After 2000tk Deposit		3000	5000	Balance in MF AH remains 3000tk Balance in AH app is 5000 tk.
	After 1000tk Deposit		3000	6000	Balance in MF AH remains 3000tk Balance in AH app is 6000 tk.
After Sync	Transaction Status		Done	Done	Done
when Business date = 2/10/2025	Balance		6000	6000	This balance in MF will be updated after sync. Then the balance in MF AH will be 6000 (same as AH).

Transaction Type Business Date == Calendar Date  
Deposit / Withdraw 2025-02-10 == 2025-02-10

		MF Amar-Hishab (sync)	Amar Hishab (APP)	Finance(voucher)	
Will be synced in same day		Transaction Status	Done	Done	Done
Will be synced in same day	Before Transaction		5000	5000	
	After 1000tk Transaction		6000	6000	

#### 1. Own Branch Deposit - BAO (Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 2-Jan-25 Open  Member's Account Balance= 6000	Business Date: 3-Jan-25 Member's Account Balance:11000  Single Voucher  1. Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

#### 2. Own Branch Deposit - BAO (Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:11000  Single Voucher  1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

3. Own Branch Deposit - BAO (Close)  
 Transaction is not possible since branch is already closed.

Voucher											
Example, if the member Project-015, Cash Deposit to current Accounts Deposit (Tk.10000,) Dabi project , Member Branch-Gulshan											
Purpose	Project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code	To Project	To Branch	
Voucher for Dabi project	15	Cash in hand	1101010101-01	10000							
(Particulars: Current Accounts Deposit collection A/C No. Vo....M.No....)	15	Current Accounts Deposit	2104010101-01		10000	N/A					
Example, if the member project-060 Cash Deposit to current Accounts Deposit (Tk.10000,) Subsidiary project											
Purpose	Project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code	To Project	To Branch	
Voucher for Subsidiary Project	60	Current Account with Head office	2110010101-08	10000		16	2	2		15	Gulshan
First Voucher	60	Current Accounts Deposit	2104010101-01		10000						
(Particulars: Current Accounts Deposit Collection A/C No. Vo....M.No....)											
Second Voucher for Main Project Dabi	15	Cash in hand	1101010101-01	10000							
(Particulars: Current Saving Collection A/C No. Vo....M.No....)	15	Current Account with Head office	2110010101-08		10000	16	1	3		60	Gulshan

Particulars: Amar Hishab Savings Account Collection A/C No-C1234 VO:5026, M.No:33

### 3.2. Amar Hishab Savings Collection other branch | Story ID- | Story JIRA ID- (Phase-1)

#### 3.2.1. User Story:

As an authorized user, I want to deposit amount in Amar Hishab savings account from other branch so that I can use this amount in future and that will be automatically reflected in calendar date across the Amar Hishab system and Agami application.

#### 3.2.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Collection (Other Branch)

#### 3.2.3. Actors: Admin, BAO

#### 3.2.4. Scope:

- Utilize the existing ERP UI to collect the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 3.2.5. Pre-condition:

- Must have an Amar Hishab savings account

#### 3.2.6. Impacted Areas:

- Amar Hishab System.
- Agami application

#### 3.2.7. Mock-up/ Prototypes:



**Amar Hishab Savings Collection (Other Branch)**

Office	Project *	-Select Project-	
Division	Region	Area	Branch
Search			
Search Member By Type -Select Type-			
Member Information			
Member Number *	ERP Member Number	Member Name	Member Category
National ID	Birth Certificate Number	Passport No	Smart Card ID
Mobile No	Passbook Number		
Account Information			
Savings A/C No*	Account Balance -Select Savings Account-		
Joint Account Holder's Information			
Name	Gender	Relationship	
National ID	Birth Certificate Number	Passport No	Smart Card ID
Joint Account Holder Mobile No.			
Savings Information			
Deposit Amount*	Particulars	Payment Mode*	-Select Option-
Amount In Words			
Transaction By *			
<input type="radio"/> Member <input type="radio"/> Joint Account Holder <input type="radio"/> others <input type="checkbox"/> Print Collection Slip			
<b>Save</b>		<b>Clear</b>	

### 3.2.8. Requirements:

- The ERP system will serve as the primary interface for data execution for Amar Hishab Savings
- Savings Account Balance will show updated balance, and it would be fetched from Amar Hishab system
- Transaction before few seconds of dayclose does not guarantee of AH transaction posting to erp(mf).
- Amar Hishab's Deposit this head needs to remove from branch reconciliation report, otherwise MIS-FIS will be mismatched.
- It must be reflected across the Amar Hishab system and Agami application.
  - It won't be done in real time. Since there is a synchronization process there will be delays.
  - If the business date is same still there will be delays in sync. We are trying to implement it **near real time**.
  - If the record is not found, the status of the record can be checked from the Amar Hishab Fail Management UI.
- when business date is behind from calendar date in that Transaction in mf-sync will be pending and voucher won't be posted in this case.

### 3.2.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 3.2.10. Transaction case

Transaction Type		Business Date	<	Calendar Date
Deposit / Withdraw		2025-02-08		2025-02-10
MF Amar-Hishab (sync)		Amar Hishab (APP)	Finance(voucher)	Remarks
Before Sync	Transaction Status	Pending	Done	Pending
	Initial Balance	3000	3000	Balance in MF AH is 3000 tk Balance in AH app is 3000 tk.
when business date = 2/8/2025	After 2000tk Deposit	3000	5000	Balance in MF AH remains 3000tk Balance in AH app is 5000 tk.
	After 1000tk Deposit	3000	6000	Balance in MF AH remains 3000tk Balance in AH app is 6000 tk.
After Sync	Transaction Status	Done	Done	Done
when Business date = 2/10/2025	Balance	6000	6000	This balance in MF will be updated after sync. Then the balance in MF AH will be 6000 (same as AH).



Transaction Type Deposit / Withdraw	Business Date 2025-02-10	=	Calendar Date 2025-02-10
		MF Amar-Hishab (sync)	Amar Hishab (APP) Finance(voucher)
Will be synced in same day	Transaction Status	Done	Done Done
	Before Transaction	5000	5000
	After 1000tk Transaction	6000	6000

1. Other Branch Deposit- BAO(Member Branch-open, Transaction Branch-open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:11000 Single Voucher 1. Amar Hishab Savings Collection Posting from HO	Business Date: 2-Jan-25 Open	Business Date: 3-Jan-25 Single Voucher 1. Amar Hishab Savings Collection Posting to HO	Calendar Date: 3-Jan-25 Balance= 11000 Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

2. Other Branch Deposit- BAO (Member Branch-open, Transaction Branch-open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:11000 Single Voucher 1.Amar Hishab Savings Collection Posting from HO	Business Date: 3-Jan-25 Open	Business Date: 3-Jan-25 Single Voucher 1.Amar Hishab Savings Collection Posting to HO	Calendar Date: 3-Jan-25 Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

3. Other Branch Deposit- BAO(Member Branch-Close, Transaction Branch-Close)

Transaction not possible since Transaction branch is already closed.

4. Other Branch Deposit- BAO(Member Branch-Close, Transaction Branch-Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Close Member's Account Balance:6000	Business Date: 4-Jan-25 Member's Account Balance:11000 Single Voucher 1.Amar Hishab Savings Collection Posting from HO	Business Date: 3-Jan-25 Open	Business Date: 4-Jan-25 Single Voucher 1.Amar Hishab Savings Collection Posting to HO	Calendar Date: 3-Jan-25 Member's Account Balance Update MIS	Calendar Date: 3-Jan-25



For this case, In live server, business date cannot be greater than calendar date.

5. Other Branch Deposit- BAO(Member Branch-Open, Transaction Branch-Close)  
Transaction is not possible since Transaction branch is already closed.

**• Voucher:**

If member project Progoti(60)-

Other Branch-Gulshan		Member Branch-Badda		Business Date-		Member project-Progoti		Example, If the member Cash Deposit to Current Accounts Deposit (Tk.10000.) Other branch All project			
Purpose	Branch	project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code	To Branch	To Project
Other Branch Voucher	Gulshan	15 Cash in hand	1101010101-01	10000							
Voucher for Other Branch Main Project (Dabi)	Gulshan	15 Current Account with Head office	2110010101-08		10000		131	1	3	Badda	Progoti
Own Branch Voucher for all Project	Badda	60 Current Account with Head office	2110010101-08	10000			131	2	2		
(Particulars: Deposit from Branch...Current Accounts Deposit Name & No. .... VO. M.NO....)	Badda	60 Current Accounts Deposit	2104010101-01		10000					Gulshan	Dabi

Particulars: Deposit from Branch : abc[123] Amar Hishab Savings Account Collection (A/C Name-ABC and A/C No-C1234) M.No:33

If member project Dabi(15)-

Other Branch-Gulshan		Member Branch-Badda		Business Date-		Member project-Dabi		Example, If the member Cash Deposit to Current Accounts Deposit (Tk.10000.) Other branch All project			
Purpose	Branch	project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code	To Branch	To Project
Other Branch Voucher	Gulshan	15 Cash in hand	1101010101-01	10000							
Voucher for Other Branch Main Project (Dabi)	Gulshan	15 Current Account with Head office	2110010101-08		10000		131	1	3	Badda	Dabi
Own Branch Voucher for all Project	Badda	15 Current Account with Head office	2110010101-08	10000			131	2	2		
(Particulars: Deposit from Branch...Current Accounts Deposit Name & No. .... VO. M.NO....)	Badda	15 Current Accounts Deposit	2104010101-01		10000					Gulshan	Dabi

Particulars: Deposit from Branch : abc[123] Amar Hishab Savings Account Collection (A/C Name-ABC and A/C No-C1234) VO:5026, M.No:33

### 3.3. Amar Hishab Savings Withdrawal | Story ID- | Story JIRA ID- (Phase-1)

#### 3.3.1. User Story:

As an authorized user, I want to withdraw amount in Amar Hishab savings account so that I can use this amount in future and that will be automatically reflected in calendar date across the Amar Hishab system and Agami application.

#### 3.3.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Withdrawal

#### 3.3.3. Actors: Admin, BAO

#### 3.3.4. Scope:

- Utilize the existing ERP UI to collect the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 3.3.5. Pre-condition:

- Must have an Amar Hishab savings account

#### 3.3.6. Impacted Areas:

- Amar Hishab System
- Agami application

#### 3.3.7. Mock-up/ Prototypes:

The screenshot shows the 'Amar Hishab Savings Withdrawal' form. It includes sections for Project Info (with a dropdown for 'Select Project'), Search (with dropdowns for 'Search Member By Type' and 'Select Type'), Member Information (with fields for Member Number, ERP Member Number, Member Name, Member Category, National ID, Birth Certificate Number, Passport No, Smart Card ID, Mobile No, and Passbook Number), Account Information (with fields for Savings A/C No, Account Balance, and a dropdown for 'Select Savings Account' showing '0.0'), Joint Account Holder's Information (with fields for Name, Gender, Relationship, National ID, Birth Certificate Number, Passport No, Smart Card ID, and a dropdown for 'Joint Account Holder Mobile No.'), Withdrawal Information (with fields for Withdrawal Amount, Account Balance After Withdrawal, Remarks, Payment Mode, Transaction By, Verified By, and checkboxes for Member, Joint Account Holder, and Print Withdraw Slip), and Save/Clear buttons at the bottom.

### 3.3.8. Requirements:

- The ERP system will serve as the primary interface for data execution for Amar Hishab Savings
- Savings Account Balance will show updated balance, and it would be fetched from Amar Hishab system
- Transaction before few seconds of dayclose does not guarantee of AH transaction posting to erp(mf)
- Amar Hishab's Deposit this head needs to remove from branch reconciliation report, otherwise MIS-FIS will be mismatched.
- It must be reflected across the Amar Hishab system and Agami application.
- It won't be done in real time. Since there is a synchronization process there would be delays.
- If the business date is same still there will be delays in sync. We are trying to implement it **near real time**.
- If the record is not found, the status of the record can be checked from the Amar Hishab Fail Management UI.
- If any configuration in product changes (example interest rate, policy), **the configuration during sync will be considered**.
- Fail Management for Multiple Domain Amar Hishab Withdrawal (Member Transfer, DPS Auto debit, Loan Collection etc.)
- Validation message will be displayed in day close to any failed transactions. A failed management UI is required to retry the failed transactions during sync.

### 3.3.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 3.3.10. Transaction case:

Transaction Type	Business Date	<	Calendar Date	
Deposit / Withdraw	2025-02-08		2025-02-10	
	MF Amar-Hishab (sync)	Amar Hishab (APP)	Finance(voucher)	Remarks
Before Sync	Transaction Status	Pending	Done	Pending
	Initial Balance	3000	3000	Balance in MF AH is 3000 tk Balance in AH app is 3000 tk.
when business date = 2/8/2025	After 2000tk Deposit	3000	5000	Balance in MF AH remains 3000tk Balance in AH app is 5000 tk.
	After 1000tk Deposit	3000	6000	Balance in MF AH remains 3000tk Balance in AH app is 6000 tk.
After Sync	Transaction Status	Done	Done	Done



when Business date = 2/10/2025					This balance in MF will be updated after sync. Then the balance in MF AH will be 6000 (same as AH).
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Transaction Type Deposit / Withdraw	Business Date 2025-02-10	==	Calendar Date 2025-02-10
--	-----------------------------	----	-----------------------------

Will be synced in same day	MF Amar-Hishab (sync)		Amar Hishab (APP)	Finance(voucher)
	Transaction Status	Done	Done	Done
	Before Transaction	5000	5000	
	After 1000tk Transaction	6000	6000	

1.

Own Branch Withdraw - BAO (Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting.	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

2. Own Branch Withdraw - BAO (Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting.	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

3. Own Branch Withdraw - BAO (Close)

Transaction is not possible since branch is already closed.

#### Voucher:

Example. If the member project 015 Cash withdrawal from current Accounts Deposit (Tk.10000,) Dabi project								
Purpose	Project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code
Voucher for Dabi	15	Current Accounts Deposit	2104010101-01	10000				
(Particulars: Current Accounts Deposit Withdraw from A/C No. Vo....M.No.... )	15	Cash in hand	1101010101-01		10000			

Example. If the member Project-060 Cash withdrawal from current Accounts Deposit (Tk.10000,) Subsidiary project [Member's Branch-Gulshan]								
Purpose		Head	Code	Dr.	Cr.	Recon	Sub recon	Control code
First Voucher for Subsidiary Project	60	Current Accounts Deposit	2104010101-01	10000				To Project
(Particulars: Current Accounts Deposit Withdraw from A/C No. Vo....M.No.... )	60	Current Account with Head office	2110010101-08		10000	16	1	3
Second Voucher for main project	15	Current Account with Head office	2110010101-08	10000		16	2	2
(Particulars: Current Accounts Deposit Withdraw from A/C No. Vo....M.No.... )	15	Cash in hand	1101010101-01		10000			Gulshan



Particulars: Amar Savings Account Withdrawal A/C No-C1234 VO:5026, M.No:33

### 3.4. Amar Hishab Savings Withdrawal Other Branch | Story ID- | Story JIRA ID- (Phase-1)

#### 3.4.1. User Story:

As an authorized user, I want to deposit amount in Amar Hishab savings account from other branch so that I can use this amount in future and that will be automatically reflected in calendar date across the Amar Hishab system and Agami application

#### 3.4.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Withdrawal (Other Branch)

#### 3.4.3. Actors: Admin, BAO

#### 3.4.4. Scope:

- Utilize the existing ERP UI to withdraw the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 3.4.5. Pre-condition:

- Must have an Amar Hishab savings account

#### 3.4.6. Impacted Areas:

- Amar Hishab System.
- Agami application

#### 3.4.7. Mock-up/ Prototypes:

The form is titled 'Amar Hishab Savings Withdrawal (Other Branch)'. It has several sections: 'Office' (Project dropdown), 'Search' (Search Member By Type dropdown), 'Member Information' (Member Number, ERP Member Number, Member Name, Member Category), 'Account Information' (Savings A/C No., Account Balance), 'Joint Account Holder's Information' (Name, Gender, Relationship, National ID, Birth Certificate Number, Passport No., Smart Card ID), 'Withdrawal Information' (Withdrawal Amount, Account Balance After Withdrawal), 'Remarks' (Remarks, Payment Mode dropdown), 'Transaction By' (radio buttons for Member, Joint Account Holder, Verified By dropdown for Member, NID, OTP), 'Send OTP' (checkbox), and 'Print Withdraw Slip' (checkbox). At the bottom are 'Save' and 'Clear' buttons.

#### 3.4.8. Requirements:

- The ERP system will serve as the primary interface for data execution for Amar Hishab Savings
- Savings Account Balance will show updated balance, and it would be fetched from Amar Hishab system
- Transaction before few seconds of dayclose does not guarantee of AH transaction posting to erp(mf).
- Amar Hishabs Deposit this head needs to remove from branch reconciliation report, otherwise MIS-FIS will be mismatched.
- It must be reflected across the Amar Hishab system and Agami application.
  - It won't be done in real time. Since there is a synchronization process there would be delays.
  - If the business date is same still there will be delays in sync. We are trying to implement it **near real time**.
  - If the record is not found, the status of the record can be checked from the Amar Hishab Fail Management UI.
- If any configuration in product changes (example interest rate, policy), the configuration during sync will be considered.

#### 3.4.9. Acceptance Criteria:



- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

#### 3.4.10. Transaction Case:

Transaction Type		Business Date	<	Calendar Date	
		2025-02-08		2025-02-10	
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Finance(voucher)	Remarks
Before Sync when business date = 2/8/2025	Transaction Status	Pending	Done	Pending	
	Initial Balance	3000	3000		Balance in MF AH is 3000 tk Balance in AH app is 3000 tk.
	After 2000tk Deposit	3000	5000		Balance in MF AH remains 3000tk Balance in AH app is 5000 tk.
After Sync when Business date = 2/10/2025	Transaction Status	Done	Done	Done	
	Balance	6000	6000		This balance in MF will be updated after sync. Then the balance in MF AH will be 6000 (same as AH).

Transaction Type		Business Date	=	Calendar Date	
		2025-02-10		2025-02-10	
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Finance(voucher)	
Will be synced in same day	Transaction Status	Done	Done	Done	
	Before Transaction	5000	5000		
	After 1000tk Transaction	6000	6000		

#### 1. Other Branch Withdraw- BAO(Member Branch-open, Transaction Branch-open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting from HO	Business Date: 2-Jan-25  Single Voucher  1. Amar Hishab Savings Withdrawal Posting to HO	Business Date: 3-Jan-25  Single Voucher  1. Amar Hishab Savings Withdrawal Posting to HO	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25



2. Other Branch Withdraw- BAO(Member Branch-open, Transaction Branch-open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting from HO	Business Date: 3-Jan-25 Open	Business Date: 3-Jan-25 Single Voucher  1.Amar Hishab Savings Withdrawal Posting to HO	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

3. Other Branch Withdraw- BAO(Member Branch-Close, Transaction Branch-Close)

Transaction is not possible since Transaction branch is already closed.

4. Other Branch Withdraw- BAO(Member Branch-Close, Transaction Branch-Open)

Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Transaction Branch	Transaction Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Close Member's Account Balance:6000	Business Date: 4-Jan-25 Member's Account Balance:1000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting from HO	Business Date: 3-Jan-25 Open	Business Date: 4-Jan-25 Single Voucher  1.Amar Hishab Savings Withdrawal Posting to HO	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

5. Other Branch Withdraw- BAO(Member Branch-Open, Transaction Branch-Close)

Transaction is not possible since Transaction branch is already closed.

• Voucher:

If member project Progoti(60)-

Example: if the member Cash withdrawal from current Accounts Deposit (Tk.10000.) Other branch for All project ,Member Branch-Gulshan, Other Branch-Badda, Member project-60								
Purpose	project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code
Other Branch Voucher								To Project To Branch
Voucher at other Branch in Main Project (Dabi)	15	Current Account with Head office	2110010101-08	10000		131	2	2
	15	Cash in hand	1101010101-01		10000			60 Gulshan
(Particulars: Cash withdraw for Branch...:Current Accounts Deposit Name & No. ...., VO.. M.NO....)								
Own Branch Voucher for all Project	60	Current Accounts Deposit	2104010101-01	10000				
	60	Current Account with Head office	2110010101-08		10000	131	1	3 15 Badda
(Particulars: Cash withdraw from Branch...:Current Accounts Deposit Name & No. ...., VO.. M.NO....)								

Particulars: Withdrawal from Branch : abc[123] Amar Hishab Savings Account Withdrawal (A/C Name-ABC and A/C No-C1234) M.No:33

If member project Dabi(15)-

Example: if the member Cash withdrawal from current Accounts Deposit (Tk.10000.) Other branch for All project ,Member Branch-Gulshan, Other Branch-Badda, Member project-15								
Purpose	project	Head	Code	Dr.	Cr.	Recon	Sub recon	Control code
Other Branch Voucher								To Project To Branch
Voucher at other Branch in Main Project (Dabi)	15	Current Account with Head office	2110010101-08	10000		131	2	2
	15	Cash in hand	1101010101-01		10000			15 Gulshan
(Particulars: Cash withdraw for Branch...:Current Accounts Deposit Name & No. ...., VO.. M.NO....)								
Own Branch Voucher for all Project	15	Current Accounts Deposit	2104010101-01	10000				
	15	Current Account with Head office	2110010101-08		10000	131	1	3 15 Badda
(Particulars: Cash withdraw from Branch...:Current Accounts Deposit Name & No. ...., VO.. M.NO....)								

Particulars: Withdrawal from Branch : abc[123] Amar Hishab savings Account Withdrawal (A/C Name-ABC and A/C No-C1234) VO:5026, M.No:33



### 3.5. Amar Hishab Savings Collection/Withdrawal Modification | Story ID- | Story JIRA ID- (Phase-1)

#### 3.5.1. User Story:

As an authorized user, I want to modify the collection/withdrawal amount so that I can update new amount and that will be automatically reflected in calendar date across the Amar Hishab system and Agami application.

#### 3.5.2. User Journey:

- Login to ERP
- Go to **Savings** tab
- Select **Amar Hishab Savings** Menu > Amar Hishab Savings Collection/Withdrawal Modification

#### 3.5.3. Actors: Admin, BAO

#### 3.5.4. Scope:

- Utilize the existing ERP UI to withdraw the Amar Hishab Savings
- Ensure seamless synchronization with the Agami application and Amar Hishab system.

#### 3.5.5. Pre-condition:

- Must have an Amar Hishab savings account

#### 3.5.6. Impacted Areas:

- Amar Hishab System.
- Agami application

#### 3.5.7. Mock-up/ Prototypes:

The screenshot shows the 'Amar Hishab Savings Collection/Withdrawal Modification' page. At the top, there's a header bar with the BRAC logo and navigation links for Settings, HR, PMS, Fixed Asset, Microfinance, Accounting, and a login message. Below the header, a sidebar on the left contains 'Support Contact Information' with phone numbers and an email address, and 'Support Time & Days' indicating 08:30 AM - 06:30 PM (BST) six days a week. The main form area has sections for 'Project \*' (selected: [15] - Microfinance (Dab)), 'Select Branch Type \*' (radio button selected: Own Branch), 'VO Information' (VO Code: 5755, ERP VO Code: 879236, VO Name: VO Test, Assigned PO: MD. RABIUL ISLAM), 'Member Information' (Member Number: 1, ERP Member Number: 53761534, Member Name: BA Test, Member Category: General Member), 'Account Information' (Savings A/C No: 5376153412, Account Name: BA Test, Savings Balance: 3,000.00), 'Collection/Withdrawal Information' (Deposit selected), and 'New Collection/Withdrawal Information' (Correct Amount: 1000, Member Payment: 1000). At the bottom are 'Adjust', 'Clear', and 'Delete' buttons. Copyright and developer information are at the very bottom.

Commented [M22]: From date to date

#### 3.5.8. Requirements:

- If BAO user goes to this UI by default "own branch" radio button is selected and if wants to modify the other branch member's balance in that case clicking on other branch and demarcation will be populated.

- BAO can modify the all member's amar hishab transaction and other branch's member those who are coming in this branch for collection and withdrawal.
- Project selection is mandatory. Own Branch is by default is selected otherwise user can select the other branch in that case demarcation is mandatory.
  - If group lending project then VO information will be populated otherwise it will not be shown.
  - Providing member number rest of member information will be populated
  - Based on this selecting the Amar Hishab account, rest of savings information will be automatically populated.
  - After that selecting the radio button (deposit/withdrawal)
  - Based on this select the from date and to date range which is mandatory.
  - Then user selects the Transaction no from the dropdown.
    - .....1. There will be multiple transaction no based on this user can select the transaction no
    - After that user can modify the amount for collection and withdrawal.
- The ERP system will serve as the primary interface for modifying collection and withdrawal for Amar Hishab Savings
- Savings Account Balance will show updated balance. and it would be fetched from Amar Hishab system
- Transaction before few seconds of day close does not guarantee of AH transaction posting to ERP(mf).
- It must be reflected across the Amar Hishab system and Agami application.
  - It won't be done in real time. Since there is a synchronization process there would be delays.
  - If the business date is same still there will be delays in sync. We are trying to implement it **near real time**.
  - If the record is not found , the status of the record can be checked from the Amar Hishab Fail Management UI.
- Any modifications in project mapping must be instantly updated across all integrated systems.
- This is New UI for ERP end.
- Transactional data must be reflected in calendar date across the Amar Hishab system and Agami application.

#### 3.5.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 4. Amar Hishab Interest & profit management | Feature ID-04



## 4.1.Amar Hishab Interest Configuration in product setup | Story ID- | Story JIRA ID- (Phase-1)

Interest Configuration will remain in ERP same as current business. Based on the configuration in Amar Hishab product setup, interest will be calculated / provisioned / credited in ERP.

## 4.2. Add Amar Hishab Interest calculation method configuration | Story ID- | Story JIRA ID- (Phase-1)

### 4.2.1. Scope:

- Synchronization of product-related financial information between ERP and Agami.
- Automatic data updates for the following parameters based on ERP update
  - Interest Rate
  - Interest Calculation Frequency
  - Interest Provision Frequency
  - Interest Credit Frequency

### 4.2.2. Pre-condition:

- Both systems must have a common data structure or a mapping mechanism to ensure compatibility.

### 4.2.3. Impacted Areas:

- Financial Reporting & Provisioning: Any updates in interest frequency impacting financial reporting.
- Customer Account Statements: Interest credit updates reflected in customer statements.

### 4.2.4. Mock-up/ Prototypes:

N/A

### 4.2.5. Requirements:

- Calculation Frequency: Daily [configurable]
- Provision Frequency: Monthly [configurable]
- Credit Frequency: Yearly [configurable]
- Interest Calculation Formula: Interest = Savings Amount\*Interest Factor\*No of Days
- Interest Factor:
  - Interest Factor = Interest Rate/100/365(for Leap year, 366)
  - Interest Factor will be counted till 6 digit after point.
    - Example: For 6% interest rate, Interest Factor = 6/100/365 = 0.000164
- Daily basis calculated Interest will provision at the month end and provisioned interest will credit to member account on year end.
  - Interest will be distributed every year on 30th June
- At the end of the year, the interest will be provisioned on the daily ending balance of the account (currently at 6% interest; configurable as per product policy) will be availed to the account holder (member).
- The interest will be provisioned on daily balance and buffered separately.
- When the member closes savings account intentionally, interest payable will be calculated up to previous month.-No impact in current system-

#### Example:

Member has savings balance 10,000tk and member close his account on 15th May 2024.

Member's interest payable will be calculated till 30th April, 2024

- While interest credited to Amar Hishab Savings Account at year closing, following reports will be impacted-

- Reports:
  - Member wise Deposit in Amar Hishab Account Report
    - Credited interest to Amar Hishab Savings transaction impact will be added to this Report
  - Member wise Last 10 Transaction History of Amar Hishab Account(Individual Client) Report
    - Credited interest to Amar Hishab Savings transaction impact will be added to this Report
  - Branch Wise Amar Hishab Account Overall Report
    - Credited interest to Amar Hishab Savings transaction impact will be added to this Report
    - Deposit column
      - No
      - Amount
    - Amar Hishab account Balance Column
      - Amount
  - Amar Hishab Savings Transaction List.
    - Credited interest to Amar Hishab Savings transaction impact will be added to this Report
  - Branch Reconciliation Details.



- Members Amar Hishab head
- This head will be renamed as "Members Amar Hishab Savings" head
- Credited interest to Amar Hishab Savings will be added to this head
- For all these reports, in the **Particulars** column(if any), **voucher particulars** will be shown and in **Mode of payment** column, "Journal" should be shown.
- Amar Hishab Savings List:
  - **Interest Rate** column will be removed from list, since we are keeping interest rate configuration and there will be no fixed interest rate for any account.
- In ERP, the savings balance may show a negative value if there are any unsynchronized transactions.
- Once all transactions are properly synced before the day-close process, the savings balance will be updated accordingly.
- If business date and calendar date are same, any transactions made after the day-close will be posted on the next day.
- **During synchronization, interest will be calculated from EPR based on the posted transactions from Amar Hishab on business date.**
- Amar Hishab Interest Provision
  - If a transaction occurs after the month-close, it will be posted on the next business date in the ERP.
- Amar Hishab Interest Distribution (Credit)
  - ERP business date is in 30th day of month, AH is on the 1st day of next month.
  - If the month-close occurs on the 1st or 2nd of the next month, the credited interest will be deposited on that date in the following month.

• Vouchers for Interest Provision and Interest Charge:

When Amar Hishab interest Provision for all Project ( Dabi, Progoti, ADP, BCUP, NCDP, SCDP)	Head	Code	Dr.	Cr.
Voucher of Amar Hishab interest provision for all project (Particulars: Interest provision on Amar Hishab VO... M.No....)	Interest on Compulsory Savings	5101010204-01	.....	
When Amar Hishab interest charge for all Project ( Dabi, Progoti, ADP, BCUP, NCDP, SCDP)	Head	Code	Dr.	Cr.
Voucher of Amar Hishab interest Charge for all project (Particulars: Credit provisioned interest for Project... Account type # Amar Hishab on date....)	Members Savings Interest PayableCompulsory (MF)	2106010201-01	.....	
	Current Accounts Deposit	2104010101-01	.....	

- For Charged interest transaction to Amar Hishab Account, transaction no format: **MF-AH-SAT-X-X-XXXXXXX**
- For Provisioned interest transaction to Interest head, transaction no format: **AHS-IPRXXXX-X-X-XXXXXXX**
- After completing sync of all pending transactions, then user can do day close of the corresponding branch.
- In that case, there may be **30 to 60 minutes** delay on day closing process if there is several pending transactions to be synced after day close initiate.
- There will be no fixed time for starting the sync of pending transactions. When user initiate day close process, system will start syncing the pending transactions.

Transactional Case:

Interest transaction for Amar Hishab Savings:

1.

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab	Agami Impact
Interest Provision	500	1-Feb-25	Business Date: 31-Jan-25 Month Closed Member's Account Balance:50000	Business Date: 31-Jan-25  Single Voucher  1.Calculated interest posting to provision interest head	N/A	N/A

2.

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab	Agami Impact



Interest Provision	500	31-Jan-25	Business Date: 31-Jan-25 Month Closed Member's Account Balance:50000	Business Date: 31-Jan-25 Single Voucher  1.Calculated interest posting to provision interest head	N/A	N/A
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3.

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab	Agami Impact
Interest Credit / Disbursement	500	1-Jul-25	Business Date: 30-Jun-25 Year Closed Member's Account Balance:50000	Business Date: 30-Jun-25 Member's Account Balance:50500  Single Voucher  1.Provisioned interest credit. 2. Amar Hishab Savings Collection posting	Calendar Date: 1-Jul-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 1-Jul-25

4.

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab	Agami Impact
Interest Credit / Disbursement	500	30-Jun-25	Business Date: 30-Jun-25 Year Closed Member's Account Balance:50000	Business Date: 30-Jun-25 Member's Account Balance:50500  Single Voucher  1.Provisioned interest credit. 2. Amar Hishab Savings Collection posting	Calendar Date: 30-Jun-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 30-Jun-25

#### 4.3. Monthly Profit Transfer to Amar Hishab Savings | Story ID- | Story JIRA ID- (Phase-1)

##### 4.3.1. User Story:

As an Authorized User, I want system to facilitate Monthly Profit withdrawal option through Amar Hishab Account so that member can collect his monthly profit from his Amar Hishab Account at any time from any branch office.

##### 4.3.2. User Journey:

- User logs into the ERP system.
- Navigates to the MF module.

##### 4.3.3. Actors: BAO, Admin

##### 4.3.4. Scope:

- Monthly profit transfer to Amar Hishab.

##### 4.3.5. Pre-condition:

- N/A

##### 4.3.6. Impacted Areas:

- Amar Hishab new system



- Agami application

#### 4.3.7. Mock-up/ Prototypes:

**Member Account Auto Transaction Mapping**

<b>Project</b>						
Project Name *						
-Select Project-						
<b>Member Information</b>						
Member Number	ERP Member Number	Member Name	Member Category			
<b>Event Type*</b>						
<input type="checkbox"/> Loan Collection <input type="checkbox"/> General Savings Collection <input type="checkbox"/> DPS Collection <input type="checkbox"/> Monthly Profit Withdrawal						
Is Auto Transaction activated?						
<input type="checkbox"/>						
<b>Search</b>		<b>Reset</b>				
<b>Member Account List</b>						
Select	Account Type	Account No	VO Code	Member No	Member Name	Status
No records to view						
Page 1 of 0						

#### 4.3.8. Requirements:

- The ERP system will serve as the primary interface for auto transaction mapping for Amar Hishab Savings
- Must be reflected in real-time across the Amar Hishab system and Agami application.
- Any modifications in this UI are instantly updated across all integrated systems.
- Interest Calculation in Amar Hishab will be done in ERP based on business date.

#### 4.3.9. Acceptance Criteria:

- Transaction before few seconds of day close does not guarantee of AH transaction posting to erp(mf).
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Amar Hishabs Deposit - this head needs to remove from branch reconciliation report. otherwise MIS-FIS will be mismatched..it needs to be mentioned in all collection and withdrawal of Amar-Hishab
- During day close if monthly profit withdrawal process is triggered, then BAO would encounter with ah-fail management every time when try to close the day.

#### Transactional Case:

1.

Transaction Type		Business Date	<	Calendar Date		
Monthly profit		2025-04-08		2025-04-10		
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Monthly Profit Account(Term Savings Account)	Finance(Monthly Profit voucher)	Finance(Amar Hishab voucher)
Before Sync	Transaction Status	Pending	Done	Done	Done	Pending
when business date = 8/04/2025	Initial Balance	5000	5000	8000		
	After 1000tk monthly profit	5000	6000	7000		
After Sync	Transaction Status	Done	Done	Done	Done	Done
when Business date = 10/04/2025	Balance	6000	6000	7000		

2.

Transaction Type		Business Date	=	Calendar Date		
Monthly profit		2025-04-08	=	2025-04-08		
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Monthly Profit Account(Term Savings Account)	Finance(voucher)	Finance(Amar Hishab voucher)
Will be synced in same day	Transaction Status	Done	Done	Done	Done	Done
	Initial Balance	5000	5000	8000		



	After 1000tk monthly profit	6000	6000	7000		
--	--------------------------------	------	------	------	--	--

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Monthly Profit transfer Schedule Date:7-Jan-25	Profit-500	8-Jan-25	Business Date: 7-Jan-25 Open Member's Account Balance:6000	Business Date: 8-Jan-25 Member's Account Balance:6500  Single Voucher  1.Month Profit Disburse 2.Amar Hishab Savings Collection Posting.	Calendar Date: 8-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 8-Jan-25

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Monthly Profit transfer Schedule Date:8-Jan-25	Profit-500	8-Jan-25	Business Date: 8-Jan-25 Open Member's Account Balance:6000	Business Date: 8-Jan-25 Member's Account Balance:6500  Single Voucher  1.Month Profit Disburse 2.Amar Hishab Savings Collection Posting.	Calendar Date: 8-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 8-Jan-25

## 5. Amar Hishab Transaction Management | Feature ID-05- (Phase-1)

### 5.1.Amar Hishab Transaction List | Story ID- | Story JIRA ID- (Phase-1)

#### 5.1.1. User Story:

As an Authorized User, I want system to allow Printing Transaction slip from Amar Hishab Account Transaction List UI so that I can re-print any transaction slip if member needed.

#### 5.1.2. User Journey:

- User logs into the ERP system.

#### 5.1.3. Actors: BAO, Admin, SA

#### 5.1.4. Scope:

- Transaction List

#### 5.1.5. Pre-condition:

- N/A

#### 5.1.6. Impacted Areas:

- Amar Hishab new system
- Agami application

#### 5.1.7. Mock-up/ Prototypes:



**Amar Hishab Savings Transaction List**

**Amar Hishab Savings Transaction Search**

Form Date*	To Date*	Savings A/C No*	Account Name
01-01-2025	02-02-2025	C0169363717	

**Search** **Reset**

**Amar Hishab Savings Transaction List**

Branch Name	Branch Code	VO	VO Code	Member	Member Number	Account No	Account Name	Deposit Amount	Withdraw Amount	Particulars	Re-Print Slip
Gulshan	0605	[600499] Sattala Boundary	2311	[52832385] Mst Shahana Begum	113	C016936371	Mst Shahana Begum	0.00	0.00	Zero Savings Collection for AccountNo # S283238512	
Gulshan	0605	[600499] Sattala Boundary	2311	[52832385] Mst Shahana	113	C016936371	Mst Shahana Begum	500.00	0.00	Individual MF-savings collection SAT52832381406855879	

Page 1 of 1 View 1 - 2 of 2

#### 5.1.8. Requirements:

- The ERP system will serve as the primary interface to view transaction list for Amar Hishab Savings and reprint the slip
- Must be reflected in real-time across the Amar Hishab system and Agami application.
- Transactions will be displayed according to Calendar date.
- Transactions sync will not be sequential in ERP.

#### 5.1.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 5.2. Auto Transaction Mapping for Amar Hishab | Story ID- | Story JIRA ID- (Phase-1)

#### 5.2.1. User Story:

As an Authorized User, I want system to auto transaction mapping with Amar Hishab.

#### 5.2.2. User Journey:

- User logs into the ERP system.
- Navigates to the MF module.

#### 5.2.3. Actors:

- BAO, Admin

#### 5.2.4. Scope:

- Auto transaction mapping

#### 5.2.5. Pre-condition:

- N/A

#### 5.2.6. Impacted Areas:

- Auto Loan Collection
- Auto DPS Collection
- Auto Monthly Profit transfer

#### 5.2.7. Mock-up/ Prototypes:



**Member Account Auto Transaction Mapping**

Project		Member Details		
Project Name *	Select Project	Member Number	ERP Member Number	Member Name
		Member Category		
Event Type*		<input type="checkbox"/> Loan Collection <input type="checkbox"/> General Savings Collection <input type="checkbox"/> DPS Collection <input type="checkbox"/> Monthly Profit Withdrawal		
Is Auto Transaction activated?		<input type="checkbox"/>		
<b>Search</b> <b>Reset</b>				
Member Account List				
Select	Account Type	Account No	VO Code	Member No *
				Member Name
				Status
Page [ 1 ] of 0 <> <>   10				
No records to view Copyright © 2022 BRAC, Bangladesh. All rights reserved.				

5.2.8. **Requirements:**

- The ERP system will serve as the primary interface for auto transaction mapping with Amar Hishab Savings
- Must be reflected in real-time across the Amar Hishab system and Agami application.

5.2.9. **Acceptance Criteria:**

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 5.3. DPS transaction mapping for Amar Hishab (without 1<sup>st</sup> installment) | Story ID- | Story JIRA ID- (Phase-1)

5.3.1. **User Story:**

As an Authorized User, I want system to facilitate DPS Installment Collection option through Amar Hishab Account so that member can deposit DPS installment timely through his Amar Hishab Account.

5.3.2. **User Journey:**

- User logs into the ERP system.
- Navigates to the MF module.

5.3.3. **Actors:** BAO, Admin

5.3.4. **Scope:**

- Auto transaction mapping

5.3.5. **Pre-condition:**

- N/A

5.3.6. **Impacted Areas:**

- Auto DPS Collection

5.3.7. **Mock-up/ Prototypes:**



**Member Account Auto Transaction Mapping**

**Project**

Project Name \*  Select Project

**Member Information**

Member Number  ERP Member Number  Member Name  Member Category

**Event Type\***

Loan Collection  General Savings Collection  DPS Collection  Monthly Profit Withdrawal

**Is Auto Transaction activated?**

**Search** **Reset**

**Member Account List**

Select	Account Type	Account No	VO Code	Member No	Member Name	Status
No records to view						

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#### 5.3.8. Requirements:

- The ERP system will serve as the primary interface for auto transaction mapping for DPS without 1st installment with Amar Hishab Savings
- Must be reflected in real-time across the Amar Hishab system and Agami application.
- In day open ERP will trigger the event for DPS collection not Amar Hishab middleware. As the transaction for DPS will be in business date and transaction in Amar Hishab will be in Calendar date, there will be MIS FIS mismatch for Amar Hishab transactions. From Branch Reconciliation Details need to remove Members Amar Hishab .
- Existing scheduler for the DPS collection would run 15, 25 and last day of month based on Calendar date regardless of the business date.
  - On last day of month, scheduler will run at 4pm.

#### 5.3.9. Acceptance Criteria:

- Transaction before few seconds of day close does not guarantee of AH transaction posting to ERP(mf).
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Amar Hishabs Deposit this head needs to remove from branch reconciliation report. otherwise, MIS-FIS will be mismatched. it needs to be mentioned in all collection and withdrawal of Amar-Hishab

#### Transactional Case:

1.

Transaction Type	Business Date	<	Calendar Date	DPS Collection Schedule		
DPS Collection	2025-04-22		2025-04-25	2025-04-25		
		MF Amar-Hishab (sync)	Amar Hishab (APP)	DPS Collection	Finance(DPS voucher)	Finance(Amar Hishab voucher)
Before sync when Business Date = 2025-04-22		Transaction Status	Pending	Done	Pending	Pending
		Initial Balance	5000	5000	15000	
		Transaction Amount 1000 tk	5000	4000	15000	
After sync when Business Date = 2025-04-25		Transaction Status	Done	Done	Done	Done
		Balance	4000	4000	16000	

2.

Transaction Type	Business Date	=	Calendar Date	DPS Collection Schedule		
DPS Collection	2025-04-25		2025-04-25	2025-04-25		
		MF Amar-Hishab (sync)	Amar Hishab (APP)	DPS Account	Finance(DPS voucher)	Finance(Amar Hishab voucher)
Will be synced in same day		Transaction Status	Done	Done	Done	Done
		initial Balance	5000	5000	8000	
		After 1000tk dps collection	4000	4000	9000	



Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
DPS Installment Deduction Schedule Date:15-Jan-25 (Alternative solution-when DPS deduction trigger from Amar Hishab as per schedule date)	5000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:6000	Business Date: 15-Jan-25 Member's Account Balance:1000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting. 2.DPS Installment Collection	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
DPS Installment Deduction Schedule Date:15-Jan-25	5000	15-Jan-25	Business Date: 15-Jan-25 Open Member's Account Balance:6000	Business Date: 15-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting. 2.DPS Installment Collection	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

3.

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
DPS Collection Delete	5000	16-Jan-25	Business Date: 15-Jan-25 Open Member's Account Balance:1000	Business Date: 16-Jan-25 Member's Account Balance:6000  Single Voucher  1.DPS Installment Collection Reverse. 2.Amar Hishab Savings Collection Posting.	Calendar Date: 16-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 16-Jan-25

## 6. Report of Amar Hishab | Feature ID-06- (Phase-1)

### 6.1.Member wise monthly profit credit to Amar Hishab report | Story ID- | Story JIRA ID- (Phase-1)

#### 6.1.1. User Story:

As an Authorized User, I want Member wise Monthly Profit Credit to Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report

#### 6.1.2. User Journey:

- User logs into the ERP system.
- Report.

#### 6.1.3. Actors: BAO



#### 6.1.4. Scope:

#### 6.1.5. Pre-condition:

- N/A

#### 6.1.6. Impacted Areas:

- Amar Hishab new system
- Agami application

#### 6.1.7. Mock-up/ Prototypes:

Member wise Monthly Profit Credit to Amar Hishab Savings Account Report

Office		
Project *	* Required	
-Select Project-		
Select VO	VO Name	
<input type="text"/>	<input type="text"/>	
Select Member	Member Name	
<input type="text"/>	<input type="text"/>	
From Date	To Date	Report Format
10-12-2023	10-12-2023	<input checked="" type="radio"/> PDF <input type="radio"/> MS EXCEL
<b>Preview</b>		

#### PDF Format:



BRAC  
Member wise Monthly profit Credit to Current Savings Account  
From 01-08-2023 to 31-10-2023

Project: Progoti [ 60 ]  
Branch: Gulshan [ 0605 ]

Policy ID	Member Name	Member No	ERP Member No	VO Code	Member Registered Contact Number	Current Account No	Transaction Date	Policy Amount	Transaction Amount	Current Account Balance	Payment No as per Profit schedule	Transaction No.
M0501370045	Md Ruhul Amin	23	34565454	2020	01717*****	12345678910	9/19/2023	100000	850	2050	3 of 60	

#### Excel Format:



BRAC  
Member wise Monthly profit Credit to Current Savings Account  
From 01-08-2023 to 31-10-2023

Project: Progoti [ 60 ]  
Branch: Gulshan [ 0605 ]

Policy ID	Member Name	Member No	ERP Member No	VO Code	Member Registered Contact Number	Current Account No	Transaction Date	Policy Amount	Transaction Amount	Current Account Balance	Payment No as per Profit schedule	Transaction No.
M0501370045	Md Ruhul Amin	23	34565454	2020	01717*****	12345678910	9/19/2023	100000	850	2050	3 of 60	

#### 6.1.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

#### 6.1.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application and that will be reflected in the report.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

## 6.2. Member wise DPS debit from Amar Hishab report | Story ID- | Story JIRA ID- (Phase-1)

#### 6.2.1. User Story:

As an Authorized User, I want Member wise DPS from Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report



#### 6.2.2. User Journey:

- User logs into the ERP system.
- Report.

#### 6.2.3. Actors: BAO

#### 6.2.4. Scope:

#### 6.2.5. Pre-condition:

- N/A

#### 6.2.6. Impacted Areas:

- Amar Hishab system and agami application

#### 6.2.7. Mock-up/ Prototypes:

Member wise DPS Debit From Amar Hishab Savings Account Report

Office

Project \* \* Required

-Select Project-

Division      Region      Area      Branch

Select VO      VO Name

Select Member      Member Name

From Date      To Date      Report Format

10-12-2023      10-12-2023      PDF      MS EXCEL

Preview

For Bao user:

Member wise DPS Debit From Current Savings Account Report

Member wise DPS Debit From Amar Hishab Savings Account Report

-Select Project-

Select VO      VO Name

Select Member      Member Name

From Date      To Date      Report Format

10-12-2023      10-12-2023      PDF      MS EXCEL

Preview



PDF Format:

BRAC Member wise DPS debit from Current Savings Account From 01-08-2023 to 31-10-2023										
Sl	Member Name	Member No	ERP Member No	VO Code	Current Account No	Transaction Date	Transaction Value	Current Account Balance	Transaction No.	DPS instalment number
1	Md Ruhul Amin	23	34565454	2020	45187	9/19/2023	5000	7000	SC-*****	8 of 120
2										

Excel Format:

BRAC Member wise DPS debit from Current Savings Account From 01-08-2023 to 31-10-2023										
Sl	Member Name	Member No	ERP Member No	VO Code	Current Account No	Transaction Date	Transaction Value	Current Account Balance	Transaction No.	DPS instalment number
1	Md Ruhul Amin	23	34565454	2020	45187	9/19/2023	5000	7000	SC-*****	8 of 120
2										

#### 6.2.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

#### 6.2.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

### 6.3. Member wise DPS to Amar Hishab report | Story ID- | Story JIRA ID- (Phase-1)

#### 6.3.1. User Story:

As an Authorized User, I want Member wise DPS to Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report

#### 6.3.2. User Journey:

- User logs into the ERP system.
- Report.

#### 6.3.3. Actors: BAO

#### 6.3.4. Scope:

#### 6.3.5. Pre-condition:

- N/A

#### 6.3.6. Impacted Areas:

- Amar Hishab system and agami application

#### 6.3.7. Mock-up/ Prototypes:



For HO user:

Member wise Deposit In Amar Hishab Savings Account Report

**Office**

**Project \*** \* Required

-Select Project- ▾

**Division** **Region** **Area** **Branch**

**Select VO** **VO Name**

**Select Member** **Member Name**

**Transaction Branch**

- Select option - ▾

**Account holding branch**

**Other Branch**

**From Date** **To Date** **Report Format**

10-12-2023  10-12-2023   PDF  MS EXCEL

**Preview**

Member wise Deposit In Amar Hishab Savings Account Report

Office																																																					
<b>Project *</b>		* Required																																																			
<input type="button" value="-Select Project-"/>																																																					
<b>Select VO</b>		<b>VO Name</b>																																																			
<input type="text"/> <span style="color: orange;">Q</span>		<input type="text"/> <span style="color: orange;">Q</span>																																																			
<b>Select Member</b>		<b>Member Name</b>																																																			
<input type="text"/> <span style="color: orange;">Q</span>		<input type="text"/> <span style="color: orange;">Q</span>																																																			
<b>Transaction Branch</b>																																																					
<input type="button" value="- Select option -"/> <b>Account holding branch</b> <b>Other Branch</b>																																																					
<b>From Date</b>		<b>To Date</b>		<b>Report Format</b>																																																	
<input type="text" value="10-12-2023"/> <span style="color: orange;">Q</span>		<input type="text" value="10-12-2023"/> <span style="color: orange;">Q</span>		<input checked="" type="radio"/> PDF <input type="radio"/> MS EXCEL																																																	
<input type="button" value="Preview"/>																																																					
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<table border="1"> <thead> <tr> <th>Sl</th> <th>Member Name</th> <th>Member No</th> <th>ERP Member No</th> <th>VO Code</th> <th>Member Registered Contact Number</th> <th>Current Account No</th> <th>Transaction Date</th> <th>Transaction Value</th> <th>Current Account Balance</th> <th>Transaction branch name/ Other Branch Name</th> <th>Transaction branch code/ Other Branch code</th> <th>Transaction no.</th> <th>Transaction Mode</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Md Ruhul Amin</td> <td>23</td> <td>34565454</td> <td>2020</td> <td>01717*****</td> <td>45187</td> <td>9/19/2023</td> <td>5000</td> <td>7000</td> <td>Mirpur</td> <td>2501</td> <td>CD-*****</td> <td>Cash/MFS/Bank/Distribution</td> </tr> <tr> <td>2</td> <td></td> </tr> </tbody> </table>												Sl	Member Name	Member No	ERP Member No	VO Code	Member Registered Contact Number	Current Account No	Transaction Date	Transaction Value	Current Account Balance	Transaction branch name/ Other Branch Name	Transaction branch code/ Other Branch code	Transaction no.	Transaction Mode	1	Md Ruhul Amin	23	34565454	2020	01717*****	45187	9/19/2023	5000	7000	Mirpur	2501	CD-*****	Cash/MFS/Bank/Distribution	2													
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#### 6.3.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

#### 6.3.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

### 6.4. Member wise withdrawal from Amar Hishab savings report | Story ID- | Story JIRA ID- (Phase-1)

#### 6.4.1. User Story:

As an Authorized User, I want Member wise DPS to Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report

#### 6.4.2. User Journey:

- User logs into the ERP system.
- Report.



6.4.3. Actors: BAO

6.4.4. Scope:

6.4.5. Pre-condition:

- N/A

6.4.6. Impacted Areas:

- Amar Hishab system and agami application

6.4.7. Mock-up/ Prototypes:

For HO user:

Member wise Withdrawal Fron Amar Hishab Savings Account Report

Office			
Project *	Region	Area	Branch
-Select Project-			
Division	Region	Area	Branch
Select VO	VO Name		
Select Member	Member Name		
Transaction Branch			
- Select option -		Report Format	
Account holding branch		From Date      To Date	
Other Branch		10-12-2023	10-12-2023
		<input checked="" type="radio"/> PDF	<input type="radio"/> MS EXCEL
<b>Preview</b>			



For Bao user:

Member wise withdrawal from Amar Hishab Savings Account Report

Office

Project \* \* Required

Select VO VO Name

Select Member Member Name

Transaction Branch

- Select option -

Account holding branch  
Other Branch

From Date To Date Report Format

10-12-2023 10-12-2023 PDF MS EXCEL

Preview

PDF Format:

BRAC  
Member wise withdrawal from Current Savings Account  
From 01-08-2023 to 31-10-2023

SI	Member Name	Member No	ERP Member No	VO Code	Member Registered Contact Number	Current Account No	Transaction Date	Transaction Value	Current Account Balance	Transaction branch name / Other Branch Name	Transaction branch code / Other Branch code	Transaction no.	Transaction Mode
1	Md Ruhul Amin	23	34565454	2020	01717*****	45187	9/19/2023	5000	7000	Mirpur	2501	CW-*****	Cash/MFS/Bank /Disbursement
2													

Excel Format:

BRAC  
Member wise withdrawal from Current Savings Account  
From 01-08-2023 to 31-10-2023

SI	Member Name	Member No	ERP Member No	VO Code	Member Registered Contact Number	Current Account No	Transaction Date	Transaction Value	Current Account Balance	Transaction branch name / Other Branch Name	Transaction branch code / Other Branch code	Transaction no.	Transaction Mode
1	Md Ruhul Amin	23	34565454	2020	01717*****	45187	9/19/2023	5000	7000	Mirpur	2501	CW-*****	Cash/MFS/Bank /Disbursement
2													

#### 6.4.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

#### 6.4.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

## 6.5. Member wise last 10 transaction report (individual client) | Story ID- | Story JIRA ID- (Phase-1)

#### 6.5.1. User Story:

As an Authorized User, I want Member wise DPS to Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report

#### 6.5.2. User Journey:

- User logs into the ERP system.
- Report.

#### 6.5.3. Actors: BAO



6.5.4. Scope:

6.5.5. Pre-condition:

- N/A

6.5.6. Impacted Areas:

- Amar Hishab system and agami application

6.5.7. Mock-up/ Prototypes:

For HO user:

Member wise last 10 Transaction History of Amar Hishab Savings Account (individual client)

Office	Region	Area	Branch
Project *	* Required		
-Select Project-			
Division			
Select PO/CO			
Select VO	VO Name		
Select Member *	Member Name		
Report Format	<input checked="" type="radio"/> PDF <input type="radio"/> MS EXCEL		
<b>Preview</b>			



Member wise last 10 Transaction History of Amar Hishab Savings Account (individual client)

Office

Project \* \* Required

-Select Project- ▾

Select PO/CO

Select VO VO Name

Select Member \* Member Name

Report Format

PDF  MS EXCEL

Preview

PDF Format:

**BRAC**  
Member wise last 10 Transaction history of Current Savings Account (individual client)

Branch name & code:  
Project name & code:  
PO/CO name:  
VO No:  
Member Name:  
Member Number:  
ERP member number:

Sl	Transaction Date	Transaction Value	Transaction Type	Account Balance	Transaction Branch Name	Transaction Branch Code	Transaction Mode
1	12/12/2012/2023	5000	Debit /Credit	1200	Uttara	1213	Cash/MFS/Bank/Disbursement
2							
3							
4							
5							
6							
7							
8							
9							
10							

#### 6.5.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

#### 6.5.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

## 6.6. Member wise Amar Hishab savings overall report | Story ID- | Story JIRA ID- (Phase-1)

#### 6.6.1. User Story:

As an Authorized User, I want Member wise DPS to Amar Hishab Account Report for management and branch view in the Amar Hishab Account Report in the Report

#### 6.6.2. User Journey:

- User logs into the ERP system.
- Report.



6.6.3. Actors: BAO

6.6.4. Scope:

6.6.5. Pre-condition:

- N/A

6.6.6. Impacted Areas:

- Amar Hishab system and agami application

6.6.7. Mock-up/ Prototypes:

Branch wise Amar Hishab Savings Account Overall Report

Office

Project \* \* Required

-Select Project-

Division      Region      Area      Branch

Select VO      VO Name

From Date      To Date      Report Format

10-12-2023      10-12-2023       PDF     MS EXCEL

Preview

For Bao user:

Branch wise Amar Hishab Savings Account Overall Report

Office

Project \* \* Required

-Select Project-

Select VO      VO Name

From Date      To Date      Report Format

10-12-2023      10-12-2023       PDF     MS EXCEL

Preview

6.6.8. Requirements:

- Follow as per existing business.
- The ERP system will serve as the primary interface to view Amar Hishab Savings report
- Report Must be reflected based real-time across the Amar Hishab system and Agami application.
- In the report there should be two dates : business date and calendar date.
- These reports will be generated from ERP as per business date.

6.6.9. Acceptance Criteria:

- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- ERP transaction date report will be showing business date and calendar date)
- Amar Hishab transaction date report will be showing business date and calendar date)

## 6.7. Impacted Reports | Story ID- | Story JIRA ID- (Phase-1)



#### 6.7.1. User Story:

On Date Transaction Report

BRAC ON DATE TRANSACTION REPORT Report As On 14-12-2023	
<b>Branch: Gongachara [ 5661 ]</b>	
Number of VO Setup	0
Number of Member Setup	0
Number of Dropout Member	1
<b>Project Code: 15</b>	
<b>Project Name: Microfinance (Dabi)</b>	
Number of Loan Setup	12
Total Loan Disbursement in Cash, Bank (Tk.)	485,000.00
Total Non-Cash Loan Disbursement (Tk.)	0.00
Total Loan Disbursement in Rocket (Tk.)	0.00
Total Loan Collection (Tk.)	859,429.00
Total Loan Collection (BKash Wallet)	134,556.00
Total Loan Collection (Rocket)	0.00
Own Savings Collection (Tk.)	75,000.00
Own Savings Collection Non-Cash	0.00
Own Savings Collection (Bkash Wallet)	8,900.00
Own Savings Collection (Rocket)	0.00
Savings Collection from Loan Collection (Tk.) Cash	5,807.00
Savings Collection from Loan Collection (Tk.) Bkash	544.00
Savings Collection from Loan Collection (Tk.) Rocket	0.00
Savings Withdrawal (Tk.)	34,319.00
Long Term Monthly Deposit Collection (Tk.)	6,300.00
Long Term Monthly Deposit Collection (Bkash Wallet)	0.00
Long Term Monthly Deposit Collection (Rocket)	0.00
Long Term Monthly Deposit Withdrawal (Tk.)	0.00
Fixed Deposit Collection (Tk.)	0.00
Fixed Deposit Withdrawal (Tk.)	0.00
Double Deposit Collection (Tk.)	0.00
Double Deposit Withdrawal (Tk.)	0.00
Monthly Profit Deposit Collection (Tk.)	0.00
Monthly Profit (Deposit + Profit) Refund (Tk.)	5,100.00
Current Savings Deposit (Cash)	0.00
Current Savings Withdrawal (Cash)	0.00
Membership Admission Fee Received (Tk.)	0.00
Membership Fee Withdrawal (Tk.)	0.00
Micro-Insurance Premium Collection (Tk.)	2,910.00
Micro-Insurance Premium Collection (Tk.) Rocket	0.00
General Death Benefit (Tk.)	0.00
MI Death Benefit Payment (Tk.)	0.00
DPS Insurance Premium Collection (Tk.)	0.00
Total Overdue (Tk.)	19,184,630.00
Net Effect in Cash (Tk.)	425,027.00

## 7. Member Transfer | Feature ID-07-(Phase-1)

### 7.1. Amar Hishab Balance transfer during member transfer> | Story ID- | Story JIRA ID- (Phase-1)

#### 7.1.1. User Story:

As an Authorized User, I want system to facilitate transfer of Amar Hishab Account balance with different Member Transfer.

#### 7.1.2. User Journey:

- Login to ERP
- Go to MF Module

#### 7.1.3. Actors: Authorized User

#### 7.1.4. Scope:

- System will not facilitate any transaction when member transfer is initiated.
- ERP will not allow to initiate any member transfer/VO transfer if there is any pending Amar Hishab Savings transaction to post.

#### 7.1.5. Pre-condition:

- N/A

#### 7.1.6. Impacted Areas:

- Amar Hishab new system
- Agami application
- Inter branch member transfer
- Inter project member transfer
- Inter branch VO transfer



- Inter Project VO transfer
- Inter VO member transfer
- Other branch other project member transfer
- Inter Branch VO transfer
- Member transfer rectification
- VO transfer rectification

#### 7.1.7. Mock-up/ Prototypes:

N/A

#### 7.1.8. Requirements:

- System will not facilitate any transaction when member transfer was initiated. In that case whenever in that specific person will do the transaction there will be a validation message that member transfer is initiated. No transaction will be allowed.
- ERP will not allow to initiate any member transfer/VO transfer if there is any pending Amar Hishab Savings transaction to post.  
Validation message:  
"Transfer can not occur. There is pending Amar Hishab Savings transaction for posting"
- While any **Inter project or branch Member / VO transfer**, there will be **lock** button along with the **transfer** button for the user for locking any new Amar Hishab Transaction after transfer initiation.  
After pressing **lock** button, all the pending transactions for the Amar Hishab Savings will start syncing and after completing sync, **transfer** button will be enable for user.  
After **successful transfer and receive, locked** Amar Hishab Savings will be automatically **unlocked**. Also, there will be **separate UI** for **unlocking the locked Amar Hishab** if after transfer initiation, user don't want to transfer.

#### 7.1.9. Acceptance Criteria:

- All existing transfer business will remain same

## 8. Own Branch & Other Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account | Feature ID-08-(Phase-2)

### 8.1. Dropdown menu of own Branch Balance Transfer from one member's Amar Hishab account to another member's Amar Hishab account | Story ID- | Story JIRA ID- (Phase-2)

#### 8.1.1. User Story:

As a user, I want to access a new dropdown menu for balance transfers within the Amar Hishab section so that I can select specific options and manage balance transfers more effectively.

#### 8.1.2. User Journey:

- User logs into the ERP system.
- Navigates to the MF module.
- Selects the "Savings" tab.
- Opens the "Amar Hishab" section.
- Click on the "Amar Hishab Balance Transfer" option.

#### 8.1.3. Actors: BAO

#### 8.1.4. Scope:

- Add a new menu option "Balance Transfer" in the dropdown under "Amar Hishab."

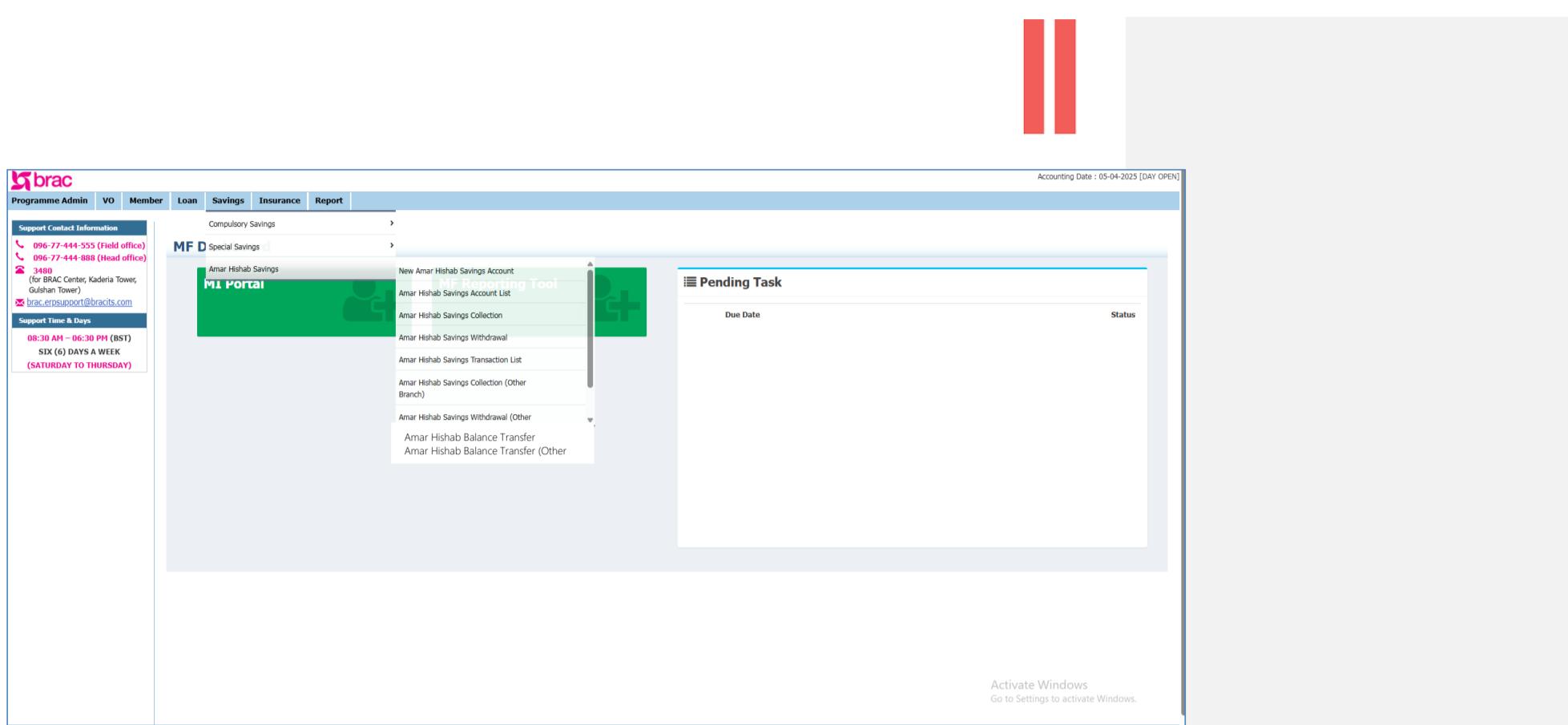
#### 8.1.5. Pre-condition:

- N/A

#### 8.1.6. Impacted Areas:

- Dropdown Menu
- Amar Hishab system and agami application

#### 8.1.7. Mock-up/ Prototypes:



#### 8.1.8. Requirements:

- New Dropdown Menu: Must be added to the Amar Hishab section.
- Dropdown Options: Must include predefined options relevant to balance transfers.
- Functionality: The dropdown must enable users to select an option and proceed with the corresponding balance transfer action.
- The ERP system will serve as the primary interface for configuring data fields for Amar Hishab Savings
- Must be reflected in real-time across the Amar Hishab system and Agami application.
- Transactions should only be processed if the members' project is properly mapped within the system.
- Any modifications in this UI are instantly updated across all integrated systems.

#### 8.1.9. Acceptance Criteria:

- The new dropdown menu must be visible and accessible within the Amar Hishab section.
- The dropdown menu must display all predefined options accurately.
- Selecting an option from the dropdown must enable the appropriate balance transfer functionality.
- The system must correctly handle selections and initiate balance transfers as specified.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.2. UI Screen of Amar Hishab Balance Transfer-Own Branch | Story ID- | Story JIRA ID- (Phase-2)

#### 8.2.1. User Story:

As a user, I want to use the enhanced Amar Hishab Balance Transfer UI and various input fields, so that I can efficiently transfer savings balances while verifying member and account details.

#### 8.2.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.2.3. Actors: BAO

#### 8.2.4. Scope:

- Implement new UI components for Amar Hishab Balance Transfer.
- Mandatory project dropdown in the sender member information section.
- Search member by type dropdown with related input fields (National ID, Smart Card ID, Mobile Number, Savings Account, Passbook Number).
- VO information for group lending projects (read-only fields for ERP VO code, VO name, assigned PO). VO code is only editable or can be searched.
- Member number is only editable or can be searched. Read-only member information (e.g., ERP Member Number, National ID, Mobile Number, Passbook Number).
- Dropdown for selecting the savings account.
- Joint account holder information (read-only).
- Transfer details (editable transfer amount, transaction limit, account balance after transfer).
- OTP and NID verification for secure transactions.
- Implement the balance transfer interface.



- Not functional

#### 8.2.5. Pre-condition:

- N/A

#### 8.2.6. Impacted Areas:

- Reports
  - Savings Transaction Report
  - Compulsory Savings Transaction (Member Wise)
  - Member Compulsory Savings Information Report
  - Special Savings Transaction
  - Special Savings Refund
  - Special Savings Detail
  - Branch Wise Amar Hishab Account Overall Report
  - Member wise Monthly Profit Credit to Amar Hishab Account Report
  - Member wise DPS Debit From Amar Hishab Account Report
  - Member wise Last 10 Transaction History Of Amar Hishab account(Individual Client) Report
  - Borrower wise Loan Disbursement
  - Loan Disbursement Summary
  - Loan Collection Summary
  - On Date Transaction Report
  - Periodical Transaction Information
- Amar Hishab system and agami application

#### 8.2.7. Mock-up/ Prototypes:

The screenshot shows the 'Amar Hishab balance Transfer' form in the brac ERP system. The top navigation bar includes links for Settings, HRM, EDMS, PMS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. The user is logged in as Arju Akter (arju.akter-SA\_Goldsh) with an accounting date of 26-04-2024 [DAY OPEN].

**Sender Member Information**

- Project**: Project Info dropdown, Division, Region, Area, Branch.
- Search**: Search Member by Type dropdown.
- Member Information**: Member Number, ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, Passbook Number.
- Account Information**: Savings A/C No, Account Balance, Select Savings Account dropdown (showing 0.0).
- Joint Account Holder's Information**: Name, Gender, Relationship, National ID, Smart Card ID, Photo, Mobile No.
- Receiver Member Information**: Beneficiary Transfer, Project, Project Info dropdown, Division, Region, Area, Branch.
- Member Information**: Member Number, ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, Passbook Number.
- Joint Account Holder's Information**: Name, Gender, Relationship, National ID, Smart Card ID, Photo, Mobile No.
- Balance Transfer Information**: Transfer Amount, Account Balance After Transfer, Transaction Limit, Remarks, Transaction By (radio buttons for Member, Joint Account Holder), Verified By (checkboxes for NID/Smart Card, OTP), Send OTP (checkbox), Print Transfer Slip (checkbox).

On the left sidebar, there are notices for 'Support Contact Information' (phone 096-77-444-555, fax 096-77-444-888, email brac.ersupport@bracit.com), '3480' (for BRAC Center, Kaderia Tower, Gulshan Tower), and '08:30 AM - 06:30 PM (BST) SIX (6) DAYS A WEEK (SATURDAY TO THURSDAY)'.

#### 8.2.8. Requirements:

- o Sender Member Information Tab
  - Project section
    - Project Info dropdown which is mandatory
  - Search section
    - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
      - o National ID
      - o Smart Card ID



- Mobile Number
  - Amar Hishab Account
  - Passbook Number
  - Others ID (Online Birth Certificate, Passport No, Driving License No)
  - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type
  - Also user will find search button to quick search
- VO information (for group lending project it will be visible)
    - VO code-only search or input field
    - ERP VO Code- read only mode
    - VO Name- read only mode
    - Assigned PO- read only mode
  - Member Information
    - Member Information-search or input field
    - ERP Member Number- read only mode
    - Member name- read only mode
    - Member category- read only mode
    - National ID- read only mode
    - Smart Card ID- read only mode
    - Photo- read only mode
    - Mobile No- read only mode
    - Passbook Number- read only mode
  - Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
    - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
    - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this is mandatory
  - Account information section
    - Savings A/C no dropdown is mandatory-user needs to select the Amar Hishab account from the dropdown. Every member has only one Amar Hishab account.
      - In that case user must have valid NID or Smart Card and Unique Mobile number
    - Account balance – read only mode
  - Joint Account Information Section
    - This section is fully read only mode
    - This section is associated with the member's Amar Hishab account
    - In this section there is
      - Name
      - Gender
      - Relationship
      - National ID
      - Smart Card ID
      - Photo
      - Joint Account Holder Mobile No
- Receiver Member Information
    - Beneficiary transfer with checkbox-this is optional. If user wants to transfer the balance in quickly to the receiver member, user can update the receiver member information in beneficiary management. So that user doesn't need to take any further process again
      - When clicking on the checkbox of beneficiary user can see the below UI column
        - Radio button
        - Project name
        - Demarcation
        - Member no
        - Member name
        - VO code
        - VO name
        - Mobile number
        - Account no
        - Passbook No
        - Smart Card ID
        - National ID
    - Project section
      - Project Info dropdown which is mandatory



- Search section
  - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
    - National ID
    - Smart Card ID
    - Mobile Number
    - Amar Hishab Account
    - **Passbook Number**
  - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type
  - Also user will find search button to quick search
- Demarcation Section
  - This section is optional. If user wants to transfer balance from own branch to other branch then this demarcation will be applicable. Otherwise member can transfer balance from own branch to own branch's member
    - Division Dropdown
    - Region dropdown
    - Area dropdown
    - Branch dropdown
  - This section follows the existing business
- VO information (for group lending project it will be visible)
  - VO code-only search or input field
  - ERP VO Code- read only mode
  - VO Name- read only mode
  - Assigned PO- read only mode
- Member Information
  - Member Information-search or input field
  - ERP Member Number- read only mode
  - Member name- read only mode
  - National ID- read only mode
  - Smart Card ID- read only mode
  - Photo- read only mode
  - Mobile No- read only mode
  - Passbook Number- read only mode
- Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
  - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
  - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this mandatory
- Joint Account Information Section
  - This section is fully read only mode
  - This section is associated with the member's Amar Hishab account
  - In this section there is
    - Name
    - Gender
    - Relationship
    - National ID
    - Smart Card ID
    - Photo
    - Joint Account Holder Mobile No
- Balance Transfer Information Section
  - There is option to see transaction limit
    - Clicking on the transaction limit link, a popup will be populated
    - In this popup user will see transaction limit table with pagination. User can cancel the this popup by using "X" button. In this table there are 5 columns
      - Project name
      - Minimum disbursement amount
      - Maximum disbursement amount
      - Daily transfer limit
      - Monthly transfer limit
  - Transfer amount its fully editable and mandatory option
  - Account Balance after transfer-it is read only mode
  - Remarks-this is optional and editable field



- Transaction by-it is mandatory to click the radio button
    - Member
    - Joint account holder
  - Verified By-its totally mandatory with checkbox
    - User must be selects the two checkboxes
      - NID/Smart Card
      - OTP
  - Send OTP-there is checkbox with mandatory
    - After clicking the checkbox there will be visible to input OTP
    - OTP will be sent to member's registered unique mobile number
    - User must be able to input the OTP within 180seconds. Otherwise member can request to resend the OTP after 180 seconds
    - Whenever user inputs the OTP user can't able to edit the transfer amount
    - If the user does not submit the OTP within 180 seconds, a "Resend" button will appear. Once the OTP is submitted, the transaction amount becomes uneditable. To make changes to the transaction amount, the user will need to refresh or reopen the page.
  - User can click the checkbox of "print transfer slip"
- There is "transfer" and "clear" button  
■ User can use this UI to search own branch member and other branch member for balance transfer.

#### 8.2.9. Acceptance Criteria:

- Existing business and validation will remain same
- The UI should display the Project Info dropdown, and it must be selectable.
- The Search member by type dropdown should list all required search types and trigger appropriate input fields.
- VO information should only be visible for group lending projects, and its fields should be read-only.
- All member information must be displayed in a read-only format.
- The Savings A/C number dropdown should function and enforce mandatory selection.
- OTP verification should work, and the OTP should be sent to the registered mobile number with correct validation.

➤ Message for Balance Transfer (Beneficiary):

\*\*\*\*\* is the One Time P/W (OTP) for Amar Hishab Savings Balance Transfer -Beneficiary. Do not share OTP with others.

➤ Message for Balance Transfer (One off):

\*\*\*\*\* is the One Time P/W (OTP) for Amar Hishab Savings Balance Transfer -One off. Do not share OTP with others.

- Transfer amount should be editable, and the balance should update post-transfer.
  - Transfer amount will not be editable after OTP verification. User has to refresh the browser again and proceed from 1<sup>st</sup> step to change the transfer amount
- Successful transactions should be logged, and users should be able to print the transfer slip
- Balance transfer must be occurred within the same business date. Without the same business date transaction can not be occurred.
- Member Photo and Joint Account Holder Photo will be coming from DCS. If the photo is not taken then this field will be empty
- The features of photo field will be followed up by the existing business
- Remove the member category for receiver member
- If the member has no joint account holder then the joint account holder information will not be populated for sender member and receiver member
- This UI page will be reflected on below logic
  - Same Branch with Same Project Balance Transfer
  - Same Branch with different project balance transfer
  - Other branch with same project balance transfer
  - Other branch with other project balance transfer
- The voucher format is given below

Example Husband claim in branch Bandar -5811, Project-060 and Wife claim Project-015, Husband fund transfer to wife, Tk.10000						
Purpose	Project	Head	Code	Area code	Recon control	Dr. Cr.
Voucher for project-060		60 Current Accounts Deposit	2104010101-01		10000	
		60 Current Account with Head office	2110010101-08	01519502	16-1 3	10000
(Particulars : Current Accounts Deposit Balance transfer from Accounts .. To Project-015.)						
Purpose	Project	Head	Code	Area code	Recon control	Dr. Cr.
Voucher for Project-015		15 Current Account with Head office	2110010101-08	060000130	10000	
		15 Current Accounts Deposit	2104010101-01		16-2 2	10000
(Particulars : Current Accounts Deposit Balance Received to Accounts .. From Project-060.)						
Example Husband claim in branch Bandar -5811, Project-060 and Wife claim Project-060, Husband fund transfer to wife, Tk.10000						
Purpose	Project	Head	Code	Area code	Recon control	Dr. Cr.
Voucher for Balance transfer		60 Current Accounts Deposit	2104010101-01		10000	
		60 Current Accounts Deposit	2104010101-01			10000
(Particulars : Current Accounts Deposit Balance Received to Accounts .. From Accounts ..)						

- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.3. Project Selection for Sender member | Story ID- | Story JIRA ID- (Phase-2)

### 8.3.1. User Story:



As a user, I want to be able to select a project from a dropdown menu in the Sender Member Information section so that I can proceed with the correct project-related information and ensure the appropriate sections are displayed based on the project type.

#### 8.3.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.3.3. Actors: BAO

#### 8.3.4. Scope:

- Searchable dropdown or list selection interface for project selection

#### 8.3.5. Pre-condition:

- N/A

#### 8.3.6. Impacted Areas:

- N/A

#### 8.3.7. Mock-up/ Prototypes:

A screenshot of a software interface. At the top, there is a dark blue header bar with the word 'Project' in white. Below it is a light gray section labeled 'Project Info \*'. Inside this section is a dropdown menu with the placeholder text '-Select Project-'.

#### 8.3.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory
- VO Information Section: Must only be visible if a group lending project is selected.

#### 8.3.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.

### 8.4. Quick search to find information of Sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.4.1. User Story:

As a user, I want to quickly search for a sender member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 8.4.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.4.3. Actors: BAO

#### 8.4.4. Scope:

- Implementing quick search feature to find sender member information

#### 8.4.5. Pre-condition:

- N/A

#### 8.4.6. Impacted Areas:

- N/A

#### 8.4.7. Mock-up/ Prototypes:

A screenshot of a software interface. At the top, there is a dark blue header bar with the word 'Search' in white. Below it is a light gray section labeled 'Search Member by Type'. Inside this section is a dropdown menu with the placeholder text '-Select Type-'.



#### 8.4.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number

The screenshot shows a search interface titled 'Search Member by Type'. At the top, there is a dropdown menu labeled '-Select Type-' with a blue arrow pointing down. Below it, a sub-menu is displayed with the following options: '-Select type-', 'National ID', 'Smart Card ID', 'Mobile Number', and 'Current Savings Account'. The 'National ID' option is highlighted with a blue background and white text. To the right of the dropdown, there is a large blue button labeled 'E'.

- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.

The screenshot shows a search interface titled 'Search Member by Type'. At the top, there is a dropdown menu labeled 'Search Member by Type' with a blue arrow pointing down. Below it, a sub-menu is displayed with the following options: 'National ID', 'Smart Card ID', 'Mobile Number', and 'Current Savings Account'. The 'National ID' option is highlighted with a blue background and white text. To the right of the dropdown, there is a large blue button labeled 'E'.

- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

#### 8.4.9. Acceptance Criteria:

- The dropdown menu must correctly display all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.5. Select VO code for sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.5.1. User Story:

As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

#### 8.5.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.5.3. Actors: BAO

#### 8.5.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

#### 8.5.5. Pre-condition:

- User has selected a project that requires VO selection.

#### 8.5.6. Impacted Areas:

- N/A

#### 8.5.7. Mock-up/ Prototypes:



VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shombol	DITY DAS RONE	

#### 8.5.8. Requirements:

- VO Code Field: Must support search and input functionalities.
- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

#### 8.5.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.

## 8.6. Select member for sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.6.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

#### 8.6.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.6.3. Actors: BAO

#### 8.6.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

#### 8.6.5. Pre-condition:

- N/A

#### 8.6.6. Impacted Areas:

- N/A

#### 8.6.7. Mock-up/ Prototypes:

Member Information				Member Details
Member Number	ERP Member Number	Member Name	Member Category	
34	34148924	Ibrahim	Others	
National ID	Smart Card ID	Photo		
1952541314				
Mobile No	Passbook Number			
01734509189	PB-34148924			

#### 8.6.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 8.6.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching for a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.



- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.7. Select Savings Account no of sender member | Story ID- | Story JIRA ID- (Phase-2)

### 8.7.1. User Story:

As a user, I want to select a savings account to view its balance, so that I can verify the balance available for transfer and ensure that transactions are only processed if sufficient funds are present.

### 8.7.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

### 8.7.3. Actors: BAO

### 8.7.4. Scope:

- Display of savings account information and balance

### 8.7.5. Pre-condition:

- N/A

### 8.7.6. Impacted Areas:

- N/A

### 8.7.7. Mock-up/ Prototypes:

Account Information	
Savings A/C No*	Account Balance
-Select Savings Account ▾	0.0

### 8.7.8. Requirements:

- Account Dropdown: The system must provide a dropdown menu for selecting savings accounts.
- Automatic Balance Population: The system must automatically retrieve and display the balance for the selected account.
- Validation Message: Display the message "Member has not enough balance in Amar Hishab account" if the balance is insufficient for the transfer.
- Display Amar Hishab account balance.
- Real-time fetching of balance from the backend.
- This field is mandatory.

### 8.7.9. Acceptance Criteria:

- The member's photo must be displayed if available in the system and DCS.
- The account dropdown menu must allow the user to select a savings account.
- The balance for the selected savings account must be automatically populated and displayed.
- If the balance is insufficient, the system must prevent the transfer and display the validation message.
- The user has retrieved their member number, when the system fetches the savings account balance, then the current balance should be displayed.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.8. Automatically filled up joint account holder's information of sender member | Story ID- | Story JIRA ID- (Phase-2)

### 8.8.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

### 8.8.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

### 8.8.3. Actors: BAO

### 8.8.4. Scope:



- Automatically filled up joint account holder's information if member has updated joint account holder information

#### 8.8.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

#### 8.8.6. Impacted Areas:

- N/A

#### 8.8.7. Mock-up/ Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
[Redacted]	[Redacted]	[Redacted]
National ID	Smart Card ID	Photo
Joint Account Holder Mobile No.		
[Redacted]		

#### 8.8.8. Requirements:

- (a) Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.
- (b) Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

#### 8.8.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.9. Select beneficiary management checkbox for Receiver Member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.9.1. User Story:

As a user, I want to use the Beneficiary Management feature to select a receiver member from a pre-defined list so that I can efficiently set up the transfer of balance without manually entering all details if the receiver is already set up as a beneficiary.

#### 8.9.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.9.3. Actors: BAO

#### 8.9.4. Scope:

- Beneficiary Management: Feature that allows users to select a receiver member from a pre-defined list.
- Automatic Population: Automatically fills out project, demarcation, VO information, member information, and joint account holder information based on the selected beneficiary.

#### 8.9.5. Pre-condition:

- Beneficiary Information: The system must have pre-defined beneficiary information available for selection.

#### 8.9.6. Impacted Areas:

- N/A

#### 8.9.7. Mock-up/ Prototypes:

Receiver Member Information											
<input checked="" type="checkbox"/> Beneficiary Transfer											
Beneficiary Management List Information											
	Project	Demarcation	Member No	Member Name	VO Code	VO	Mobile Number	Account No	Passbook No	Smart ID	National ID
<input type="radio"/>	[15]- Microfinance (Dabi)		46	UAT Sakib	1	[600468]- Shombol	01734509189	C01383837474	N/A	N/A	23456789990
<input checked="" type="radio"/>	[15]- Microfinance (Dabi)		46	UAT Sakib	1	[600468]- Shombol	01734509189	C01383837474	N/A	N/A	23456789990



#### 8.9.8. Requirements:

- Checkbox Activation: The system must allow the user to activate Beneficiary Management by checking a checkbox.
- Beneficiary List Display: The system must display a list of beneficiaries when the checkbox is checked.
- Selection and Auto-Fill: The system must allow the user to select a beneficiary from the list and automatically populate relevant information.
- Manual Entry Option: If no beneficiary information is available, the system must allow for manual data entry.

#### 8.9.9. Acceptance Criteria:

- The Beneficiary Management checkbox must activate and display the list of beneficiaries when checked.
- Upon selecting a beneficiary from the list, the system must automatically populate the project, demarcation, VO information, member information, and joint account holder information accurately.
- The user must be able to manually enter details if no beneficiaries are available.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- If amar-hishab account is transferred then all beneficiary will be transferred with the account.

### 8.10. Project Selection for Receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.10.1. User Story:

As a user, I want to be able to select a project from a dropdown menu in the Receiver Member Information section so that I can proceed with the correct project-related information and ensure the appropriate sections are displayed based on the project type.

#### 8.10.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.10.3. Actors: BAO

#### 8.10.4. Scope:

- Searchable dropdown or list selection interface for project selection

#### 8.10.5. Pre-condition:

- N/A

#### 8.10.6. Impacted Areas:

- N/A

#### 8.10.7. Mock-up/ Prototypes:

#### 8.10.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory
- VO Information Section: Must only be visible if a group lending project is selected.

#### 8.10.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.
- The project can be inter and intra project
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.11. Quick search to find information of Receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.11.1. User Story:



As a user, I want to quickly search for a receiver member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 8.11.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.11.3. Actors: BAO

#### 8.11.4. Scope:

- Implementing quick search feature to find sender member information

#### 8.11.5. Pre-condition:

- N/A

#### 8.11.6. Impacted Areas:

- N/A

#### 8.11.7. Mock-up/ Prototypes:

A screenshot of a web-based search interface. At the top, there's a dark blue header bar with the word "Search" in white. Below it is a light gray section titled "Search Member by Type". Inside this section is a dropdown menu with the placeholder text "-Select Type-".

#### 8.11.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number
- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.
- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

A detailed view of the search interface. The "Search Member by Type" section is shown again, but now the dropdown menu is open, revealing five options: "National ID", "Smart Card ID", "Mobile Number", "Amar Hishab Account", and "Passbook Number". The "Amar Hishab Account" option is highlighted with a blue background.

#### 8.11.9. Acceptance Criteria:

- The dropdown menu must correctly display all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.12. Select Demarcation to find out Receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.12.1. User Story:



As a user, I want to provide demarcation information when transferring an amount from my branch to another branch so that the system can process the transfer correctly according to existing business rules.

#### 8.12.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.12.3. Actors: BAO

#### 8.12.4. Scope:

- Demarcation Information: Required information for processing transfers between different branches.
- Mandatory Field: Demarcation becomes mandatory when transferring to another branch.

#### 8.12.5. Pre-condition:

- The user must select the option to transfer funds to another branch for the Demarcation section to become mandatory.

#### 8.12.6. Impacted Areas:

- N/A

#### 8.12.7. Mock-up/ Prototypes:

#### 8.12.8. Requirements:

- Mandatory Field: The Demarcation section must be required if the transfer is to another branch.
- Business Rules: The system must handle demarcation as per existing business rules and guidelines

#### 8.12.9. Acceptance Criteria:

- The Demarcation section must become mandatory when transferring funds to another branch.
- The user must be able to input and submit demarcation details as required by the system's business rules.
- If demarcation details are not provided when required, the system must prevent the transfer and display an appropriate validation message.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.13. Select VO code for receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.13.1. User Story:

As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

#### 8.13.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Balance Transfer – Own Branch

#### 8.13.3. Actors: BAO

#### 8.13.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

#### 8.13.5. Pre-condition:

- User has selected a project that requires VO selection.

#### 8.13.6. Impacted Areas:

- N/A

#### 8.13.7. Mock-up/ Prototypes:



VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shombol	DITY DAS RONE	

#### 8.13.8. Requirements:

- VO Code Field: Must support search and input functionalities.
- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

#### 8.13.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 8.14. Select member for receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 8.14.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

#### 8.14.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 8.14.3. Actors: BAO

#### 8.14.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

#### 8.14.5. Pre-condition:

- N/A

#### 8.14.6. Impacted Areas:

- N/A

#### 8.14.7. Mock-up/ Prototypes:

Member Information				Member Details
Member Number	ERP Member Number	Member Name	Member Category	
34	34148924	Ibrahim	Others	
National ID	Smart Card ID	Photo		
1952541314				
Mobile No	Passbook Number			
01734509189	PB-34148924			

#### 8.14.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 8.14.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.



- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.15. Automatically filled up joint account holder's information of receiver member | Story ID- | Story JIRA ID- (Phase-2)

### 8.15.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

### 8.15.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

### 8.15.3. Actors: BAO

### 8.15.4. Scope:

- Automatically filled up joint account holder's information if member has updated joint account holder information

### 8.15.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

### 8.15.6. Impacted Areas:

- N/A

### 8.15.7. Mock-up/ Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
National ID	Smart Card ID	Photo
Joint Account Holder Mobile No.		

### 8.15.8. Requirements:

- (c) Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.
- (d) Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

### 8.15.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 8.16. Set the transfer amount for receiver member in balance transfer information and transfer | Story ID- | Story JIRA ID- (Phase-2)

### 8.16.1. User Story:

As a user, I want to input the transfer amount, see the remaining balance after the transfer, and complete the transaction with necessary verifications so that the balance transfer process is accurate, secure, and compliant with existing business rules.

### 8.16.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer



#### 8.16.3. Actors: BAO

#### 8.16.4. Scope:

- Transfer Amount Input: Allows users to specify the amount to transfer.
- Remaining Balance Calculation: Automatically calculates and displays the balance after the transfer.
- Remarks Section: Maintains comments or notes as per existing business rules.
- Transaction By: Allows the user to select who is conducting the transaction.
- Verified By: Requires verification and selection.
- OTP Verification: Sends an OTP and verifies it within a specified time frame.
- Print Transfer Slip: Optional feature to print a slip for the transfer.
- Transfer and Clear Buttons: Finalizes the transaction or resets the form.

#### 8.16.5. Pre-condition:

- The member's mobile number must be registered for OTP to be sent. That is unique mobile number of Amar Hishab account

#### 8.16.6. Impacted Areas:

- It will impact on transactions report

#### 8.16.7. Mock-up/ Prototypes:

The screenshot shows a 'Balance Transfer Information' form. At the top, there are fields for 'Transfer Amount' (2000.00) and 'Account Balance After Transfer' (3000.00). Below these are sections for 'Remarks' (empty), 'Transaction By' (radio buttons for 'Member' and 'Joint Account Holder'), 'Verified By' (checkboxes for 'NID/Smart Card' and 'OTP'), 'Send OTP' (checkbox), and 'Print Transfer Slip' (checkbox). At the bottom are 'Transfer' and 'Clear' buttons.

Commented [M23]: NID/Smart Card ID

#### 8.16.8. Requirements:

- Amount Input: The user must input the desired transfer amount.
- Remaining Balance Display: The system must display the remaining balance after the transfer.
- Remarks: Must be filled as per existing business rules.
- Transaction By Radio Button: User must select one of the radio buttons.
- Verified By Checkbox: Mandatory checkbox for verification.
- **NID/Smart Card** and OTP Checkboxes: Must be selected.
- OTP Handling: System must send an OTP, validate it within 180 seconds, and prevent amount editing after OTP entry.
- Print Transfer Slip: Optional checkbox for printing. The transfer slip format is given below
  - Sender Member Details Information
    - Branch
    - Project
    - PO/CO Name
    - Member Name
    - Vo No
    - Member No
    - Account No
  - Receiver Member Details Information
    - Branch
    - Project
    - PO/CO Name
    - Member Name
    - Vo No
    - Member No
    - Account No
  - Transaction Branch Details
    - Branch
    - Transaction By
  - Transaction Date
  - Transaction By
  - Transaction Type
  - Transaction Amount
  - Previous Balance
  - New Balance
  - Transaction No



**Amar Hishab Account Transaction Slip**

Branch Copy						
Sender Member Branch Details:			Transaction branch details:		Receiver Member Branch Details:	
Branch : Gulshan [0605] Project : Microfinance (Dabi) [15] PO/CO Name : MASUD RANA Member Name : Subir Ranjan Sinha VO No : 5229 Member No : 67 Account No : C0168499423			Branch : Gulshan [0605] Transaction by : Member (if Joint account holder : N/A)		Branch : Gulshan [0605] Project : Microfinance (Dabi) [15] PO/CO Name : MASUD RANA Member Name : Subir Ranjan Sinha VO No : 5229 Member No : 67 Account No : C0168499423	
Transaction Date	Transaction by	Transaction Type	Transaction Amount	Previous Account Balance	New Account Balance	Transaction No.
11-09-2024	Subir Ranjan Sinha	Deposit	1,000.00		1,000.00	MF-SATC0168499423-32535996283277069

Customer Sign & Date      Accounts Sign & Date

Customer Phone Number: 01819297082      BAO Name & PIN: Abdullah Al Norman [ abdullah.noman ]

Developed By: bracIT | User: abdullah.noman | Business Date: 11-09-2024(Day Open) | Printing Date & Time: 02-10-2024 1:37 PM | Page 1 of 1

**Amar Hishab Account Transaction Slip**

Clients Copy						
Sender Member Branch Details:			Transaction branch details:		Receiver Member Branch Details:	
Branch : Gulshan [0605] Project : Microfinance (Dabi) [15] PO/CO Name : MASUD RANA Member Name : Subir Ranjan Sinha VO No : 5229 Member No : 67 Account No : C0168499423			Branch : Gulshan [0605] Transaction by : Member (if Joint account holder : N/A)		Branch : Gulshan [0605] Project : Microfinance (Dabi) [15] PO/CO Name : MASUD RANA Member Name : Subir Ranjan Sinha VO No : 5229 Member No : 67 Account No : C0168499423	
Transaction Date	Transaction by	Transaction Type	Transaction Amount	Previous Account Balance	New Account Balance	Transaction No.
11-09-2024	Subir Ranjan Sinha	Deposit	1,000.00		1,000.00	MF-SATC0168499423-32535996283277069

Customer Sign & Date      Accounts Sign & Date

Customer Phone Number: 01819297082      BAO Name & PIN: Abdullah Al Norman [ abdullah.noman ]

Developed By: bracIT | User: abdullah.noman | Business Date: 11-09-2024(Day Open) | Printing Date & Time: 02-10-2024 1:37 PM | Page 1 of 1

#### 8.16.9. Acceptance Criteria:

- The remaining balance must be accurately displayed after entering the transfer amount.
- The remarks section must be correctly maintained as per business rules.
- The system must correctly handle the "Transaction By" and "Verified By" selections.
- OTP must be sent and validated within the specified time frame, with proper handling of expiration and resending.
- The transfer amount must be un-editable after OTP verification.
- User must be able to print a transfer slip if the option is selected.
- The transaction must be recorded accurately in the report.
- Other Branch business date must be before or same business date of member's branch.
- If the other branch's business date is before member's branch business date, In that case buffer loan collection business logic will be used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

#### 8.17. Clicking the "transaction limit" hyperlink to check daily monthly transfer limit for sender member | Story ID- | Story JIRA ID- (Phase-2)

##### 8.17.1. User Story:

As a user, I want to click on the "transaction limit" hyperlink to view the sender member's project information, including the minimum and maximum disbursement amounts, daily transfer limit, and monthly transfer limit, so that I can ensure the transfer adheres to the set limits and manage transactions effectively.

##### 8.17.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

##### 8.17.3. Actors: BAO

##### 8.17.4. Scope:



- Transaction Limit Hyperlink: Provides access to detailed transaction limits for the sender member.
- Popup Window: Displays relevant project information and limits.
- Cancel Option: Allows the user to close the popup window.

#### 8.17.5. Pre-condition:

- The system must have accurate data regarding disbursement amounts and transfer limits.

#### 8.17.6. Impacted Areas:

- N/A

#### 8.17.7. Mock-up/ Prototypes:

Project	Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Limit (Max)	Monthly Limit (Max)
[15] - Microfinance (Dabi)	10000	50000	5000	12000

Page 1 of 0 | 10

#### 8.17.8. Requirements:

- Transaction Limit Hyperlink: Must be present and functional.
- Popup Window: Should display the following information:
  - Minimum disbursement amount
  - Maximum disbursement amount
  - Daily transfer limit
  - Monthly transfer limit
- Cancel Button: Must close the popup window when clicked.
- Data Accuracy: The information displayed must be accurate and up-to-date.

#### 8.17.9. Acceptance Criteria:

- Clicking the “transaction limit” hyperlink must open a popup window with the correct project information and transaction limits.
- The popup window must display the minimum and maximum disbursement amounts, daily transfer limit, and monthly transfer limit.
- The “X” button must be visible and functional, allowing the user to close the popup window.
- The information displayed must be accurate and match the sender member’s current limits.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## ~~9. Other Branch Balance Transfer from one member’s Amar Hishab account to another member’s Amar Hishab account | Feature ID-09 – (Phase-2)~~

### ~~9.1. Dropdown menu of own Branch Balance Transfer from one member’s Amar Hishab account to another member’s Amar Hishab account | Story ID- | Story JIRA ID- (Phase-2)~~

#### ~~9.1.1. User Story:~~

~~As a user, I want to access a new dropdown menu for balance transfers from other branch to other branch’s member so that I can select specific options and manage balance transfers more effectively.~~

#### ~~9.1.2. User Journey:~~

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch



9.1.3. Actors: BAO

9.1.4. Scope:

- Add a new menu option "Amar Hishab Balance Transfer Other Branch" in the dropdown under "Amar Hishab."

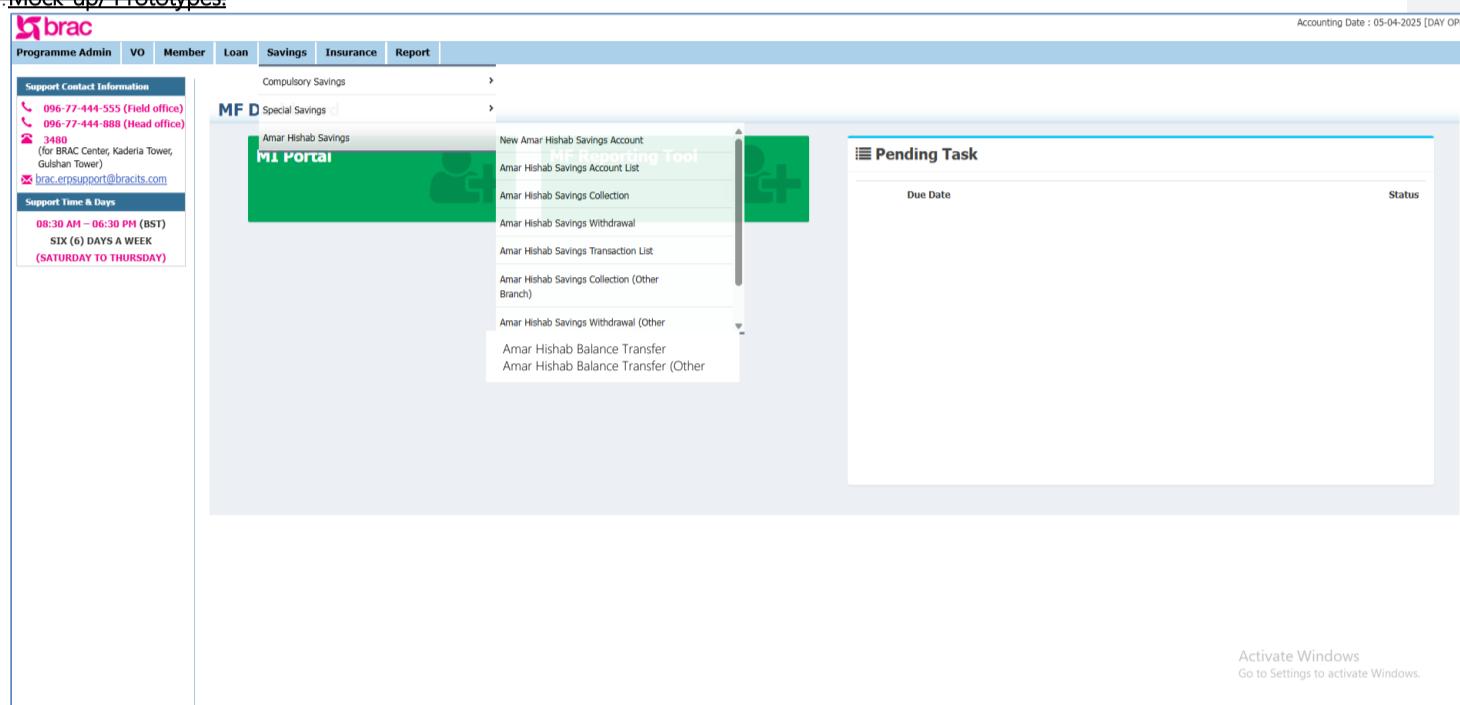
9.1.5. Pre-condition:

- N/A

9.1.6. Impacted Areas:

- Dropdown Menu
- Amar Hishab system and agami application

9.1.7. Mock-up/Prototypes:



9.1.8. Requirements:

- New Dropdown Menu: Must be added to the Amar Hishab section.
- Dropdown Options: Must include predefined options relevant to balance transfers.
- Functionality: The dropdown must enable users to select an option and proceed with the corresponding balance transfer action.

9.1.9. Acceptance Criteria:

- The new dropdown menu must be visible and accessible within the Amar Hishab section.
- The dropdown menu must display all predefined options accurately.
- Selecting an option from the dropdown must enable the appropriate balance transfer functionality.
- The system must correctly handle selections and initiate balance transfers as specified.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 9.2. UI Screen of Amar Hishab Balance Transfer Other Branch | Story ID - | Story JIRA ID - (Phase-2)

9.2.1. User Story:

As a user, I want to use the enhanced Amar Hishab Balance Transfer UI and various input fields, so that I can efficiently transfer savings balances while verifying member and account details.

9.2.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

9.2.3. Actors: BAO

9.2.4. Scope:

- Implement new UI components for Amar Hishab Balance Transfer other branch
- Mandatory project dropdown in the sender member information section.



- Search member by type dropdown with related input fields (National ID, Smart Card ID, Mobile Number, Savings Account, Passbook Number).
- VO information for group lending projects (read-only fields for ERP VO code, VO name, assigned PO). VO code is only editable or can be searched.
- Member number is only editable or can be searched. Read-only member information (e.g., ERP Member Number, National ID, Mobile Number, Passbook Number).
- Dropdown for selecting the savings account.
- Joint account holder information (read-only).
- Transfer details (editable transfer amount, transaction limit, account balance after transfer).
- OTP and NID verification for secure transactions.
- Implement the balance transfer interface.
- Not functional

#### 9.2.5. Pre-condition:

- N/A

#### 9.2.6. Impacted Areas:

- Reports
  - Savings Transaction Report
  - Compulsory Savings Transaction (Member Wise)
  - Member Compulsory Savings Information Report
  - Special Savings Transaction
  - Special Savings Refund
  - Special Savings Detail
  - Branch Wise Amar Hishab Account Overall Report
  - Member wise Monthly Profit Credit to Amar Hishab Account Report
  - Member wise DPS Debit From Amar Hishab Account Report
  - Member wise Last 10 Transaction History Of Amar Hishab account(Individual Client) Report
  - Borrower wise Loan Disbursement
  - Loan Disbursement Summary
  - Loan Collection Summary
  - On Date Transaction Report
  - Periodical Transaction Information

#### 9.2.7. Mock-up/ Prototypes:

The screenshot shows a web-based application interface for 'Amar Hishab balance Transfer Other Branch'. The top navigation bar includes links for Settings, HRDF, EDWS, PRS, Procurement, eTender, Fixed Asset, HandFinance, Accounting, and Budget. The user is logged in as 'Amar Hishab' from 'Gulshan Tower' with the account number '0669'. The accounting date is listed as '26-04-2024 [DAY OFF]'. The main form is divided into several sections:

- Sender Member Information:** Includes fields for Project Info # (dropdown), Search member by type (dropdown), and input fields for Division, Region, Area, and Branch. It also displays Member Information tables for Member Number, ERP Member Number, Member Name, and Member Category.
- Account Information:** Shows National ID, Smart Card ID, Photo, and Mobile No. for the sender account.
- Joint Account Holder's Information:** Shows National ID, Smart Card ID, Photo, and Mobile No. for the joint account holder.
- Receiver Member Information:** Includes fields for Project Info # (dropdown), Search member by type (dropdown), and input fields for Division, Region, Area, and Branch. It also displays Member Information tables for Member Number, ERP Member Number, Member Name, and Member Category.
- Joint Account Holder's Information:** Shows National ID, Smart Card ID, Photo, and Mobile No. for the receiver joint account holder.
- Balance Transfer Information:** Contains fields for Transfer Amount (mandatory), Account Balance After Transfer, Remarks, Transaction By (radio buttons for Member, Joint Account Holder, KDD/Smart Card, OTP), Verified By (radio buttons for Member, Joint Account Holder, KDD/Smart Card, OTP), Send OTP (checkbox), and Print Transfer Slip (checkbox). Buttons for Transfer and Clear are at the bottom.

#### 9.2.8. Requirements:

- Sender Member Information Tab

- Project section
  - Project Info dropdown which is mandatory
- Search section
  - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
    - National ID
    - Smart Card ID
    - Mobile Number
    - Amar Hishab Account
    - Passbook Number
  - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type
  - Also user will find search button to quick search
- VO information (for group lending project it will be visible)
  - VO code only search or input field
  - ERP VO Code - read only mode



- VO Name - read only mode
- Assigned PO - read only mode
- Member Information
  - Member Information search or input field
  - ERP Member Number - read only mode
  - Member name - read only mode
  - Member category - read only mode
  - National ID - read only mode
  - Smart Card ID - read only mode
  - Photo - read only mode
  - Mobile No - read only mode
  - Passbook Number - read only mode
- Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
  - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
  - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this is mandatory
- Account information section
  - Savings A/C no dropdown is mandatory user needs to select the Amar Hishab account from the dropdown. Every member has only one Amar Hishab account.
    - In that case user must have valid NID or Smart Card and Unique Mobile number
  - Account balance - read only mode
- Joint Account Information Section
  - This section is fully read only mode
  - This section is associated with the member's Amar Hishab account
  - In this section there is
    - Name
    - Gender
    - Relationship
    - National ID
    - Smart Card ID
    - Photo
    - Joint Account Holder Mobile No
- Receiver Member Information
  - Beneficiary transfer with checkbox this is optional. If user wants to transfer the balance in quickly to the receiver member, user can update the receiver member information in beneficiary management. So that user doesn't need to take any further process again
    - When clicking on the checkbox of beneficiary user can see the below UI column
      - Radio button
      - Project name
      - Demarcation
      - Member no
      - Member name
      - VO code
      - VO name
      - Mobile number
      - Account no
      - Passbook No
      - Smart Card ID
      - National ID
- Project section
  - Project Info dropdown which is mandatory
- Search section
  - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
    - National ID
    - Smart Card ID
    - Mobile Number
    - Amar Hishab Account
    - Passbook Number
  - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type



- Also user will find search button to quick search
- Demarcation Section
  - This section is optional. If user wants to transfer balance from own branch to other branch then this demarcation will be applicable. Otherwise member can transfer balance from own branch to own branch's member
    - Division Dropdown
    - Region dropdown
    - Area dropdown
    - Branch dropdown
  - This section follows the existing business
- VO information (for group lending project it will be visible)
  - VO code only search or input field
  - ERP VO Code - read only mode
  - VO Name - read only mode
  - Assigned PO - read only mode
- Member Information
  - Member Information search or input field
  - ERP Member Number - read only mode
  - Member name - read only mode
  - National ID - read only mode
  - Smart Card ID - read only mode
  - Photo - read only mode
  - Mobile No - read only mode
  - Passbook Number - read only mode
- Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
  - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
  - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this mandatory
- Joint Account Information Section
  - This section is fully read only mode
  - This section is associated with the member's Amar Hishab account
  - In this section there is
    - Name
    - Gender
    - Relationship
    - National ID
    - Smart Card ID
    - Photo
    - Joint Account Holder Mobile No
- Balance Transfer Information Section
  - There is option to see transaction limit
    - Clicking on the transaction limit link, a popup will be populated
    - In this popup user will see transaction limit table with pagination. User can cancel the this popup by using "X" button. In this table there are 5 columns
      - Project name
      - Minimum disbursement amount
      - Maximum disbursement amount
      - Daily transfer limit
      - Monthly transfer limit
  - Transfer amount its fully editable and mandatory option
  - Account Balance after transfer it is read only mode
  - Remarks this is optional and editable field
  - Transaction by it is mandatory to click the radio button
    - Member
    - Joint account holder
  - Verified By its totally mandatory with checkbox
    - User must be selects the two checkboxes
      - NID/Smart Card
      - OTP
  - Send OTP there is checkbox with mandatory



- After clicking the checkbox there will be visible to input OTP
  - OTP will be sent to member's registered unique mobile number
  - User must be able to input the OTP within 180seconds. Otherwise member can request to resend the OTP after 180 seconds
  - Whenever user inputs the OTP user can't able to edit the transfer amount
  - If the user does not submit the OTP within 180 seconds, a "Resend" button will appear. Once the OTP is submitted, the transaction amount becomes uneditable. To make changes to the transaction amount, the user will need to refresh or reopen the page.
- User can click the checkbox of "print transfer slip"

- There is "transfer" and "clear" button

#### 9.2.9. Acceptance Criteria:

- Existing business and validation will remain same
- The UI should display the Project Info dropdown, and it must be selectable.
- The Search member by type dropdown should list all required search types and trigger appropriate input fields.
- VO information should only be visible for group lending projects, and its fields should be read-only.
- All member information must be displayed in a read-only format.
- The Savings A/C number dropdown should function and enforce mandatory selection.
- OTP verification should work, and the OTP should be sent to the registered mobile number with correct validation.
- Transfer amount should be editable, and the balance should update post-transfer.
- Successful transactions should be logged, and users should be able to print the transfer slip
- Balance transfer must be occurred within the same business date. Without the same business date transaction can not be occurred.
- Member Photo and Joint Account Holder Photo will be coming from DCS. If the photo is not taken then this field will be empty
- The features of photo field will be followed up by the existing business
- Remove the member category for receiver member
- If the member has no joint account holder then the joint account holder information will not be populated for sender member and receiver member.
- This UI page will be reflected on below logic
  - Same Branch with Same Project Balance Transfer
  - Same Branch with different project balance transfer
  - Other branch with same project balance transfer
  - Other branch with other project balance transfer
- The voucher format is given below

Sample Husband client in Branch Bandar 5811, Project 060 and wife client shambhugon Branch (0540), Project 015 Husband fund transfer to wife, Tk.10000						
Purpose	Project	Head	Code	Area code	Recon	central
Voucher for Bandar ..	60	Current Accounts Deposit	2104010101-01	01515227	21-1	3 10000
(Particulars : Current Accounts Deposit Balance transfer from Accounts ... To BO-0540.)	60	Current Account with Head office	2110010101-08			10000

Purpose	Project	Head	Code	Area code	Recon	central	Dr.	Cr.
Voucher for Shambhugon Branch	15	Current Account with Head office	2110010101-08	06000130			10000	
(Particulars : Current Accounts Deposit Balance Received to Accounts ... From BO-5811)	15	Current Accounts Deposit	2104010101-01		21-2	2		10000

- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.3. Project Selection for Sender member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.3.1. User Story:

As a user, I want to be able to select a project from a dropdown menu in the Sender Member Information section so that I can proceed with the correct project related information and ensure the appropriate sections are displayed based on the project type.

#### 9.3.2. User Journey:

- Step Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Balance Transfer – Own Branch

#### 9.3.3. Actors: BAO

#### 9.3.4. Scope:

- Searchable dropdown or list selection interface for project selection

#### 9.3.5. Pre-condition:

- N/A

#### 9.3.6. Impacted Areas:

- N/A

#### 9.3.7. Mock-up/Prototypes:



#### 9.3.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory.
- VO Information Section: Must only be visible if a group lending project is selected.

#### 9.3.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.4. Quick search to find information of Sender member | Story ID - | Story JIRA ID - (Phase 2)

#### 9.4.1. User Story:

As a user, I want to quickly search for a sender member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 9.4.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.4.3. Actors: BAO

#### 9.4.4. Scope:

- Implementing quick search feature to find sender member information

#### 9.4.5. Pre-condition:

- N/A

#### 9.4.6. Impacted Areas:

- N/A

#### 9.4.7. Mock-up/ Prototypes:

#### 9.4.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number
- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.



The screenshot shows a search interface with a blue header labeled 'Search'. Below it, there are two tabs: 'Search Member by Type' and 'National ID'. Under 'Search Member by Type', there is a dropdown menu with options like 'Select Type', 'Customer', 'Employee', etc., and an input field for 'National ID'. To the right of the input field is a blue 'Search' button.

- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

#### 9.4.9. Acceptance Criteria:

- The dropdown menu must be correctly displayed by all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.5. Select Demarcation to find out sender member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.5.1. User Story:

As a user, I want to provide demarcation information when transferring an amount from other branch to another branch so that the system can process the transfer correctly according to existing business rules.

#### 9.5.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.5.3. Actors: BAO

#### 9.5.4. Scope:

- Demarcation Information: Required information for processing transfers between different branches.
- Mandatory Field: Demarcation becomes mandatory when transferring to another branch.

#### 9.5.5. Pre-condition:

- The user must select the option to transfer funds to another branch for the Demarcation section to become mandatory.

#### 9.5.6. Impacted Areas:

- N/A

#### 9.5.7. Mock-up/Prototypes:

The screenshot shows a search interface with a blue header labeled 'Search'. Below it, there is a dropdown menu for 'Search Member by Type' with the placeholder 'Select Type'. Below the dropdown are four input fields labeled 'Division', 'Region', 'Area', and 'Branch', each with a dropdown arrow.

#### 9.5.8. Requirements:

- Mandatory Field: The Demarcation section must be required to transfer other branch to another branch.
- Business Rules: The system must handle demarcation as per existing business rules and guidelines.

#### 9.5.9. Acceptance Criteria:

- The Demarcation section must become mandatory when transferring funds to another branch.
- The user must be able to input and submit demarcation details as required by the system's business rules.
- If demarcation details are not provided when required, the system must prevent the transfer and display an appropriate validation message.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.6. Select VO code for sender member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.6.1. User Story:



As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

#### 9.6.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.6.3. Actors: BAO

#### 9.6.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

#### 9.6.5. Pre-condition:

- User has selected a project that requires VO selection.

#### 9.6.6. Impacted Areas:

- N/A

#### 9.6.7. Mock-up/ Prototypes:

VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shomol	DITY DAS RONE	

#### 9.6.8. Requirements:

- VO Code Field: Must support search and input functionalities.
- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

#### 9.6.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.7. Select member for sender member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.7.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

#### 9.7.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.7.3. Actors: BAO

#### 9.7.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

#### 9.7.5. Pre-condition:

- N/A

#### 9.7.6. Impacted Areas:

- N/A

#### 9.7.7. Mock-up/ Prototypes:



Member Information				Member Details
Member Number 34	ERP Member Number 34148924	Member Name Ibrahim	Member Category Others	
National ID 1952541314	Smart Card ID	Photo		
Mobile No 01734509189	Passbook Number PB-34148924			

#### 9.7.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 9.7.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.8. Select Savings Account no of sender member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.8.1. User Story:

A As a user, I want to select a savings account to view its balance, so that I can verify the balance available for transfer and ensure that transactions are only processed if sufficient funds are present.

#### 9.8.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.8.3. Actors:

- BAO
- Display of savings account information and balance

#### 9.8.5. Pre-condition:

- Condition 1
- Condition 2

#### 9.8.6. Impacted Areas:

- N/A

#### 9.8.7. Mock-up/Prototypes:

Account Information	
Savings A/C No*	Account Balance
-Select Savings Account ▾	0.0

#### 9.8.8. Requirements:

- Account Dropdown: The system must provide a dropdown menu for selecting savings accounts.
- Automatic Balance Population: The system must automatically retrieve and display the balance for the selected account.
- Validation Message: Display the message "Member has not enough balance in Amar Hishab account" if the balance is insufficient for the transfer.
- Display Amar Hishab account balance.
- Real-time fetching of balance from the backend.
- This field is mandatory.

#### 9.8.9. Acceptance Criteria:

- The member's photo must be displayed if available in the system and DCS.
- The account dropdown menu must allow the user to select a savings account.
- The balance for the selected savings account must be automatically populated and displayed.



- If the balance is insufficient, the system must prevent the transfer and display the validation message.
- The user has retrieved their member number, when the system fetches the savings account balance, then the current balance should be displayed.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 9.9. Automatically filled up joint account holder's information of sender member | Story ID - | Story JIRA ID - (Phase-2)

### 9.9.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

### 9.9.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 9.9.3. Actors: BAO

### 9.9.4. Scope:

- Automatically filled up joint account holder's information if member has updated joint account holder information

### 9.9.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

### 9.9.6. Impacted Areas:

- N/A

### 9.9.7. Mock-up/Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
[Placeholder]	[Placeholder]	[Placeholder]
National ID	Smart Card ID	Photo
[Placeholder]	[Placeholder]	[Placeholder]
Joint Account Holder Mobile No.		
[Placeholder]		

### 9.9.8. Requirements:

- Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.
- Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

### 9.9.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 9.10. Select beneficiary management checkbox for Receiver Member | Story ID - | Story JIRA ID - (Phase-2)

### 9.10.1. User Story:

As a user, I want to use the Beneficiary Management feature to select a receiver member from a pre-defined list so that I can efficiently set up the transfer of balance without manually entering all details if the receiver is already set up as a beneficiary.

### 9.10.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section



- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.10.3. Actors: BAO

#### 9.10.4. Scope:

- Beneficiary Management: Feature that allows users to select a receiver member from a pre-defined list.
- Automatic Population: Automatically fills out project, demarcation, VO information, member information, and joint account holder information based on the selected beneficiary.

#### 9.10.5. Pre-condition:

- Beneficiary Information: The system must have pre-defined beneficiary information available for selection.

#### 9.10.6. Impacted Areas:

- N/A

#### 9.10.7. Mock-up/Prototypes:

Receiver Member Information											
<input checked="" type="checkbox"/> Beneficiary Transfer											
Beneficiary Management List Information											
	Project	Demarcation	Member No	Member Name	VO Code	VO	Mobile Number	Account No	Passbook No	Smart ID	National ID
<input type="radio"/>	[15]-Microfinance (Dabi)		46	UAT Sakib	1	[600468]-Shombol	01734509189	C01383837474	N/A	N/A	23456788990
<input checked="" type="radio"/>	[15]-Microfinance (Dabi)		46	UAT Sakib	1	[600468]-Shombol	01734509189	C01383837474	N/A	N/A	23456788990

#### 9.10.8. Requirements:

- Checkbox Activation: The system must allow the user to activate Beneficiary Management by checking a checkbox.
- Beneficiary List Display: The system must display a list of beneficiaries when the checkbox is checked.
- Selection and Auto-Fill: The system must allow the user to select a beneficiary from the list and automatically populate relevant information.
- Manual Entry Option: If no beneficiary information is available, the system must allow for manual data entry.

#### 9.10.9. Acceptance Criteria:

- The Beneficiary Management checkbox must activate and display the list of beneficiaries when checked.
- Upon selecting a beneficiary from the list, the system must automatically populate the project, demarcation, VO information, member information, and joint account holder information accurately.
- The user must be able to manually enter details if no beneficiaries are available.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.11. Project Selection for Receiver member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.11.1. User Story:

As a user, I want to be able to select a project from a dropdown menu in the Receiver Member Information section so that I can proceed with the correct project related information and ensure the appropriate sections are displayed based on the project type.

#### 9.11.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.11.3. Actors: BAO

#### 9.11.4. Scope:

- Searchable dropdown or list selection interface for project selection

#### 9.11.5. Pre-condition:

- N/A

#### 9.11.6. Impacted Areas:

- N/A

#### 9.11.7. Mock-up/Prototypes:



#### 9.11.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory.
- VO Information Section: Must only be visible if a group lending project is selected.

#### 9.11.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.
- The project can be inter and intra project.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.12. Quick search to find information of Receiver member | Story ID - | Story JIRA ID - (Phase-2)

#### 9.12.1. User Story:

As a user, I want to quickly search for a receiver member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 9.12.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.12.3. Actors: BAO

#### 9.12.4. Scope:

- Implementing quick search feature to find sender member information

#### 9.12.5. Pre-condition:

- N/A

#### 9.12.6. Impacted Areas:

- N/A

#### 9.12.7. Mock-up/ Prototypes:

#### 9.12.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number



- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.

- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

#### 9.12.9. Acceptance Criteria:

- The dropdown menu must correctly display all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.13. Select Demarcation to find out Receiver member | Story ID - | Story JIRA ID - (Phase - 2)

#### 9.13.1. User Story:

As a user, I want to provide demarcation information when transferring an amount from other branch to another branch so that the system can process the transfer correctly according to existing business rules.

#### 9.13.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.13.3. Actors: BAO

#### 9.13.4. Scope:

- Demarcation Information: Required information for processing transfers between different branches.
- Mandatory Field: Demarcation becomes mandatory when transferring to another branch.

#### 9.13.5. Pre-condition:

- The user must select the option to transfer funds to another branch for the Demarcation section to become mandatory.

#### 9.13.6. Impacted Areas:

- N/A

#### 9.13.7. Mock-up/ Prototypes:

#### 9.13.8. Requirements:

- Mandatory Field: The Demarcation section must be required if the transfer is to another branch.
- Business Rules: The system must handle demarcation as per existing business rules and guidelines

#### 9.13.9. Acceptance Criteria:

- The Demarcation section must become mandatory when transferring funds to another branch.
- The user must be able to input and submit demarcation details as required by the system's business rules.
- If demarcation details are not provided when required, the system must prevent the transfer and display an appropriate validation message.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.



## 9.14. Select VO code for receiver member | Story ID - | Story JIRA ID - (Phase-2)

### 9.14.1. User Story:

As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

### 9.14.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 9.14.3. Actors: BAO

### 9.14.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

### 9.14.5. Pre-condition:

- User has selected a project that requires VO selection.

### 9.14.6. Impacted Areas:

- N/A

### 9.14.7. Mock-up/Prototypes:

VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shombol	DITY DAS RONE	

### 9.14.8. Requirements:

- VO Code Field: Must support search and input functionalities.
- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

### 9.14.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 9.15. Select member for receiver member | Story ID - | Story JIRA ID - (Phase-2)

### 9.15.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

### 9.15.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 9.15.3. Actors: BAO

### 9.15.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

### 9.15.5. Pre-condition:



- N/A

#### 9.15.6. Impacted Areas:

- N/A

#### 9.15.7. Mock-up/Prototypes:

Member Information				Member Details
Member Number	ERP Member Number	Member Name	Member Category	
34	34148924	Ibrahim	Others	
National ID	Smart Card ID	Photo		
1952541314				
Mobile No	Passbook Number			
01734509189	PB-34148924			

#### 9.15.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 9.15.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.16. Automatically filled up joint account holder's information of receiver member | Story ID - Story JIRA ID - (Phase-2)

#### 9.16.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

#### 9.16.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.16.3. Actors: BAO

#### 9.16.4. Scope:

- Automatically filled up joint account holder's information if member has updated joint account holder information

#### 9.16.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

#### 9.16.6. Impacted Areas:

- N/A

#### 9.16.7. Mock-up/Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
National ID	Smart Card ID	Photo
Joint Account Holder Mobile No.		

#### 9.16.8. Requirements:



- (g) Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.  
(h) Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

#### 9.16.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 9.17. Set the transfer amount for receiver member in balance transfer information and transfer | Story ID - Story JIRA ID - (Phase-2)

#### 9.17.1. User Story:

As a user, I want to input the transfer amount, see the remaining balance after the transfer, and complete the transaction with necessary verifications so that the balance transfer process is accurate, secure, and compliant with existing business rules.

#### 9.17.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 9.17.3. Actors: BAO

#### 9.17.4. Scope:

- Transfer Amount Input: Allows users to specify the amount to transfer.
- Remaining Balance Calculation: Automatically calculates and displays the balance after the transfer.
- Remarks Section: Maintains comments or notes as per existing business rules.
- Transaction By: Allows the user to select who is conducting the transaction.
- Verified By: Requires verification and selection.
- OTP Verification: Sends an OTP and verifies it within a specified time frame.
- Print Transfer Slip: Optional feature to print a slip for the transfer.
- Transfer and Clear Buttons: Finalizes the transaction or resets the form.

#### 9.17.5. Pre-condition:

- The member's mobile number must be registered for OTP to be sent. That is unique mobile number of Amar Hishab account

#### 9.17.6. Impacted Areas:

- It will impact on transactions report

#### 9.17.7. Mock-up/ Prototypes:

Balance Transfer Information		Transaction Limit
Transfer Amount *	2000.00	Account Balance After Transfer 3000.00
Remarks		
Transaction By *	Member	Verified By *
<input type="radio"/> Member	<input type="checkbox"/> NID/Smart Card	<input type="checkbox"/> OTP
<input type="radio"/> Joint Account Holder		
Send OTP		
<input type="checkbox"/>		
<input type="checkbox"/> Print Transfer Slip		
<b>Transfer</b>		<b>Clear</b>

#### 9.17.8. Requirements:

- Amount Input: The user must input the desired transfer amount.
- Remaining Balance Display: The system must display the remaining balance after the transfer.
- Remarks: Must be filled as per existing business rules.
- Transaction By Radio Button: User must select one of the radio buttons.
- Verified By Checkbox: Mandatory checkbox for verification.
- NID/Smart Card and OTP Checkboxes: Must be selected.
- OTP Handling: System must send an OTP, validate it within 180 seconds, and prevent amount editing after OTP entry.



- Print Transfer Slip: Optional checkbox for printing. The transfer slip format is given below

➤ Sender Member Details Information

— Branch  
— Project  
— PO/CO Name  
— Member Name  
— Vo No  
— Member No  
— Account No

➤ Receiver Member Details Information

— Branch  
— Project  
— PO/CO Name  
— Member Name  
— Vo No  
— Member No  
— Account No

➤ Transaction Branch Details

— Branch  
— Transaction By

➤ Transaction Date

➤ Transaction By

➤ Transaction Type

➤ Transaction Amount

➤ Previous Balance

➤ New Balance

➤ Transaction No

**amar hishab account transaction slip**

**Branch Copy**

Transaction Date	Transaction by	Transaction Type	Transaction Amount	Previous Account Balance	New Account Balance	Transaction No.
11-09-2024	Subir Ranjan Sinha	Deposit	1,000.00		1,000.00	MF-SATC0168499423-32535996283277069

**Customer Sign & Date**  
Customer Phone Number: 01819297082

**Accounts Sign & Date**  
BAO Name & PIN: Abdullah Al Noman [ abdullah.noman ]

Developed By: bracIT | User: abdullah.noman | Business Date: 11-09-2024 (Day Open) | Printing Date & Time: 02-10-2024 1:37 PM | Page 1 of 1

**amar hishab account transaction slip**

**Clients Copy**

Transaction Date	Transaction by	Transaction Type	Transaction Amount	Previous Account Balance	New Account Balance	Transaction No.
11-09-2024	Subir Ranjan Sinha	Deposit	1,000.00		1,000.00	MF-SATC0168499423-32535996283277069

**Customer Sign & Date**  
Customer Phone Number: 01819297082

**Accounts Sign & Date**  
BAO Name & PIN: Abdullah Al Noman [ abdullah.noman ]

Developed By: bracIT | User: abdullah.noman | Business Date: 11-09-2024 (Day Open) | Printing Date & Time: 02-10-2024 1:37 PM | Page 1 of 1

**9.17.9. Acceptance Criteria:**

- The remaining balance must be accurately displayed after entering the transfer amount.
- The remarks section must be correctly maintained as per business rules.
- The system must correctly handle the "Transaction By" and "Verified By" selections.
- OTP must be sent and validated within the specified time frame, with proper handling of expiration and resending.
- The transfer amount must be un-editable after OTP verification.
- User must be able to print a transfer slip if the option is selected.



- The transaction must be recorded accurately in the report.
- Other Branch business date must be before or same business date of member's branch.
- If the other branch's business date is before member's branch business date, In that case buffer loan collection business logic will be used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 9.18. Clicking the "transaction limit" hyperlink to check daily monthly transfer limit for sender member | Story ID - | Story JIRA ID - (Phase-2)

### 9.18.1. User Story:

As a user, I want to click on the "transaction limit" hyperlink to view the sender member's project information, including the minimum and maximum disbursement amounts, daily transfer limit, and monthly transfer limit, so that I can ensure the transfer adheres to the set limits and manage transactions effectively.

### 9.18.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 9.18.3. Actors: BAO

### 9.18.4. Scope:

- Transaction Limit Hyperlink: Provides access to detailed transaction limits for the sender member.
- Popup Window: Displays relevant project information and limits.
- Cancel Option: Allows the user to close the popup window.

### 9.18.5. Pre-condition:

- The system must have accurate data regarding disbursement amounts and transfer limits.

### 9.18.6. Impacted Areas:

- N/A

### 9.18.7. Mock-up/ Prototypes:

Transaction Limit				
Project	Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Limit (Max)	Monthly Limit (Max)
[15] - Microfinance (Dabi)	10000	50000	5000	12000

Page 1 of 0 | 10

### 9.18.8. Requirements:

- Transaction Limit Hyperlink: Must be present and functional.
- Popup Window: Should display the following information:
  - Minimum disbursement amount
  - Maximum disbursement amount
  - Daily transfer limit
  - Monthly transfer limit
- Cancel Button: Must close the popup window when clicked.
- Data Accuracy: The information displayed must be accurate and up to date.

### 9.18.9. Acceptance Criteria:

- Clicking the "transaction limit" hyperlink must open a popup window with the correct project information and transaction limits.
- The popup window must display the minimum and maximum disbursement amounts, daily transfer limit, and monthly transfer limit.
- The "X" button must be visible and functional, allowing the user to close the popup window.



- The information displayed must be accurate and match the sender member's current limits.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 10. Beneficiary Management for transferring balance from Amar Hishab account | Feature ID-10-(Phase-2)

### 10.1. Dropdown menu of beneficiary management for Amar Hishab account | Story ID- | Story JIRA ID-(Phase-2)

#### 10.1.1. User Story:

As a user, I want to access a new dropdown menu for beneficiary management under the Amar Hishab account, so that I can easily manage and select beneficiaries for the transfer of savings without manually inputting their details each time.

#### 10.1.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Beneficiary Management

#### 10.1.3. Actors: BAO

#### 10.1.4. Scope:

- Implementing new dropdown menu for beneficiary management

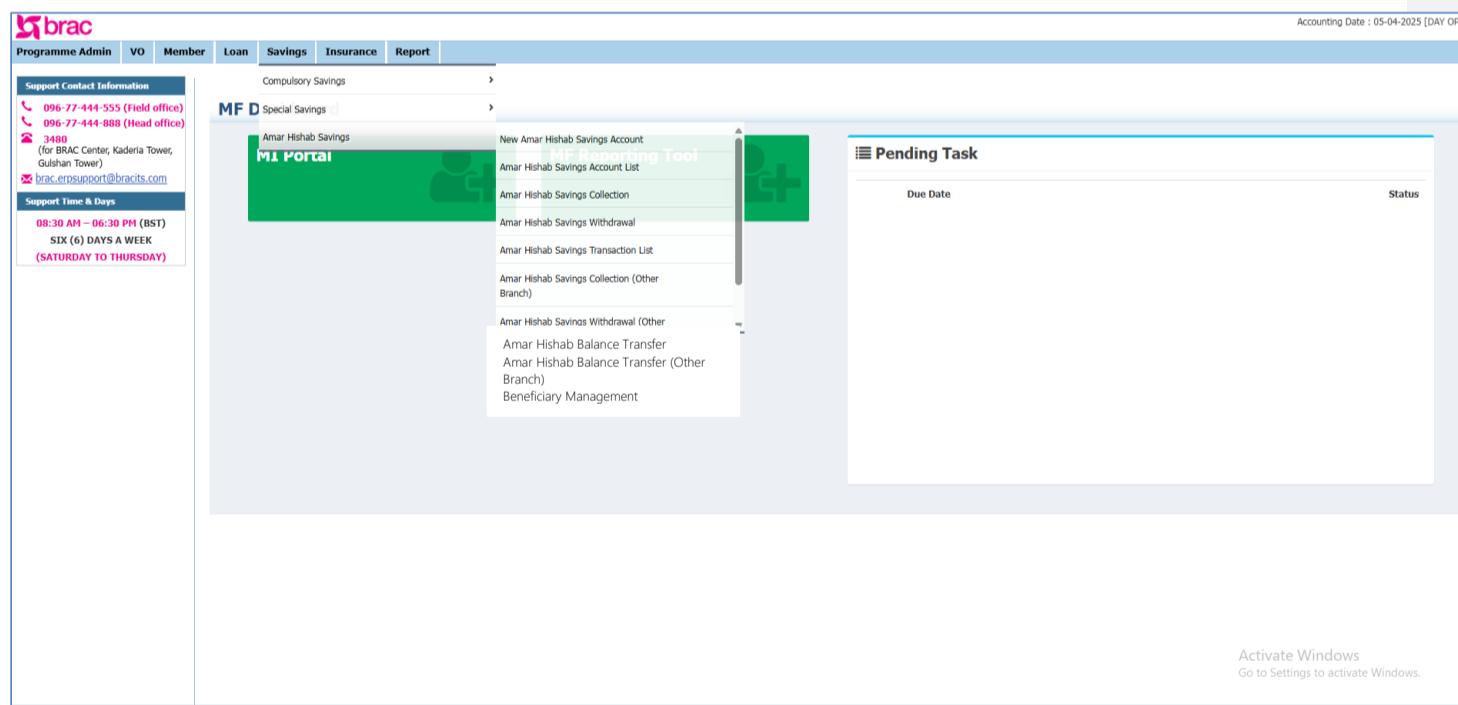
#### 10.1.5. Pre-condition:

- N/A

#### 10.1.6. Impacted Areas:

- Amar Hishab system and agami application

#### 10.1.7. Mock-up/ Prototypes:



#### 10.1.8. Requirements:

- Develop a new dropdown menu under Amar Hishab section

#### 10.1.9. Acceptance Criteria:

- User can seamlessly go to beneficiary management by clicking the new dropdown
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.



- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 10.2. UI Screen of Beneficiary Management setup | Story ID- | Story JIRA ID- (Phase-2)

### 10.2.1. User Story:

As a user, I want to use the new dropdown menu for Beneficiary Management under Amar Hishab Account to search, select, and manage beneficiaries efficiently so that I can quickly locate and add beneficiaries to the project while ensuring all necessary information is accurately captured.

### 10.2.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Beneficiary Management

### 10.2.3. Actors: BAO

### 10.2.4. Scope:

- The system should allow users to select projects and beneficiaries for the Amar Hishab Account.
- The new UI will facilitate quick searches for members using various identifiers.

### 10.2.5. Pre-condition:

- N/A

### 10.2.6. Impacted Areas:

- N/A

### 10.2.7. Mock-up/ Prototypes:

The screenshot shows the Brac ERP system's Beneficiary Management module. The top navigation bar includes links for Settings, HRM, FIN, PPS, Procurement, e-Tender, Fixed Asset, Microfinance, Accounting, and Budget. The main header says "Welcome Arja Akbar Corporation SA Goldstar 1" and "Accounting Date : 26-04-2024 (Sat AM)". The left sidebar has sections for Program Admin, VO, Member, Loan, Savings, and Report. Under VO, it shows "Report Control Information" with two dropdowns: "09:00 AM - 09:30 PM (EST)" and "09:30 AM - 09:00 PM (EST)". Below these are two buttons: "SEK (X) DAYS A WEEK (WEEKDAY TO SUNDAY)" and "09:30 AM - 09:00 PM (EST) SIX (X) DAYS A WEEK (SUNDAY TO SUNDAY)". The main content area is titled "Beneficiary Management". It has three main sections: "Project", "Member Information", and "Beneficiary Holder's Information". Each section contains a "Project Info" dropdown set to "Goldstar Project". The "Member Information" section includes fields for "VO Code", "ERP VO Code", "VO Name", and "Assigned PO". It also lists "Header Number", "Header Name", and "Header Category". Below this are fields for "National ID" (Smart Card ID, Photo), "Mobile No" (Facebook Number), and "Bank Account Holder" (Holder No.). The "Beneficiary Holder's Information" section follows a similar structure with fields for "Name", "Gender", "Relationship", "National ID" (Smart Card ID, Photo), "Mobile No" (Facebook Number), and "Bank Account Holder" (Holder No.). At the bottom, there are tabs for "Add Account Holder" and "Send OTP". Finally, there are "Save" and "Cancel" buttons at the very bottom.

### 10.2.8. Requirements:

- Sender Member Information Tab
  - Project section



- Project Info dropdown which is mandatory
- Search section
  - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
    - National ID
    - Smart Card ID
    - Mobile Number
    - Amar Hishab Account
    - Passbook Number
  - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type
  - Also user will find search button to quick search
- VO information (for group lending project it will be visible)
  - VO code-only search or input field
  - ERP VO Code- read only mode
  - VO Name- read only mode
  - Assigned PO- read only mode
- Member Information
  - Member Information-search or input field
  - ERP Member Number- read only mode
  - Member name- read only mode
  - Member category- read only mode
  - National ID- read only mode
  - Smart Card ID- read only mode
  - Photo- read only mode
  - Mobile No- read only mode
  - Passbook Number- read only mode
- Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
  - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
  - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this is mandatory
- Joint Account Information Section
  - This section is fully read only mode
  - This section is associated with the member's Amar Hishab account
  - In this section there is
    - Name
    - Gender
    - Relationship
    - National ID
    - Smart Card ID
    - Photo
    - Joint Account Holder Mobile No
- Beneficiary Management Information
  - Project section
    - Project Info dropdown which is mandatory
  - Search section
    - Search member by type dropdown which is optional and a quick search step to find out the member easily. In this dropdown user can see
      - National ID
      - Smart Card ID
      - Mobile Number
      - Amar Hishab Account
      - Passbook Number
    - Whenever user selects any of the option from the dropdown then new input field will be visible that is associated with the search type
    - Also user will find search button to quick search
  - Demarcation Section
    - This section is optional. If user wants to transfer balance from own branch to other branch then this demarcation will be applicable. Otherwise member can transfer balance from own branch to own branch's member
      - Division Dropdown



- Region dropdown
- Area dropdown
- Branch dropdown
- This section follows the existing business
- VO information (for group lending project it will be visible)
  - VO code-only search or input field
  - ERP VO Code- read only mode
  - VO Name- read only mode
  - Assigned PO- read only mode
- Member Information
  - Member Information-search or input field
  - ERP Member Number- read only mode
  - Member name- read only mode
  - National ID- read only mode
  - Smart Card ID- read only mode
  - Photo- read only mode
  - Mobile No- read only mode
  - Passbook Number- read only mode
- Search section, VO section (if group lending project is selected), Member information any of these section is mandatory.
  - If user selects search type from search section then VO section (if group lending project is selected), Member information section will be optional
  - If user doesn't select search type then user must be needed to input VO section (if group lending project is selected), Member information section. At this moment this mandatory
- Joint Account Information Section
  - This section is fully read only mode
  - This section is associated with the member's Amar Hishab account
  - In this section there is
    - Name
    - Gender
    - Relationship
    - National ID
    - Smart Card ID
    - Photo
    - Joint Account Holder Mobile No
- Beneficiary Added Information
  - Added by
    - Member
    - Joint Account Holder
  - Verified By
    - NID/Smart Card
    - OTP
  - Send OTP Checkbox
    - Message for New beneficiary Addition:

" \*\*\*\*\* is the One Time P/W (OTP) for Amar Hishab Savings Beneficiary Addition. Do not share OTP with others"

- Save and Clear Button

#### 10.2.9. Acceptance Criteria:

- Existing business and validation will remain same
- User can view clear understand of beneficiary management setup
- Member Photo and Joint Account Holder Photo will be coming from DCS. If the photo is not taken then this field will be empty
- The features of photo field will be followed up by the existing business
- Remove the member category for receiver member
- If the member has no joint account holder then the joint account holder information will not be populated for sender member and receiver member
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.3. Project Selection for Sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.3.1. User Story:



As a user, I want to be able to select a project from a dropdown menu in the Sender Member Information section so that I can proceed with the correct project-related information and ensure the appropriate sections are displayed based on the project type.

#### 10.3.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 10.3.3. Actors: BAO

#### 10.3.4. Scope:

- Searchable dropdown or list selection interface for project selection

#### 10.3.5. Pre-condition:

- N/A

#### 10.3.6. Impacted Areas:

- N/A

#### 10.3.7. Mock-up/ Prototypes:

#### 10.3.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory
- VO Information Section: Must only be visible if a group lending project is selected.

#### 10.3.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.4. Quick search to find information of Sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.4.1. User Story:

As a user, I want to quickly search for a sender member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 10.4.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 10.4.3. Actors: BAO

#### 10.4.4. Scope:

- Implementing quick search feature to find sender member information

#### 10.4.5. Pre-condition:

- N/A

#### 10.4.6. Impacted Areas:

- N/A

#### 10.4.7. Mock-up/ Prototypes:



A screenshot of a search interface titled 'Search'. Below it is a section titled 'Search Member by Type' with a dropdown menu labeled '-Select Type-'.

#### 10.4.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number
  -
- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.

A screenshot of a search interface titled 'Search'. Below it is a section titled 'Search Member by Type' with a dropdown menu labeled 'National ID'. To its right is an input field and a 'Search' button.

- 
- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

#### 10.4.9. Acceptance Criteria:

- The dropdown menu must correctly display all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.5. Select VO code for sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.5.1. User Story:

As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

#### 10.5.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 10.5.3. Actors:

##### 10.5.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

##### 10.5.5. Pre-condition:

- User has selected a project that requires VO selection.

##### 10.5.6. Impacted Areas:

- N/A

##### 10.5.7. Mock-up/ Prototypes:

VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shombol	DITY DAS RONE	

#### 10.5.8. Requirements:

- VO Code Field: Must support search and input functionalities.



- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

#### 10.5.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.6. Select member for sender member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.6.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

#### 10.6.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

#### 10.6.3. Actors: BAO

#### 10.6.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

#### 10.6.5. Pre-condition:

- N/A

#### 10.6.6. Impacted Areas:

- N/A

#### 10.6.7. Mock-up/ Prototypes:

Member Information				Member Details
Member Number	ERP Member Number	Member Name	Member Category	
34	34148924	Ibrahim	Others	
National ID	Smart Card ID	Photo		
1952541314				
Mobile No	Passbook Number			
01734509189	PB-34148924			

#### 10.6.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 10.6.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching for a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

#### 10.6.10. Exceptions:



## 10.7. Automatically filled up joint account holder's information of sender member | Story ID- | Story JIRA ID- (Phase-2)

### 10.7.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

### 10.7.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer

### 10.7.3. Actors: BAO

### 10.7.4. Scope:

- Automatically filled up joint account holder's information if member has updated joint account holder information

### 10.7.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

### 10.7.6. Impacted Areas:

- N/A

### 10.7.7. Mock-up/ Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
National ID	Smart Card ID	Photo
<input type="text"/>	<input type="text"/>	<input type="text"/>
Joint Account Holder Mobile No.		
<input type="text"/>		

### 10.7.8. Requirements:

- (i) Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.
- (j) Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

### 10.7.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 10.8. Project Selection for Receiver member | Story ID- | Story JIRA ID- (Phase-2)

### 10.8.1. User Story:

As a user, I want to be able to select a project from a dropdown menu in the Receiver Member Information section so that I can proceed with the correct project-related information and ensure the appropriate sections are displayed based on the project type.

### 10.8.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 10.8.3. Actors: BAO

### 10.8.4. Scope:

- Searchable dropdown or list selection interface for project selection

### 10.8.5. Pre-condition:



- N/A

#### 10.8.6. Impacted Areas:

- N/A

#### 10.8.7. Mock-up/ Prototypes:

A screenshot of a software interface titled 'Project'. Below it is a 'Project Info' section with a dropdown menu labeled '-Select Project-'.

#### 10.8.8. Requirements:

- Project Dropdown Menu: Must include all relevant projects for selection.
- Validation: Must ensure a project is selected before proceeding.
- This field is mandatory
- VO Information Section: Must only be visible if a group lending project is selected.

#### 10.8.9. Acceptance Criteria:

- The project dropdown menu must display all predefined project options.
- The system must display a validation message if no project is selected and prevent proceeding to the next step.
- If a group lending project is selected, the VO Information section must become visible.
- The user must be able to proceed to the next step if a project is selected and the necessary sections are displayed.
- The project can be inter and intra project
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.9. Quick search to find information of Receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.9.1. User Story:

As a user, I want to quickly search for a receiver member using various search types, so that I can efficiently retrieve and display their information and ensure the necessary details are filled out for transactions.

#### 10.9.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 10.9.3. Actors: BAO

#### 10.9.4. Scope:

- Implementing quick search feature to find sender member information

#### 10.9.5. Pre-condition:

- N/A

#### 10.9.6. Impacted Areas:

- N/A

#### 10.9.7. Mock-up/ Prototypes:

A screenshot of a software interface titled 'Search'. Below it is a 'Search Member by Type' section with a dropdown menu labeled '-Select Type-'.

#### 10.9.8. Requirements:

- Dropdown Menu: Must include the following search types:
  - National ID
  - Smart Card ID
  - Mobile Number
  - Amar Hishab Account
  - Passbook Number
- Search Fields and Button: Display relevant input fields and a search button based on the selected search type.



The screenshot shows a search interface with a blue header labeled 'Search'. Below it, there's a section titled 'Search Member by Type' with a dropdown menu currently set to 'National ID'. To the right of the dropdown is a text input field and a blue 'Search' button.

- Automatic Data Population: VO Information, Member Information, and Savings Account details must be filled out based on the search results.
- Validation Message: "Member must have valid NID or Smart Card ID" if required information is missing.

#### 10.9.9. Acceptance Criteria:

- The dropdown menu must correctly display all search types.
- The appropriate input field and search button must be visible based on the selected search type.
- Entering and submitting the search information must correctly populate the VO Information, Member Information, and Savings Account details.
- If the member lacks a valid National ID or Smart Card ID, the system must prevent the transaction and show the appropriate validation message.
- The system must allow manual entry of VO Information and Member Information if quick search is not used.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.10. Select Demarcation to find out Receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.10.1. User Story:

As a user, I want to provide demarcation information when transferring an amount from other branch to another branch so that the system can process the transfer correctly according to existing business rules.

#### 10.10.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 10.10.3. Actors: BAO

#### 10.10.4. Scope:

- Demarcation Information: Required information for processing transfers between different branches.
- Mandatory Field: Demarcation becomes mandatory when transferring to another branch.

#### 10.10.5. Pre-condition:

- The user must select the option to transfer funds to another branch for the Demarcation section to become mandatory.

#### 10.10.6. Impacted Areas:

- N/A

#### 10.10.7. Mock-up/ Prototypes:

The screenshot shows a search interface with a blue header labeled 'Search'. Below it, there's a section titled 'Search Member by Type' with a dropdown menu currently set to 'Select Type'. To the right of the dropdown are four separate dropdown menus labeled 'Division', 'Region', 'Area', and 'Branch' respectively.

#### 10.10.8. Requirements:

- Mandatory Field: The Demarcation section must be required if the transfer is to another branch.
- Business Rules: The system must handle demarcation as per existing business rules and guidelines

#### 10.10.9. Acceptance Criteria:

- The Demarcation section must become mandatory when transferring funds to another branch.
- The user must be able to input and submit demarcation details as required by the system's business rules.
- If demarcation details are not provided when required, the system must prevent the transfer and display an appropriate validation message.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.



## 10.11. Select VO code for receiver member | Story ID- | Story JIRA ID- (Phase-2)

### 10.11.1. User Story:

As a user, I want to search or input a VO code in the VO Information section so that I can view and verify details associated with the VO, while certain fields are displayed in read-only mode to prevent unauthorized changes.

### 10.11.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 10.11.3. Actors: BAO

### 10.11.4. Scope:

- Conditional display of VO selection interface
- Select or Search VO code

### 10.11.5. Pre-condition:

- User has selected a project that requires VO selection.

### 10.11.6. Impacted Areas:

- N/A

### 10.11.7. Mock-up/ Prototypes:

VO Information				VO Details
VO Code	ERP VO Code	VO Name	Assigned PO	
1	600408	Shombol	DITY DAS RONE	

### 10.11.8. Requirements:

- VO Code Field: Must support search and input functionalities.
- Automatic Population: The system must automatically populate ERP VO Code, VO Name, and Assigned PO based on the entered VO code.
- Read-Only Mode: The ERP VO Code, VO Name, and Assigned PO fields must be displayed in read-only mode to prevent modification.

### 10.11.9. Acceptance Criteria:

- The VO Code field must accept and process search or input actions.
- Upon entering or searching a VO code, the ERP VO Code, VO Name, and Assigned PO must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 10.12. Select member for receiver member | Story ID- | Story JIRA ID- (Phase-2)

### 10.12.1. User Story:

As a user, I want to search or manually input a member number in the Member Information section so that I can view and verify the member's details, which are automatically populated and displayed in read-only mode to ensure accuracy and prevent unauthorized changes.

### 10.12.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

### 10.12.3. Actors: BAO

### 10.12.4. Scope:

- Member Number Field: Allows for searching or inputting of the member number.
- Read-Only Fields: Displays ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number in read-only mode.

### 10.12.5. Pre-condition:



- N/A

#### 10.12.6. Impacted Areas:

- N/A

#### 10.12.7. Mock-up/ Prototypes:

Member Information				Member Details
Member Number	ERP Member Number	Member Name	Member Category	
34	34148924	Ibrahim	Others	
National ID	Smart Card ID	Photo		
1952541314				
Mobile No	Passbook Number			
01734509189	PB-34148924			

#### 10.12.8. Requirements:

- Member Number Field: Must support both search and manual input functionalities.
- Automatic Population: The system must automatically populate ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number based on the entered member number.
- Read-Only Mode: All displayed fields (ERP Member Number, Member Name, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number) must be in read-only mode to prevent editing.
- Member Photo: The system must display the member's photo if it is available in the system and DCS.

#### 10.12.9. Acceptance Criteria:

- The Member Number field must accept and process search or manual input actions.
- Upon entering or searching a member number, the ERP Member Number, Member Name, Member Category, National ID, Smart Card ID, Photo, Mobile No, and Passbook Number must be automatically populated and displayed in read-only mode.
- The read-only fields must be non-editable by the user.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.13. Automatically filled up joint account holder's information of receiver member | Story ID- | Story JIRA ID- (Phase-2)

#### 10.13.1. User Story:

As a user, I want the system to automatically populate joint account holder information if the member has a Amar Hishab account with joint holders, so that I can view and verify all relevant account details efficiently.

#### 10.13.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Balance Transfer Other Branch

#### 10.13.3. Actors: BAO

#### 10.13.4. Scope:

- Automatically filled up joint account holder's information if member has updated joint account holder information

#### 10.13.5. Pre-condition:

- The member must have a Amar Hishab account with joint holders for the information to be populated.

#### 10.13.6. Impacted Areas:

- N/A

#### 10.13.7. Mock-up/ Prototypes:

Joint Account Holder's Information		
Name	Gender	Relationship
National ID	Smart Card ID	Photo
Joint Account Holder Mobile No.		

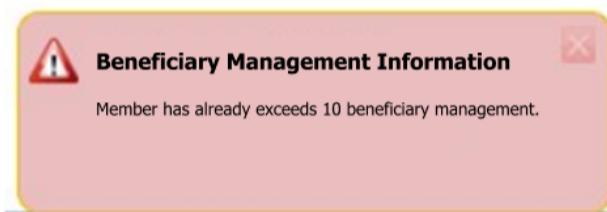


#### 10.13.8. Requirements:

- (k) Automatic Population: The system must automatically retrieve and display joint account holder information if the member has a Amar Hishab account with joint holders.
- (l) Data Fields: Must include relevant joint account holder details (e.g., names, IDs, contact information)

#### 10.13.9. Acceptance Criteria:

- If the member has a Amar Hishab account with joint holders, the joint account holder information must be automatically populated and displayed.
- The displayed joint account holder information must be accurate and complete based on the member's account details.
- A validation message when attempting to add more than 10 beneficiaries: "Member already setup 10 beneficiaries in their Amar Hishab account."



- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.14. Adding new column in Amar Hishab account list | Story ID- | Story JIRA ID- (Phase-2)

#### 10.14.1. User Story:

As a user, I want to view the total number of beneficiaries linked to each Amar Hishab account so that I can quickly assess how many beneficiaries are associated with a specific account.

#### 10.14.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Account List

#### 10.14.3. Actors: BAO

#### 10.14.4. Scope:

- Adding a new column, Total Beneficiary No, in the Amar Hishab Account List.
- Displaying detailed beneficiary information on the Show Amar Hishab Account page in a new table (Beneficiary Management List Information).
- Allowing users to click an edit button for beneficiaries and navigate to the "Edit Amar Hishab Account" page.
- BAOs can remove beneficiaries but cannot edit any other details on the Edit Amar Hishab Account page.

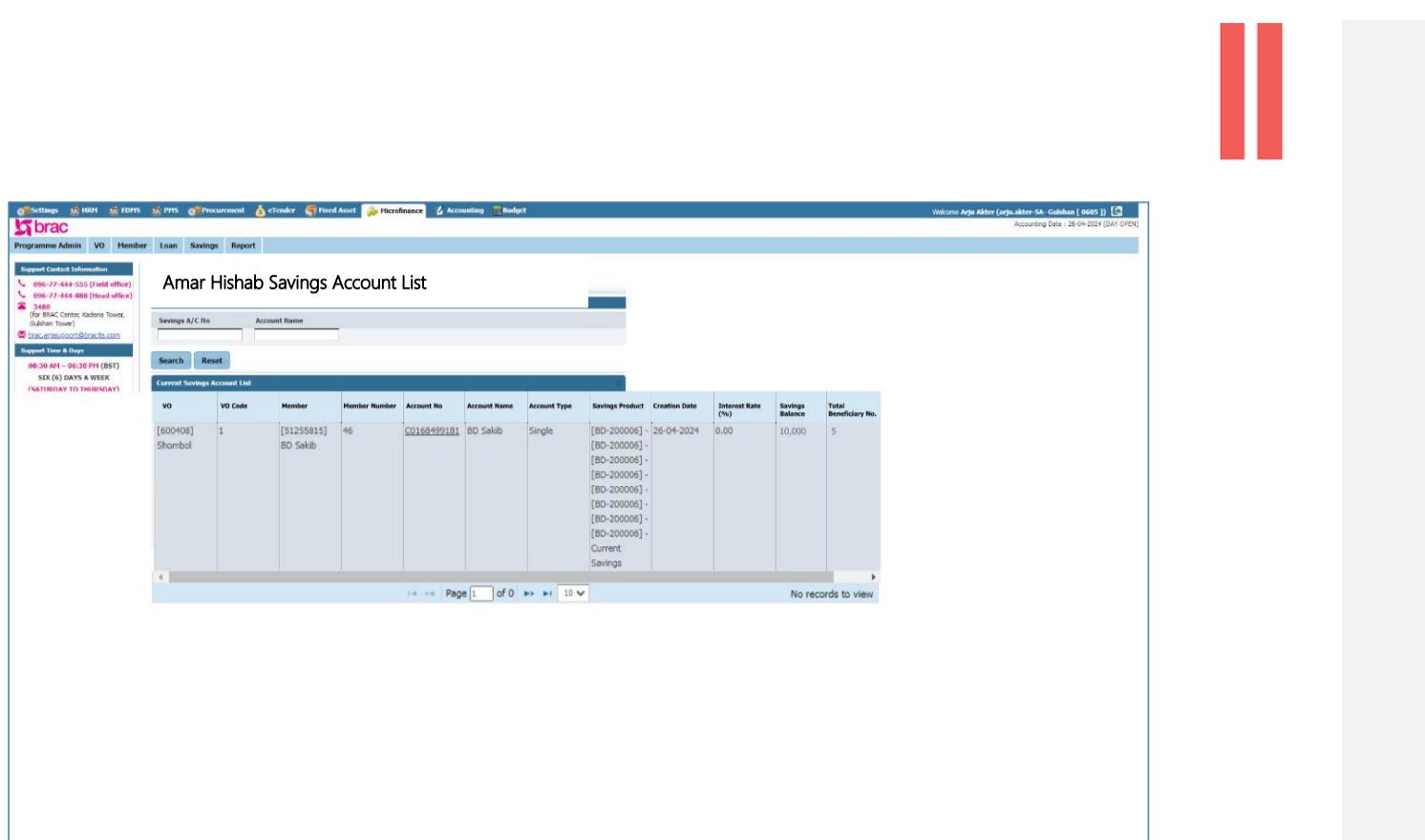
#### 10.14.5. Pre-condition:

- N/A

#### 10.14.6. Impacted Areas:

- Impacted on show Amar Hishab account page

#### 10.14.7. Mock-up/ Prototypes:



#### 10.14.8. Requirements:

- Add a Total Beneficiary No column to the Amar Hishab Account List.
- Clicking on an account number should open the Show Amar Hishab Account page.
- The Show Amar Hishab Account page should display a table named "Beneficiary Management List Information" with the following columns:
  - Project
  - Demarcation
  - Mobile No
  - Member Name
  - VO Code
  - VO
  - Account No
  - Passbook No
  - National ID
  - Smart Card ID
- On clicking the Edit button for a beneficiary, the Edit Amar Hishab Account page should open.
- The existing business logic and validations remain the same.
- Only the BAO has the authority to remove beneficiaries on the Edit Amar Hishab Account page. No other fields are editable.

#### 10.14.9. Acceptance Criteria:

- The Amar Hishab Account List page displays the new Total Beneficiary No column.
- Clicking an account number leads to the Show Amar Hishab Account page.
- The Beneficiary Management List Information table displays all relevant beneficiary details.
- Clicking the Edit button for a beneficiary opens the Edit Amar Hishab Account page.
- The BAO can only remove a beneficiary; all other fields remain non-editable.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.15. UI section update on show Amar Hishab account page | Story ID- | Story JIRA ID- (Phase-2)

#### 10.15.1. User Story:

As a user I want to view the updated UI section of beneficiary management list in show member page so that I can see the beneficiary list at a glance.

#### 10.15.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Account List

#### 10.15.3. Actors: Admin, MF-Prog-Admin, SA

#### 10.15.4. Scope:



- Implementing beneficiary management list information in show Amar Hishab account

#### 10.15.5. Pre-condition:

- N/A

#### 10.15.6. Impacted Areas:

- Balance transfer from own branch and other branch

#### 10.15.7. Mock-up/ Prototypes:

The screenshot shows the BRAC Microfinance system interface. The top navigation bar includes links for Settings, HRM, EDMS, PMS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. The main content area is titled "Show Current Savings Account". It contains several tables and sections:

- Project Information:** Shows the project name as "Microfinance (Dab)".
- VO Information:** Shows the VO VO Code (600468), VO Name (Shompol), and Assigned PO (00255613).
- Member Information:** Shows member details like ERP Member Number (51255815), Member Number (46), Member Name (BD Sakib), and Membership Date (26-04-2024).
- Savings Account Information:** Shows savings account details like Savings A/C No (C0168499181), Account Name (BD Sakib), Creation Date (26-04-2024), and Savings Product (multiple options listed).
- Beneficiary Management List Information:** A table with columns: Project, Demarcation, Member No, Member Name, VO Code, VO, Mobile Number, Account No, Passbook No, Smart ID, and National ID. One row is shown for the member (Member No 46, Member Name UAT Sakib, etc.).

#### 10.15.8. Requirements:

- The Show Amar Hishab Account page should display a table named "Beneficiary Management List Information" with the following columns:
  - Project
  - Demarcation
  - Mobile No
  - Member Name
  - VO Code
  - VO
  - Account No
  - Passbook No
  - National ID
  - Smart Card ID
- On clicking the Edit button for a beneficiary, the Edit Amar Hishab Account page should open.
- The existing business logic and validations remain the same.
- Only the predefined user will be able to edit or remove the beneficiary

#### 10.15.9. Acceptance Criteria:

- The Amar Hishab Account List page displays the new Total Beneficiary No column.
- Clicking an account number leads to the Show Amar Hishab Account page.
- The Beneficiary Management List Information table displays all relevant beneficiary details.
- Clicking the Edit button for a beneficiary opens the Edit Amar Hishab Account page.



- The BAO can only remove a beneficiary; all other fields remain non-editable.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 10.16. Removing beneficiary from edit Amar Hishab account page | Story ID- | Story JIRA ID- (Phase-2)

### 10.16.1. User Story:

As a user I want to remove unnecessary beneficiary from the Amar Hishab account so that I can more important beneficiary in member's Amar Hishab account

### 10.16.2. User Journey:

- Login to ERP
- Go to MF Module
- Go to Savings Tab in menu section
- From the tab select Amar Hishab > Amar Hishab Account List > Edit Amar Hishab account

### 10.16.3. Actors: BAO

### 10.16.4. Scope:

- Implementing removing beneficiary from edit Amar Hishab account

### 10.16.5. Pre-condition:

- N/A

### 10.16.6. Impacted Areas:

- N/A

### 10.16.7. Mock-up/ Prototypes:

Project	Demarcation	Member No	Member Name	VO Code	VO	Mobile Number	Account No	Passbook No	Smart ID	National ID	Action
(15)-Microfinance (Data)		46	UAT Sakib	1	[600468]-Shomrob	01734509189	C01383837474	N/A	N/A	2345678990	<span style="background-color: red;">Inactive</span>

Commented [M24]: Active/Inactive button - beneficiary list

### 10.16.8. Requirements:

- The edit Amar Hishab Account page should display a table named "Beneficiary Management List Information" with inactive button
- **Inactive Button:** Allows users to active specific rows.
- **Active Button:** User will able to see the active limit list. If user press the active button then user will see a popup to inactive the row.

Project	Demarcation	Member No	Member Name	VO Code	VO	Mobile Number	Account No	Passbook No	Smart ID	National ID	Action
(15)-Microfinance (Data)		46	UAT Sakib	1	[600468]-Shomrob	01734509189	C01383837474	N/A	N/A	2345678990	<span style="background-color: green;">Active</span>



#### 10.16.9. Acceptance Criteria:

- Existing business and validation will remain same
- User can active/inactive the beneficiary from the beneficiary management list information
- Then clicks on the correction button. It will impact on balance transfer from own branch and other branch
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 10.17. Beneficiary Configuration for Amar Hishab | Story ID- | Story JIRA ID- (Phase-2)

#### 10.17.1. User Story:

As a user I want to remove unnecessary beneficiary from the Amar Hishab account so that I can more important beneficiary in member's Amar Hishab account

#### 10.17.2. User Journey:

- Login to ERP
- Go to MF Module
- Program Admin
- Savings > Beneficiary Configuration

#### 10.17.3. Actors: SA

#### 10.17.4. Scope:

- Beneficiary Configuration for Amar Hishab account

#### 10.17.5. Pre-condition:

- N/A

#### 10.17.6. Impacted Areas:

- N/A

#### 10.17.7. Mock-up/ Prototypes:

The screenshot shows the BRAC ERP dashboard with various modules like Settings, HRM, EDMS, PHS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. The 'Savings' menu is selected, leading to 'Compulsory Savings Policy' and 'Term Savings Policy'. On the right, there's a 'Pending Task' list. A red box highlights the 'Transaction Limit Setup Policy for Amar Hishab Account' section under 'Savings'.

#### 10.17.8. Requirements:

- Through this UI user can configure the beneficiary management. Based on this user can create up to configurable numbers beneficiary.
- If the configurable data is changed it will be impacted on beneficiary management.
- For example if the Admin is configured 10 beneficiary and later if it is updated and increased then all member can get same facilities.
  - If the Admin is configured 10 beneficiary and later if it is updated and decreased then all member can get same facilities. But in that if member transfers any amount to the beneficiary management in that case there will be a validation message. Member must be updated beneficiary through member profile according to the configurable data.



Beneficiary Management for Amar Hishab

Project \*  
-Select Project-

Beneficiary Limit Setup  
Total Beneficiary Number  
Status  
Active Inactive

Add to Grid

Limit List

Project	Beneficiary Limit	Status

Save Reset

#### 10.17.9. Acceptance Criteria:

- The system must allow the user to configure the maximum number of beneficiaries in the Beneficiary Management UI.
- The configured beneficiary limit must be applied globally to all members.
- If the Admin updates (increases or decreases) the configured number of beneficiaries, the change must automatically reflect for all members.
- If the configured number of beneficiaries is increased, all members should be able to add up to the new limit without restriction.
- If the configured number of beneficiaries is decreased:
  - validation message must be shown when a member tries to make a transaction to a beneficiary list that exceeds the new limit.
  - The member must update their beneficiary list through the Member Profile UI to comply with the updated (reduced) limit.
- The system must prevent transactions to beneficiaries if the member's beneficiary list exceeds the current configured limit.

#### Transactional Case:

##### 1. Balance Transfer through Agami (Sender Branch-open, Receiver Branch-open)-Same Date

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting	Business Date: 3-Jan-25 Open Member's Account Balance:2000	Business Date: 3-Jan-25 Member's Account Balance:7000  Single Voucher  1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25



## 2. Balance Transfer through Agami (Sender Branch-Close, Receiver Branch-Close)

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Close Member's Account Balance:6000	Business Date: 4-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting	Business Date: 3-Jan-25 Close Member's Account Balance:2000	Business Date: 4-Jan-25 Member's Account Balance:7000  Single Voucher  1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

Remarks (BRAC Decision):

This transaction will be showed in ERP Report on next day as the both branch is close on same date.

But this transaction will be showed in Amar Hishab (Update MIS) and Agami Report on same date transaction

## 3. Balance Transfer through Agami (Sender Branch-Open, Receiver Branch-Open)-Different Date

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 2-Jan-25 Open  Member's Account Balance= 6000	Business Date: 3-Jan-25 Member's Account Balance:1000 (After Transfer)  Single Voucher  1. Amar Hishab Savings Withdrawal Posting	Business Date: 2-Jan-25 Open Member's Account Balance:2000	Business Date: 3-Jan-25 Member's Account Balance:7000 (After Receive)  Single Voucher  1. Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

## 4. Balance Transfer through Agami (Sender Branch-Close, Receiver Branch-Open)

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Close  Member's Account Member's Account Balance= 6000	Business Date: 4-Jan-25 Member's Account Balance:1000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting	Business Date: 3-Jan-25 Open Member's Account Balance:2000	Business Date: 4-Jan-25 Member's Account Balance:7000  Single Voucher  1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25



**Remarks (BRAC Decision):**

This transaction will be shown in ERP Report on next day as the sender branch is close and receiver branch is open on same date.

But this transaction will be shown in Amar Hishab (Update MIS) and Agami Report on same date transaction

5. Balance Transfer through ERP (Sender Branch-open, Receiver Branch-open)-Same Date

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 3-Jan-25 Member's Account Balance:1000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting	Business Date: 3-Jan-25 Open Member's Account Balance:2000	Business Date: 3-Jan-25 Member's Account Balance:7000  Single Voucher  1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

6. Balance Transfer through ERP (Sender Branch-Close, Receiver Branch-Close)

Transaction not possible since both branch is closed

7. Balance Transfer through ERP (Sender Branch-Close, Receiver Branch-Open)

Transaction not possible since Sender branch is closed

8. Balance Transfer through ERP and Transitional Data (New Engine of Amar Hishab) (Sender Branch-Open, Receiver Branch-Close)

Transaction Amount	Calendar Date	Sender Branch	Sender Branch Transaction (Voucher posting)	Receiver Branch	Receiver Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
5000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000	Business Date: 4-Jan-25 Member's Account Balance:1000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting	Business Date: 3-Jan-25 Close Member's Account Balance:2000	Business Date: 4-Jan-25 Member's Account Balance:7000  Single Voucher  1. Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

11. Loan Disbursement through Amar Hishab savings account | Feature ID-11-(Phase-1)

11.1. Facilitate direct Loan Disbursement to Amar Hishab Savings option | Story ID- | Story JIRA ID- (Phase-1)

11.1.1 User Story:

As an Authorized User, I want system to provide new disbursement option-Amar Hishab Savings in existing Loan Disbursement UI so that I can disburse loan for members to their Amar Hishab Savings directly.

11.1.2. User Journey:

- Login to ERP



- Select Microfinance Tab from the dashboard
- Select Loan Menu> Loan Disbursement> Loan Disbursement

#### 11.1.3. Actors:

Already configured users.

#### 11.1.4. Scope:

- System will facilitate new loan disbursement option—"Amar Hishab Savings" for disbursing loan directly to Amar Hishab Savings.

#### 11.1.5. Pre-condition:

- Loan Proposal must be setup.
- Loan Proposal must be approved.

#### 11.1.6. Impacted Areas:

- Loan Disbursement
- Refinance (Special)
- Loan Modification
- Delete Disbursed Loan
- Reports
  - Branch Wise Amar Hishab Account Overall Report
  - Member wise Monthly Profit Credit to Amar Hishab Account Report
  - Member wise DPS Debit From Amar Hishab Account Report
  - Member wise Last 10 Transaction History Of Amar Hishab account(Individual Client) Report
  - Borrower wise Loan Disbursement
  - Loan Disbursement Summary
  - Loan Collection Summary
  - On Date Transaction Report
  - Periodical Transaction Information

#### 11.1.7. Mock-up/ Prototypes:

**Loan Disbursement**

**Loan Proposal Information**

Loan Proposal No.	Project Name		
202504-219712206258688	Microfinance (Dabi)		
ERP VO Code	VO Code	VO Name	
277740	2004	ASHRAF PUR PURBOPARA	
ERP Member Number	Member Number	Member Name	Membership Date
53427437	336	Uat Test One	08-03-2025
Product	Sector	Sub-Sector	Scheme
General 24% Reducing (DABI)	Agriculture	Plantation	Apiculture

**Application Date**

2025-03-08
------------

**Proposed Amount** Duration (in months) **Installment Amount**

50000	12	4750
-------	----	------

**No. of Installment** **Interest Rate**

12	24
----	----

**Disbursement Information**

Disbursed Amount	Installment Amount	
50000	4750	
Amount In Words		
Taka Fifty Thousand only		
Duration (in months)	First Repayment Date	
12	2025-04-16	
Mode of Payment		
<input type="radio"/> Cash	<input type="radio"/> Bank	<input checked="" type="radio"/> Amar Hishab Savings

**Account Number \***

Select Savings Account
------------------------

**Micro Insurance?** **Policy Type** **Credit Shield Insurance Expiry Date**

true	SINGLE	2026-03-07
------	--------	------------

**Insurance Premium Information**

Insurance Product	Premium Amount	Brac Commission Amount	Member Commission Amount
Credit Shield Insurance - Dabi	150	0	0

**Disburse** **Reset**

#### 11.1.8. Requirements:

- System will populate new option—"Amar Hishab Savings" in Mode of Payment radio button in the Loan Disbursement UI.



- Upon selecting the option, "Account Number" dropdown field will populate.

Account Number *
Select Savings Account

- This will be mandatory field.
- If not input, the system will show an in-line validation message as: \* Required
- Members active Amar Hishab Savings Account number will be populated in the dropdown.
  - User will select the account number and tap disburse button.
  - This will transfer the loan amount to the Amar Hishab savings account.
- By default "Select Savings Account" option will be populated.



- If a member has no active Amar Hishab Savings Account, then no account number will populate in the dropdown.

- Voucher format:

Example for Project all: If the member -60 .receives one lakh Taka Loan through current Account (Full Disbursement)								
Purpose	Project	Head	Code	Area code	Sub Recon	control	Dr.	Cr.
Voucher for All project	60	Principal Outstanding-	1106010101-01				100000	
Disbursement Voucher	60	Current Accounts Deposit	2104010101-01					100000
(Particulars: Disbursed loan for loan Account# ... )								

- During Loan Modification, if loan amount increases, then voucher will be generated for extra amount as per existing business-

Example for Project all: If the member -60 .Previous disbursement amount-100000..New disbursement amount-110000								
Purpose	Project	Head	Code	Area code	Sub Recon	control	Dr.	Cr.
Voucher for All project	60	Principal Outstanding-	1106010101-01				10000	
Disbursement Voucher	60	Current Accounts Deposit	2104010101-01					10000
(Particulars: Adjustment of wrong disbursement for Loan Account# ... )								

- During Loan Modification, if loan amount decreases, then voucher will be generated for extra amount as per existing business-

Example for Project all: If the member -60 .Previous disbursement amount-100000..New disbursement amount-90000								
Purpose	Project	Head	Code	Area code	Sub Recon	control	Dr.	Cr.
Disbursement Voucher	60	Current Accounts Deposit	2104010101-01				10000	
Voucher for All project	60	Principal Outstanding-	1106010101-01					10000
(Particulars: Adjustment of wrong disbursement for Loan Account# ... )								

➤ During modification, if member's Amar Hishab savings account doesn't have enough balance, in that case there will be validation message—"Member doesn't have enough balance in Amar Hishab savings account to rectify"

- During Delete Loan disbursement, reverse voucher will be generated as per existing business.

- ✓ Also if there is any modification done in loan amount before deleting, in that case voucher for modification will be also reversed with Reverse tag before particulars.
- ✓ If there is already collection done against Loan account, then as per existing business, system will not allow to delete disbursed loan.
- ✓ During delete if member's Amar Hishab account doesn't have enough balance in that case there will be validation "Member doesn't have enough balance in Amar Hishab savings account to rectify"

- Impacted Areas for Amar Hishab Savings:

- Amar Hishab Savings Transaction List.
- Reports:
  - ✓ Member wise Deposit In Amar Hishab Account Report
  - ✓ Member wise Last 10 Transaction History Of Amar Hishab Account(Individual Client) Report
  - ✓ Branch Wise Amar Hishab Account Overall Report
  - ✓ HO Breakup Statement Report.
  - ✓ Branch Reconciliation Details.
    - Members Amar Hishab savings head.
- For all these reports, in the Particulars column(if any), voucher particulars will be shown and in Mode of payment column, "Journal" should be shown

- Impacted Reports for Loan Disbursement to Amar Hishab Savings:

- Loan Disbursement Summary Report
- Borrower wise Loan Disbursement Report



- In Mode of payment column, "Journal" should be shown
  - On Date Transaction Report
  - Periodical Transaction Information Report
  - HO Breakup Statement Report.
  - Branch Reconciliation Details
  
- For Money plant Loan, system should show only "Disburse to Money Plant Savings" option as per existing business and this new option will not be shown for that.
  
- The existing business rules and validation for loan disbursements should remain unchanged.

#### 11.1.9. Acceptance Criteria:

- New Payment Mode Option: "Amar Hishab Savings" is added to the Mode of Payment in Loan Disbursement UI.
  - Upon selection, a mandatory Account Number dropdown appears, showing only active Amar Hishab accounts of the member.
- If no account is selected, the system displays "\* Required". If no active account exists, the dropdown remains empty.
- Disbursement, modification, and deletion vouchers follow existing logic.
- If the Amar Hishab account lacks sufficient balance, a validation shows: "Member doesn't have enough balance in Amar Hishab savings account to rectify".
- All related reports (Amar Hishab & Loan) will show "Journal" in the Mode of Payment column and display voucher particulars in the Particulars column.
- Exclusion for Money Plant Loan: For Money Plant Loans, only the existing "Disburse to Money Plant Savings" option is shown. "Amar Hishab Savings" is excluded.
- All other existing business rules and validations for loan disbursement remain unchanged.

#### Transactional Case:

##### 1. Loan Disbursement (Initial Disbursement)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Disbursement	50000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000	Business Date: 2-Jan-25 Member's Account Balance:56000  Single Voucher  1.Loa Disbursement 2.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS Report impact on ERP	Calendar Date: 3-Jan-25

**Commented [M26]:** ERP transaction DB deposit date report business date and calendar date)  
Amar hishab transaction date report (business date and calendar date)

**Commented [M27R6]:** Need a discussion with Technical Team Lead (Mashuk bhai) regarding this.

**Commented [M28R6]:** After eid

##### 2. Delete Loan Disbursement (Reverse of Loan Disbursement)



Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Delete Loan Disbursement	Disbursed Loan Amount: 50000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:56000	Business Date: 2-Jan-25 Member's Account Balance:6000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting. 2.Loan Disbursement Reverse	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

If during modification if member's Amar Hishab account doesn't have enough balance in that case there will be validation "Member doesn't have enough balance in Amar Hishab savings account to rectify"

### 3. Loan Modification (Increase in Loan Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Modification	Disbursed Loan Amount: Previous-50000 After modify-100000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:56000	Business Date: 2-Jan-25 Member's Account Balance:106000  Single Voucher  1.Extra Loan Disbursement 2.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

### 4. Loan Modification (Decrease in Loan Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Modification	Disbursed Loan Amount: Previous-50000 After modify-30000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:56000	Business Date: 2-Jan-25 Member's Account Balance:36000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting. 2.Extra Loan Disbursement Reverse	Calendar Date: 3-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 3-Jan-25

If during modification if member's Amar Hishab account doesn't have enough balance in that case there will be validation "Member doesn't have enough balance in Amar Hishab savings account to rectify"



## 11.2. Implementing the popup notification for changing | Story ID- | Story JIRA ID- (Phase-1)

### 11.2.1. User Story:

As a user I want to update the mode of payment in loan disbursement through the popup notification after the approval so that user can make further decision before loan disbursement.

### 11.2.2. User Journey:

- Microfinance
- Loan
- Loan Disbursement

### 11.2.3. Actors: BAO

### 11.2.4. Scope:

- Implementing the popup notification in loan disbursement

### 11.2.5. Pre-condition:

- N/A

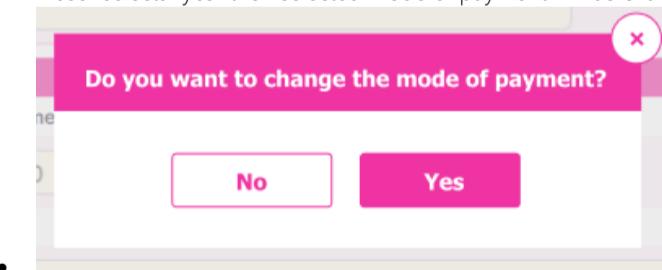
### 11.2.6. Impacted Areas:

- It will impact the existing business and voucher
- If user selects the mode payment in loan proposal setup page then it will impact on the loan disbursement

### 11.2.7. Mock-up/ Prototypes:

### 11.2.8. Requirements:

- Implementing the popup notification in loan disbursement UI.
- Whenever user wants to select the mode of payment the popup notification will be visible
- If user selects the no then by default selected mode of payment will be same
- If user selects "yes" then selected mode of payment will be changed and will impact on the voucher and other existing business.



### 11.2.9. Acceptance Criteria:

- Existing business will remain same
- User can choose to either no or yes.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.



## 12. Loan Proposal setup for Amar Hishab | Feature ID-12

### 12.1. Updated UI for Mode of Payment and Mode of Collection > | Story ID- | Story JIRA ID- (Phase-1)

#### 12.1.1. User Story:

As a user, I want to tag a member during loan proposal so that I can allow a member to give their loan disbursement amount through Amar Hishab account

#### 12.1.2. User Journey:

- Microfinance
- Loan
- Loan Proposal Setup

#### 12.1.3. Actors: BAO (Branch Accountant Officer)

#### 12.1.4. Scope:

- During a Loan Proposal, Member can be selected to pay their mode of payment and mode of collection for loan
- All other functions of the loan proposal UI will remain as existing.

#### 12.1.5. Pre-condition:

- Member must have Amar Hishab account

#### 12.1.6. Impacted Areas:

- Amar Hishab and agami application

#### 12.1.7. Mock-up/ Prototypes:

The screenshot shows the 'Loan Proposal Setup' page of the BRAC MF Dashboard. The main content area is divided into several sections:

- VO Information:** VO Code (1), ERP VO Code (600408), VO Name (Shompol), Assigned PO (DITY DAS RONE).
- Member Information:** Member Number (34), ERP Member Number (34148924), Member Name (Ibrahim), Member Category (Others).
- Loan Information:** Proposal No. (AUTO), Proposal Reference No. (IBD-10036), Product (IBD-10036 General 24% Reducing (DAB)), Frequency (Weekly (12 month - 45 installment)).
- Sector:** Sector (0055) Trading, Scheme (3040) Clothes.
- Proposed Amount:** 30000, Amount In Words (Thirty Thousand only).
- Mode of Payment:** Control Disbursement? (No), Direct Debit Instruction (DDI)? (Yes).
- Insurance Information:** Most Insurance? (Yes), Policy Type (Single).
- Nominee Information:** Three sections for Nominee 1, 2, and 3, each with fields for Name, Date of Birth, Relationship, National ID, Birth Certificate Number, Passport No., Smart Card ID, and Mobile Number.
- Insurance Premium Information:** Insurance Product (228 Credit Shield Insurance - Dabi), Premium Amount (00), Insurance Rate (3).
- Payment Account Collection:** Select Mode of Payment (Bank), Current Savings Account Name, Current Savings Account Number, Account Type, Savings Balance.

Fig: Loan Proposal UI

#### 12.1.8. Requirements:

- System will introduce new fields under the loan information section in "Loan Proposal Setup" page.
- Mode of Collection for loan repayment collection:**
  - In Mode of collection section for Direct Debit Instruction (DDI) there are two options
    - Yes
    - No
  - If user selects "No" then the process will be systematically maintained through the backend.
  - If user selects "YES" then user will be able to see three below checkbox
    - Then New Filed will be introduced "Direct Debit Instruction (DDI) Mode" dropdown
    - In the dropdown user will be able to see



### Direct Debit Instruction (DDI) Mode

Select Direct Debit Instruction (DDI) Mode

Select Direct Debit Instruction (DDI) Mode

Bank

Mobile Wallet

- Amar Hishab Account

- Bank

Mode of Collection

Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Bank
Bank Account Number	Routing Number
Select Bank Account Number	

a.

- Mobile Wallet

Mode of Collection

Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Mobile Wallet
Collection Sub Type	Wallet Number
Auto Debit with Rocket	

a.

- Amar Hishab Account

Mode of Collection

Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Amar Hishab Account
Collection Sub Type	Amar Hishab Account Number
Fund Transfer with Amar Hishab Account	

a.

Commented [M29]: Branch bank

- Consent paper will be taken from member for this purpose.
- Mode of Payment for loan collection:
- Loan installment excess amount transfer to Amar Hishab while different loan collection
  - a. As the transaction for Loan will be in business date and transaction in Amar Hishab will be in Calendar date, there will be MIS FIS mismatch for Amar Hishab transactions.
    - i. To remove this mismatch introducing the Amar Hishab middleware system.
  - b. In Mode of collection section for Central Disbursement there are two options
    - i. Yes
    - ii. No
  - c. If user selects "NO" then user will be able to see three below radio button
    - i. Cash
      - By default cash is selected
    - ii. Mobile Wallet
    - iii. Bank (Branch Account No)
    - iv. Amar Hishab Account No
  - d. If user selects "YES" then user will be able to see three below checkbox
    - i. Then New Filed will be introduced "Central Disbursement Mode" dropdown
    - ii. In the dropdown user will be able to see

### Central Disbursement Mode

Select Central Disbursement Mode

Select Central Disbursement Mode

Bank

Mobile Wallet

- Bank



a.  
- Mobile Wallet

#### 12.1.9. Acceptance Criteria:

- User can select/unselect mode of collection(for loan collection) selection in Loan proposal UI
- This mode of payment is optional. It will not impact on voucher.
- System displays appropriate validation messages as explained in the details requirements
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.
- Transfer the extra loan amount to Amar Hishab if user is paid advanced loan collection.

## 12.2. Premium Collection Mode of Payment > | Story ID- | Story JIRA ID- (Phase-2)

#### 12.2.1. User Story:

As a user I want to set mode of payment for premium collection so I can collect premium collection amount through that selected mode of payment.

#### 12.2.2. User Journey:

- Microfinance
- Loan
- Loan Proposal Setup

#### 12.2.3. Actors: BAO (Branch Accountant Officer)

#### 12.2.4. Scope:

- During loan proposal user will be able to select mode of payment for premium collection.

#### 12.2.5. Pre-condition:

- A Member must have Amar Hishab Account

#### 12.2.6. Impacted Areas:

- Premium Collection
- Voucher

#### 12.2.7. Mock-up/Prototypes:

#### 12.2.8. Requirements:

- System will introduce one section and three radio buttons under mode of payment.
- **Select Mode of Premium Amount Collection:**
  1. It is a **mandatory** requirement.
  2. **Cash:** If user selects cash, User will take premium collection through cash during loan proposal.
  3. **Amar Hishab account:** If user selects Amar Hishab account, four new fields will be autogenerated where below fields will be shown:
    - I. Account Name
    - II. A/C No
    - III. Account Type
    - IV. Savings Balance
  4. For **Joint** Savings account type, user must have to be the **main account** holder otherwise during the loan proposal save system will show validation message –  
*'Member have to be main account holder to use current a/c for premium amount collection'*
  5. **Rocket Wallet:** If user selects Rocket wallet, User will take premium collection through Rocket wallet during loan proposal.



- a. When Selecting the rocket wallet the rocket wallet number will be visible. It is read only mode.
  - b. *System will display below mentioned in-line validation if member's Rocket information is not available in member profile.*
    - i. 'Member's wallet number is not available, please update in member profile.'
    - ii. Validated missing fields will be highlighted.
- **Voucher:** According to the selection criteria premium collection amount voucher will be posted.
    - 1. **Cash:** Existing Voucher
    - 2. **Amar Hishab account:** for Amar Hishab account the bellow voucher will be posted.

#### 12.2.9. Acceptance Criteria:

- User will be able to chose premium amount collection payment mode during the loan proposal.
- According to the selection of Premium amount collection mode, premium amount collection will be occur.
- Premium amount collection voucher will be posted according to the selection.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

12.2.10.

### 12.3. Tag a Member For Digital Disbursement | Story ID- | Story JIRA ID- (Phase-1)

#### 12.3.1. User Story:

As a user, I want to add digital disbursement section in loan proposal UI so that I can mark member for digital disbursement.

#### 12.3.2. User Journey:

- Microfinance
- Loan
- Loan Proposal Setup

12.3.3. Actors: BAO (Branch Accountant Officer)

#### 12.3.4. Scope:

- During a Loan Proposal, Member can be selected to their digital disbursement mode.
- All other functions of the loan proposal UI will remain as existing.

#### 12.3.5. Pre-condition:

- A Member must have Rocket Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.

#### 12.3.6. Impacted Areas:

- Member Select/Deselect for Digital Disbursement and DDI
- Reports – Automatic list generation for Auto debit/DDI/Direct Disbursement
- Consent paper

#### 12.3.7. Mock-up/ Prototypes:

Fig: Loan Proposal UI

#### 12.3.8. Requirements:

- System will introduce two section under the loan information section in "Loan Proposal Setup" page.
- Digital Rocket Disbursement:
- Mode of Payment for loan collection:
  - In Mode of collection section for Central Disbursement there are two options
    - Yes
    - No
  - If user selects "NO" then user will be able to see three below radio button
    - Cash
      - By default cash is selected
    - Mobile Wallet
    - Bank (Branch Account No)
    - Amar Hishab Account No
  - If user selects "YES" then user will be able to see three below checkbox
    - Then New Filed will be introduced "Central Disbursement Mode" dropdown
    - In the dropdown user will be able to see

#### Central Disbursement Mode



- Bank

Mode of Payment  
Central Disbursement?  
Yes  No   
Central Disbursement Mode  
Bank  
Bank Account Number  
Select Bank Account Number  
Routing Number

a.  
- Mobile Wallet

Mode of Payment  
Central Disbursement?  
Yes  No   
Central Disbursement Mode  
Mobile Wallet  
Payment Sub Type  
Digital payment with Rocket  
Wallet Number

a.

#### 12.3.9. Acceptance Criteria:

- User can select/unselect mode of digital disbursement selection in Loan proposal UI
- System auto populates the rocket info (Number & Routing no) based on selection
- System displays appropriate validation messages as explained in the details requirements
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 12.4. Tag a Member for DDI (Direct Debit Instruction) | Story ID- | Story JIRA ID- (Phase-1)

#### 12.4.1. User Story:

As a user, I want to add digital disbursement section in loan proposal UI so that I can mark member for DDI.

#### 12.4.2. User Journey:

- Microfinance
- Loan
- Loan Proposal Setup

#### 12.4.3. Actors: BAO (Branch Accountant Officer)

#### 12.4.4. Scope:

- During a Loan Proposal, Member can be selected to their DDI mode.
- All other functions of the loan proposal UI will remain as existing.

#### 12.4.5. Pre-condition:

- A Member must have Rocket Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.

#### 12.4.6. Impacted Areas:

- Member Select/Deselect for Auto Disbursement and DDI
- Reports – Automatic list generation for Auto debit/DDI/Direct Disbursement
- Consent paper

#### 12.4.7. Mock-up/ Prototypes:

The screenshot shows the 'Loan Proposal Setup' page in the BRAC system. The main title is 'Loan Proposal Setup'. On the left, there's a sidebar with various menu items like 'Loan proposal', 'Loan Proposal Setup', 'Loan Proposal List', 'Approve Loan', etc. The main content area has several sections: 'Project' (Project Name: [15] Microfinance (Dabi)), 'VO Information' (VO Code: 1, ERP VO Code: 605408, VO Name: Shombol, Assigned PO: DTY DAS RONE), 'Member Information' (Member Number: 34, ERP Member Number: 34148924, Member Name: Ibrahim, Member Category: Others), 'Loan Information' (Proposal No: AUTO, Proposal Reference No: [BD-10038] General 24% Reducing (DABI), Frequency: Weekly [12 month - 45 installment], Sector: [0005] Trading, Scheme: [3040] Clothes), 'Amount In Words' (Take Thirty Thousand only), 'Proposed Duration in Months' (12), 'No. of Installment' (45), 'Interest Rate' (24), 'Installment Amount' (750), 'Application Date' (2024-04-26), 'Remarks' (Loan User: SelfMember), 'Mode of Payment' (Central Disbursement: Yes, Bank Account Number: Select, Routing Number: Single), 'Mode of Collection' (Direct Debit Instruction (DDI): Yes, Bank Account Number: Select, Routing Number: Single), 'Insurance Information' (Micro Insurance: Yes, Policy Type: Single), 'Nominee Information' (Nominee 1, Nominee 2, Nominee 3 fields), 'Insurance Premium Information' (Insurance Product: [23] Credit Shield Insurance - Dabi, Premium Amount: 90, Insurance Rate: 3), 'Minimum amount collection' (Select Mode of Payment: Cash, Amar Hishab, Net Wallet, Bank, Current Savings Account Name: Select, Current Savings Account Number: Select, Account Type: Select, Savings Name: Select). At the bottom, there are 'Save' and 'Reset' buttons, and links for 'Copyright © 2024 BRAC, Bangladesh. All rights reserved.', 'Term & Conditions', and 'Privacy & Policy'.

Figure 1: tagging DDI for a Member

#### 12.4.8. Requirements:

- System will introduce new fields under the loan information section in "Loan Proposal Setup" page.
- Mode of Collection for loan repayment collection:
  - In Mode of collection section for Direct Debit Instruction (DDI) there are two options
    - Yes
    - No
  - If user selects "No" then the process will be systematically maintained through the backend.
  - If user selects "YES" then user will be able to see three below checkbox
    - Then New Filed will be introduced "Direct Debit Instruction (DDI) Mode" dropdown
    - In the dropdown user will be able to see

#### Direct Debit Instruction (DDI) Mode

The screenshot shows a dropdown menu titled 'Select Direct Debit Instruction (DDI) Mode'. The options listed are 'Bank', 'Mobile Wallet', and 'Amar Hishab Account'. The 'Bank' option is highlighted with a pink background.



- Bank

Mode of Collection	
Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Bank
Bank Account Number	Routing Number
Select Bank Account Number	

a.

- Mobile Wallet

Mode of Collection	
Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Mobile Wallet
Collection Sub Type	Wallet Number
Auto Debit with Rocket	

a.

- Amar Hishab Account

Mode of Collection	
Direct Debit Instruction (DDI)?	Direct Debit Instruction (DDI) Mode
<input checked="" type="radio"/> Yes <input type="radio"/> No	Current Savings
Collection Sub Type	Current Savings Account Number
Fund Transfer with Current Savings Account	

a.

- Consent paper will be taken from member for this purpose.

#### 12.4.9. Acceptance Criteria:

- User can select/unselect mode of collection(for loan collection) selection in Loan proposal UI
- System auto populates the rocket info (Number & Routing no) based on selection
- System displays appropriate validation messages as explained in the details requirements
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 12.5. View the mode of payment in show loan proposal | Story ID- | Story JIRA ID- (Phase-1)

#### 12.5.1. User Story:

As a user I want to view the updated loan proposal so that I can see the mode of payment from show loan proposal list.

#### 12.5.2. User Journey:

- Microfinance
- Loan
- Loan Proposal List

#### 12.5.3. Actors: BAO

#### 12.5.4. Scope:

- Implemented the new design in show loan proposal list's view

#### 12.5.5. Pre-condition:

- Must be setup a loan proposal

#### 12.5.6. Impacted Areas:

- Member's Loan proposal list view
- Impacted on DCS and smart PO
- Impacted on Rocket, SCB, HSBC CR

#### 12.5.7. Mock-up/ Prototypes:



The screenshot shows the 'Show Loan Proposal' page in the BRAC ERP system. The page is divided into several sections:

- Project Information:** Includes Project Name (Microfinance), Project ID (0001), and Project Status (ACTIVE).
- VO Information:** Shows VO Name (BRAC) and VO Date (1).
- Member Information:** Details about the member (Sohib A Hasan, 38, National ID 53010244, Status ACTIVE, etc.).
- Proposal Details:** Includes Product (General 24% Reducing DA88), Sector (Housing), Housing Type (Housing (Residential) in urban area for individual person), Proposed Amount (807300), and Interest Rate (24%).
- Amount & Term:** Shows Take Two Thousand only, Proposed Duration in Months (12), Instalment Amount (807300), Application Date (2024-08-28), and Interest Rate (24).
- Mode of Payment:** This section is highlighted with a red border. It includes fields for Mode of Payment (Cash) and Mode of Collection (Cash). It also lists Insurance Product Information (Crest Shield Insurance - DA88), Premium Amount (20), Brac Commission Amount (0), and Member Commission Amount (0).
- Co-Borrower Information:** Details about the co-borrower (Dilshad, 30, National ID 195244114, Birth Certificate No, Passport No, Smart Card ID).
- Premium Amount Collection:** Shows Mode of Payment for Premium Amount Collection (Cash).

At the bottom left, it says "Copyright © 2024 BRAC, Bangladesh. All rights reserved." At the bottom right, there are links for "Term & Conditions" and "Privacy & Policy".

#### 12.5.8. Requirements:

- Implement the mode of payment in show loan proposal

#### 12.5.9. Acceptance Criteria:

- User can view the updated information in show loan proposal.
- Existing business flows and remains same
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 12.6. Edit the mode of payment in loan proposal | Story ID | Story JIRA ID

#### 12.6.1. User Story:

As a user I want to edit the mode of payment from the loan proposal edit option so that I can update the mode of payment from the loan proposal UI

#### 12.6.2. User Journey:

- Microfinance
- Loan
- Loan Proposal List

#### 12.6.3. Actors:

BAO

#### 12.6.4. Scope:

- Implementing the editing scope of mode of payment

#### 12.6.5. Pre-condition:

- Must have a loan proposal

#### 12.6.6. Impacted Areas:

- N/A

#### 12.6.7. Mock-up/ Prototypes:

**Commented [M210]:** Mode of payment sub type modification-disbursement

#### 12.6.8. Requirements:

- (m) Implementing editing feature of mode of payment

#### 12.6.9. Acceptance Criteria:

- User can change the mode of payment before loan approval from this page.
- Existing business flows remains same
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 12.7. Implementing the popup notification for changing | Story ID- | Story JIRA ID- (Phase-1)

#### 12.7.1. User Story:

As a user I want to update the mode of payment in loan disbursement through the popup notification after the approval so that user can make further decision before loan disbursement.

#### 12.7.2. User Journey:

- Microfinance
- Loan
- Loan Disbursement

#### 12.7.3. Actors:

#### 12.7.4. Scope:



- Implementing the popup notification in loan disbursement

#### 12.7.5. Pre-condition:

- N/A

#### 12.7.6. Impacted Areas:

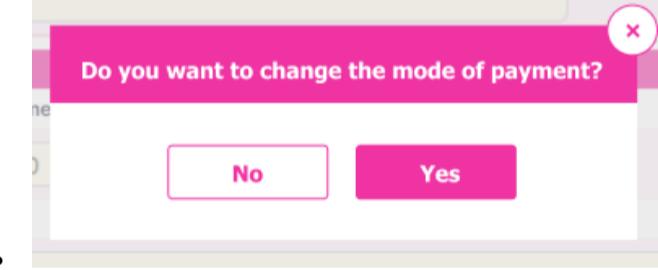
- It will impact the existing business and voucher
- If user selects the mode payment in loan proposal setup page then it will impact on the loan disbursement

#### 12.7.7. Mock-up/ Prototypes:

The screenshot shows the 'Loan Disbursement' setup page. At the top, there's a header with the project name 'Microfinance (Datal)' and VO Name 'HAZARI BARI'. Below this, there are sections for 'Loan-Proposal Information', 'Disbursement Information', and 'Member Information'. A prominent modal dialog box is overlaid on the page, asking 'Do you want to change the mode of payment?'. The 'Yes' button is highlighted in pink.

#### 12.7.8. Requirements:

- Implementing the popup notification in loan disbursement UI.
- Whenever user wants to select the mode of payment the popup notification will be visible
- If user selects the no then by default selected mode of payment will be same
- If user selects "yes" then selected mode of payment will be changed and will impact on the voucher and other existing business.



#### 12.7.9. Acceptance Criteria:

- Existing business will remain same
- User can choose to either no or yes.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.



**Transactional Case:**

1. Loan Collection - Different Date (Alternative Solution - Triggered from Amar Hishab)--- **Approved**

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection - Different Date Alternative Solution - Triggered transaction from Amar Hishab	1280 Collection Schedule Date: 15 Jan	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance: 501280	Business Date: 15-Jan-25 Member's Account Balance:50000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting 2.Loan collection	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

2. Loan Collection - Same Date

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection - Same Date	1280 Collection Schedule Date: 15 Jan	15-Jan-25	Business Date: 15-Jan-25 Open Member's Account Balance: 501280	Business Date: 15-Jan-25 Member's Account Balance:50000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Loan collection	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

3. Loan Collection Modification (Increase in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection Modification	Collection Amount: Previous-5000 After modify- 6000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:4000	Business Date: 14-Jan-25 Member's Account Balance:3000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Extra Loan collection	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25



#### 4. Loan Collection Modification (Decrease in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection Modification	Collection Amount: Previous-5000 After modify-4000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:6000	Business Date: 14-Jan-25 Member's Account Balance:7000 Single Voucher  1.Extra Loan collection reverse. 2.Amar Hishab Savings Collection Posting	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

#### 5. Loan Collection Delete

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection Delete	Collection Amount-5000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:0	Business Date: 14-Jan-25 Member's Account Balance:5000 Single Voucher  1.Loan collection reverse. 2.Amar Hishab Savings Collection Posting	Calendar Date: 15-Jan-25  <b>Member's Account Balance Update MIS</b>	Calendar Date: 15-Jan-25

### 13. Transaction Limit Setup for Amar Hishab Account based on loan proposal | Feature ID-13-(Phase-2)

#### 13.1. <New two dropdown for transaction limit list setup for own branch and other branch > | < Story ID> | <Story JIRA ID> (Phase-2)

##### 13.1.1. User Story:

As a user, I want to have two new dropdown menus under the Savings section for managing transaction limit setup policies specific to Amar Hishab Accounts Other Branch so that I can configure transaction limits accurately for different operational scenarios.

##### 13.1.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- New dropdown menu will be under savings

##### 13.1.3. Actors: Admin, Digital Support Team

##### 13.1.4. Scope:

- Creation of a new dropdown menu in the specified location.
- Linking the dropdown menu to the relevant transaction limit setup functionality.

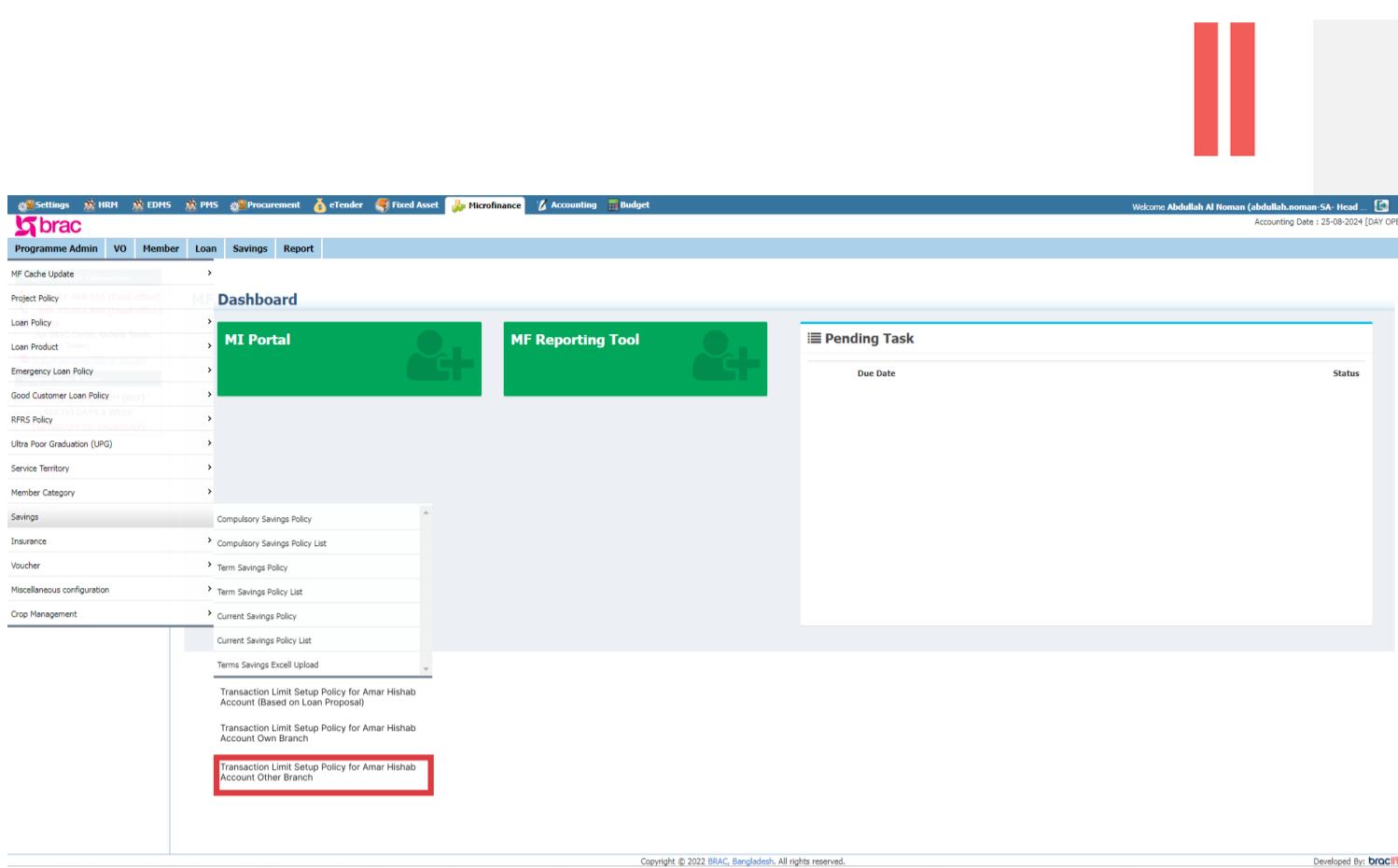
##### 13.1.5. Pre-condition:

- User has access to the ERP system and the MF module

##### 13.1.6. Impacted Areas:

- N/A

##### 13.1.7. Mock-up/ Prototypes:



**13.1.8. Requirements:**

- (n) Add two dropdown menus in the Savings section under Program Admin:
- (o) Transaction Limit Setup Policy for Amar Hishab Account Other Branch.
- (p) Dropdown menus should display all relevant policy options.
- (q) Allow Program Admins to select and save a policy for each dropdown.
- (r) Enable backend validation for policy selections.

**13.1.9. Acceptance Criteria:**

- The dropdown menus should appear under the Savings section in the Program Admin module.
- Each dropdown should list relevant policy options for Amar Hishab Accounts.

**13.1.10. Exceptions:**

### 13.2. <UI Screen of Transaction Limit Setup Policy for Amar Hishab Account Other branch> | <Story JIRA ID> (Phase-2)

**13.2.1. User Story:**

As a user , I want to configure transaction limits for Amar Hishab Accounts under specific projects using a structured UI so that I can manage daily and monthly transaction thresholds effectively for each project and transaction type.

**13.2.2. User Journey:**

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab Savings account Other Branch

**13.2.3. Actors:** Admin, Digital Support Team

**13.2.4. Scope:**

- Design and development of a new user interface for transaction limit setup.
- Implementation of the required fields and functionalities.

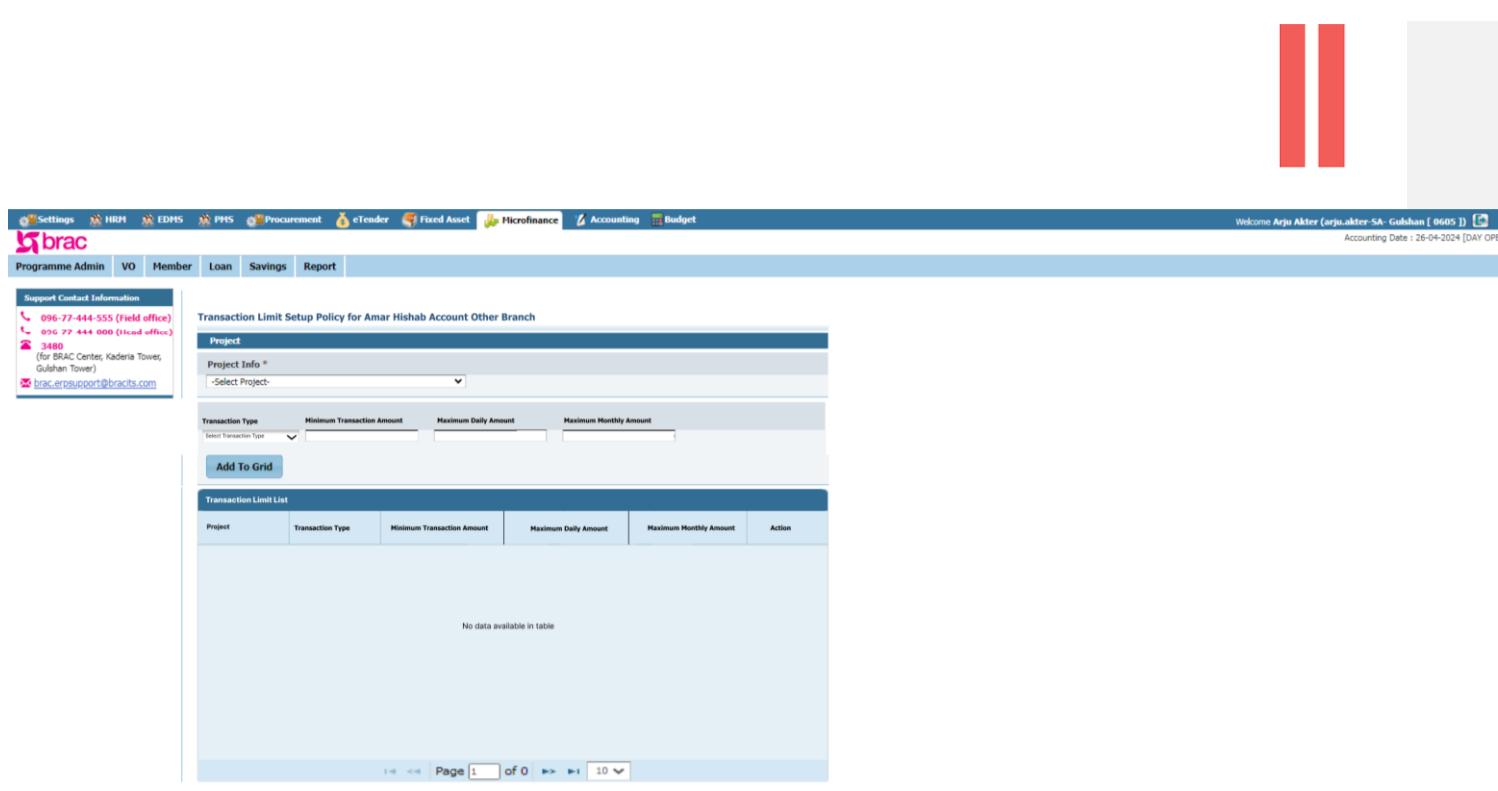
**13.2.5. Pre-condition:**

- N/A

**13.2.6. Impacted Areas:**

- N/A

**13.2.7. Mock-up/ Prototypes:**



### 13.2.8. Requirements:

- **Project Info Dropdown**
  - Display the six predefined projects with names and codes.
- **Transaction Type Dropdown**
  - List "Amar Hishab Collection" and "Amar Hishab Withdrawal."
  - Mark this dropdown as mandatory.
- **Numeric Input Fields**
  - Minimum Transaction amount
  - Maximum Daily Amount (Numeric).
  - Maximum Monthly Amount (Numeric).
- **Add to Grid Button**
  - Populate the **Transaction Limit List** table with the entered data when clicked.
- **Transaction Limit List Table**
  - Display the following columns:
    - Project Name with Project Code
    - Transaction Type
    - Minimum Transaction amount
    - Maximum Daily Amount (Numeric).
    - Maximum Monthly Amount (Numeric).
    - Action (Active/Inactive button).
    - Initially, no data should appear in the table.
- **Active/Inactive Button**
  - Toggle between active and inactive states for any row in the table.
- **Editing Existing Data**
  - Clicking a numeric field in a table row populates the input fields and changes the **Add to Grid** button to an **Update** button.
- **Validation and Errors**
  - Ensure that all fields are filled before adding to the grid.
  - Prevent duplicate entries for the same project and transaction type.

### 13.2.9. Acceptance Criteria:

- The Project Info Dropdown should display the six predefined projects with their names and codes.
- The Transaction Type Dropdown must display "Amar Hishab Collection" and "Amar Hishab Withdrawal" and should be mandatory.
- Users can input numeric values for the daily and monthly transaction limits.
- The Add to Grid button should populate the Transaction Limit List table with valid entries.
- The Transaction Limit List table must display the correct data in columns.
- Users can toggle the active/inactive status of a row using action buttons.
- Clicking on a numeric column in the table must populate the input fields, and the Add to Grid button must change to an Update button.
- Validation errors must be displayed for incomplete or invalid inputs.
- Month should be from 1<sup>st</sup> date of the month to last date of the month.

### 13.2.10. Exceptions:

- If no projects are available, display a "No projects available" message in the Project Info Dropdown.
- Prevent users from adding duplicate entries for the same project and transaction type.

## 13.3. <Project Selection from the Dropdown > | <Story JIRA ID> (Phase-2)

### 13.3.1. User Story:

As a user, I want to select a project from the dropdown menu in the Project Section, So that I can set up limits for the Amar Hishab savings account accurately and ensure all necessary information is provided.

### 13.3.2. User Journey:



- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.3.3. **Actors:** Admin, Digital Support Team

13.3.4. **Scope:**

- Implementation of a dropdown list for project selection.
- Validation to ensure a project is selected before proceeding.

13.3.5. **Pre-condition:**

- N/A

13.3.6. **Impacted Areas:**

- Disbursement and transfer limit functionality in the Agami app.
- Project selection and transaction limit operations within the ERP.

13.3.7. **Mock-up/ Prototypes:**

#### Transaction Limit Setup Policy for Amar Hishab Account Own Branch

Project
<b>Project Info *</b>
-Select Project-

13.3.8. **Requirements:**

- The Project Info dropdown must include six specific projects: [15] - Microfinance (Dabi), [104] – NCDP, [279] – BCUP, [351] – SCDP, [225] - Agri Business Development Project, [60] - Progoti.
- Selection of a project from the dropdown is mandatory.
- A validation message will be populated as per existing business.

13.3.9. **Acceptance Criteria:**

- The Project Info dropdown is displayed and contains the six specified projects.
- The user must select a project before proceeding.
- If the user tries to add to grid or save without selecting a project, the validation message appears.
- The selected project is accurately reflected in the Limit List table upon adding.
- The user is able to successfully add data to the Limit List table after selecting a project.

13.3.10. **Exceptions:**

### 13.4. < Transaction Selection from the Dropdown > | <Story JIRA ID> (Phase-2)

13.4.1. **User Story:**

As a user I want a mandatory dropdown for selecting transaction types specific to Amar Hishab Accounts so that I can configure and manage policies for either Amar Hishab Collection or Amar Hishab Withdrawal effectively.

13.4.2. **User Journey:**

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.4.3. **Actors:** Admin, Digital Support Team

13.4.4. **Scope:**

- Introduce a mandatory dropdown for Transaction Type in the Savings module under Program Admin.
- The dropdown must include the following options:
  - 1.1.1..1. Amar Hishab Collection
  - 1.1.1..2. Amar Hishab Withdrawal
- Ensure seamless integration with the existing Transaction Limit Setup Policy UI.

13.4.5. **Pre-condition:**

- The user must have Program Admin access to the Savings module.
- The backend should support fetching the dropdown options dynamically or via static configuration.
- The dropdown must be mandatory, ensuring no policy can be saved without selecting a transaction type.

13.4.6. **Impacted Areas:**

- N/A

13.4.7. **Mock-up/ Prototypes:**

Project
<b>Project Info *</b>
[15] - Microfinance (Dabi)

Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount
Amar Hishab Collection	1000	100000	500000

**Add To Grid**



#### 13.4.8. Requirements:

- Dropdown Creation
- Add a dropdown labeled Transaction Type to the relevant section of the UI.
- Dropdown Options
  - Include the following two options:
    - Amar Hishab Collection
    - Amar Hishab Withdrawal
- Minimum transaction amount is optional and it can be 0. Also, If user wants to create any limit for amar hishab other branch with 0 and later it can be changed if he wish.
- Maximum daily amount and maximum monthly amount is mandatory.
- Minimum transaction amount is 5 digit Daily Maximum limit is 5 digit and monthly maximum limit is 7 digit.
- Minimum transaction amount is less than or equal to maximum monthly daily amount
- Maximum daily amount is less than or equal to maximum monthly amount.

#### 13.4.9. Acceptance Criteria:

- The Transaction Type Dropdown must be visible in the Transaction Limit Setup Policy UI.
- The dropdown must include the options Amar Hishab Collection and Amar Hishab Withdrawal.
- Users cannot proceed without selecting a value from the dropdown.
- An appropriate error message, e.g., "Please select a Transaction Type", must appear if the field is left empty.

#### 13.4.10. Exceptions:

### 13.5. <Minimum transaction amount, maximum daily amount, maximum monthly amount insert > | <Story JIRA ID> **(Phase-2)**

#### 13.5.1. User Story:

As a user I want to input numeric values for daily and monthly transaction limits and save them to a grid, so that I can enforce precise transaction policies for Amar Hishab Accounts.

#### 13.5.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

#### 13.5.3. Actors: Admin, Digital Support Team

#### 13.5.4. Scope:

- Add numeric input fields for Minimum transaction Amount, Maximum Daily Amount, Maximum Monthly Amount.
  - 1.1.1.1. Minimum transaction amount can be 0 or greater than and negative value is not allowed.
- Include validation for numeric values (e.g., no negative or non-numeric entries).
- Introduce an Add to Grid button for saving the entered data to a transaction limits table.
- All of this section is mandatory.

#### 13.5.5. Pre-condition:

- N/A

#### 13.5.6. Impacted Areas:

- N/A

#### 13.5.7. Mock-up/ Prototypes:

Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount
Amar Hishab Collection	1000	100000	500000

#### 13.5.8. Requirements:

- Numeric Input Fields
  - Add fields for:
    - Minimum Daily Amount
    - Maximum Daily Amount
    - Maximum Monthly Amount
  - Ensure the fields accept positive numeric values only.
- Validation
  - Prevent submission if any field is empty or contains invalid data.
  - Show a user-friendly error message, e.g., "All fields must be filled with valid numeric values."
- Add to Grid Button
  - Enable the button only when all fields are valid and populated.
  - Save the entered data to the Transaction Limit List table.
- Transaction Limit List Table
  - Display the entered values in appropriate columns in the grid.

#### 13.5.9. Acceptance Criteria:



- The UI displays four numeric input fields: Minimum/Maximum Daily Amount and Minimum/Maximum Monthly Amount.
- Users can input only positive numeric values in these fields.
- The **Add to Grid** button remains disabled until all fields are valid and populated.
- On clicking **Add to Grid**, the entered data is added to the Transaction Limit List table.
- The grid displays the added data in appropriate columns.
- If any field contains invalid data or is left empty, the system shows an error message and prevents the addition.

13.5.10. Exceptions:

### 13.6. <Add to Grid and Limit List table > | <Story JIRA ID>

#### 13.6.1. User Story:

As a user I want to add, view, edit, and manage transaction limits in a table format so that I can maintain and modify transaction policies for Amar Hishab Accounts efficiently.

#### 13.6.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.6.3. Actors: Admin, Digital Support Team

#### 13.6.4. Scope:

- Implement an Add to Grid button to populate the Transaction Limit List table.
- Display a table with the following columns:
  - 1.1.1.1. Project Name with Project Code
  - 1.1.1.2. Transaction Type
  - 1.1.1.3. Minimum Transaction Amount
  - 1.1.1.4. Maximum Daily Amount
  - 1.1.1.5. Maximum Monthly Amount
  - 1.1.1.6. Action (Active/Inactive toggle)
- Enable editing of values directly from the table with auto-population in input fields.
- Introduce functionality to toggle Active/Inactive states for each row

#### 13.6.5. Pre-condition:

- N/A

#### 13.6.6. Impacted Areas:

- N/A

#### 13.6.7. Mock-up/ Prototypes:

The screenshot shows a user interface for managing transaction limits. At the top, there is a form with four input fields: 'Transaction Type' (dropdown menu showing 'Amar Hishab Collection'), 'Minimum Transaction Amount' (text input '1000'), 'Maximum Daily Amount' (text input '100000'), and 'Maximum Monthly Amount' (text input '500000'). Below this form is a blue button labeled 'Add To Grid'. Below the button is a table header titled 'Transaction Limit List' with columns: Project, Transaction Type, Minimum Transaction Amount, Maximum Daily Amount, Maximum Monthly Amount, and Action. The main body of the table is empty and displays the message 'No data available in table'. At the bottom of the table is a navigation bar with icons for page navigation and a page number indicator 'Page 1 of 0'.

#### 13.6.8. Requirements:

- Add to Grid Button
- Populate the Transaction Limit List table with data from input fields.
- Ensure the button is disabled until all fields are valid.
- Transaction Limit List Table
- Columns:
  - Project Name with Project Code
  - Transaction Type



- Minimum Transaction Amount
- Maximum Daily Amount
- Maximum Monthly Amount
- Action
- Initialize with no data.
  - Active/Inactive Toggle
- Display Active or Inactive buttons in the Action column based on the row's current state.
- Clicking Active changes the status to Inactive, and vice versa.
- Edit Functionality
  - Clicking any numeric column allows the user to update values.
  - Auto-populate corresponding input fields with the selected row's data.
  - Replace the Add to Grid button with an Update button when editing.
- Validation and Data Persistence
  - Ensure numeric values are positive and valid.
- Save changes to the backend upon clicking Add to Grid or Update.

#### 13.6.9. Acceptance Criteria:

- The Add to Grid button adds valid input data to the table.
- The table displays the following columns with correct data:
  - Project Name with Project Code
  - Transaction Type
  - Minimum/Maximum Daily and Monthly Amounts
  - Action
- The Action column shows Active/Inactive buttons based on the row state.

The screenshot shows the 'Transaction Limit Setup Policy' page for the 'Amar Hishab Account Other Branch'. The page has a header with the Brac logo and navigation links. On the left, there's a sidebar with 'Support Contact Information' including phone numbers and an email address. The main content area has a 'Project Info' dropdown set to 'Select Project'. Below it is a table titled 'Transaction Limit List' with columns: Project, Transaction Type, Minimum Transaction Amount, Maximum Daily Amount, Maximum Monthly Amount, and Action. Two rows are shown, both for 'Microfinance (Dabi)' under 'Amar Hishab Collection' with values 1000, 1000, 50000, and buttons for 'Inactive' and 'Active'.

- Clicking on the active button user can do inactive and clicking on the inactive button user can do the active the policy.
- The Update button replaces the Add to Grid button when editing a row.
- When clicking on the project user can go to edit page

The screenshot shows the 'Edit Transaction Limit Setup Policy' page for the 'Amar Hishab Account Other Branch'. It has a 'Project' section with a dropdown menu showing '[15] - Microfinance (Dabi)'. Below is a table with columns: Transaction Type (dropdown with 'Amar Hishab Collection'), Minimum Transaction Amount (1000), Maximum Daily Amount (100000), and Maximum Monthly Amount (50000). At the bottom is a large blue 'Update' button.

- 13.7. Exceptions:

#### 13.8. Dropdown menu of transaction limit of Amar Hishab account | Story ID- | Story JIRA ID- (Phase-2)



### 13.8.1. User Story:

As a user, I want to have a new dropdown menu for transaction limit setup to easily access the feature.

### 13.8.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.  
1.1.1.1. New dropdown menu will be under savings

### 13.8.3. Actors: Admin, Digital Support Team

### 13.8.4. Scope:

- Creation of a new dropdown menu in the specified location.
- Linking the dropdown menu to the relevant transaction limit setup functionality.

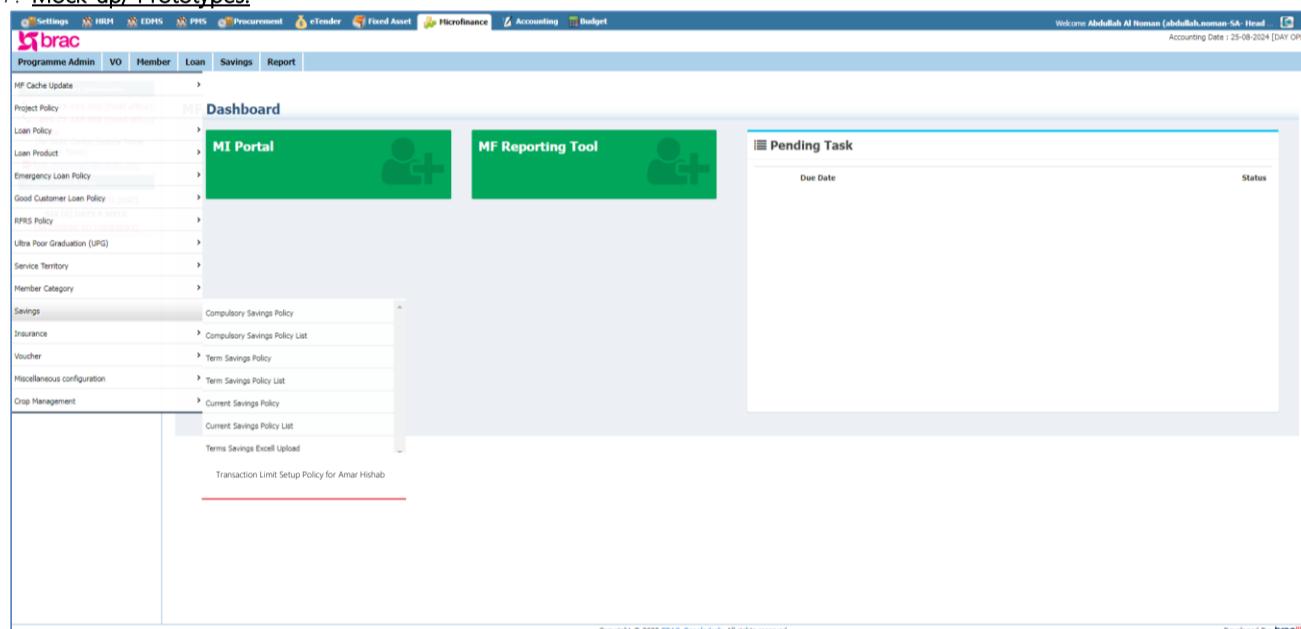
### 13.8.5. Pre-condition:

- User has access to the ERP system and the MF module

### 13.8.6. Impacted Areas:

- Amar Hishab and agami application

### 13.8.7. Mock-up/ Prototypes:



### 13.8.8. Requirements:

- The dropdown menu should be clearly labeled and easily identifiable.
- The dropdown menu name will be "transaction limit setup policy for Amar Hishab account"
- The dropdown options should be relevant to transaction limit setup.
- The dropdown menu should link to the appropriate functionality upon selection.

### 13.8.9. Acceptance Criteria:

- The new dropdown menu is visible in the specified location.
- The dropdown options are accurate and relevant.
- Clicking on a dropdown option correctly navigates to the corresponding transaction limit setup feature.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 13.9. UI Screen of transaction limit setup for Amar Hishab account | Story ID- | Story JIRA ID- (Phase-2)

### 13.9.1. User Story:

As a user, I want a user-friendly interface to set transaction limits for Amar Hishab accounts in transaction limit setup policy

### 13.9.2. User Journey:

- Login to ERP
- Go to MF Module



- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.9.3. Actors: Admin, Digital Support Team

13.9.4. Scope:

- Design and development of a new user interface for transaction limit setup.
- Implementation of the required fields and functionalities.

13.9.5. Pre-condition:

- N/A

13.9.6. Impacted Areas:

- N/A

13.9.7. Mock-up/ Prototypes:

The screenshot shows a web-based application interface for managing transaction limits. At the top, there's a navigation bar with various modules like Settings, HRM, EDMS, PMS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. The main content area has a header 'Transaction Limit Setup Policy for Current Savings Account'. Below this, there's a 'Project' section with a dropdown menu labeled 'Select Project'. Underneath is a table titled 'Limit List' with columns for Project, Minimum Disbursement Amount, Maximum Disbursement Amount, Daily Limit, Monthly Limit, and Action. A message 'No data available in table' is displayed. At the bottom, there are pagination controls showing 'Page 1 of 0' and a dropdown for '10' items per page.

13.9.8. Requirements:

- Project Info dropdown is mandatory and displayed.
- Dropdown includes six projects:
  - [15] - Microfinance (Dabi)
  - [104] – NCDP
  - [279] – BCUP
  - [351] – SCDP
  - [225] - Agri Business Development Project
  - [60] - Progoti.
- Disbursement Amount Section includes fields for Minimum Disbursement Amount, Maximum Disbursement Amount, Daily Transfer Limit, and Monthly Transfer Limit, all of which are editable.
- Add to Grid button is present.
- Limit List table includes columns for Project, Minimum Disbursement Amount, Maximum Disbursement Amount, Daily Transfer Limit, Monthly Limit, and Action.
- Limit List table initially displays "No data available in table" when empty.
- Pagination controls are present.

13.9.9. Acceptance Criteria:

- Project Info dropdown is visible and requires selection.
- Dropdown contains the six specified project options.
- Disbursement Amount fields accept and display numeric data correctly.
- Add to Grid button successfully adds data to the Limit List table.
- Limit List table initially shows "No data available in table" when there are no entries.
- Limit List table displays accurate data when populated.
- Pagination controls work as expected when there is more data than can fit on one page.
- The UI is responsive and functions without errors.
- Input fields validate and accept appropriate data types.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.



- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 13.10. Set project for transaction limit list | Story ID- | Story JIRA ID- (Phase-2)

#### 13.10.1. User Story:

As a user, I want to select a project from the dropdown menu in the Project Section, So that I can set up limits for the Amar Hishab account accurately and ensure all necessary information is provided.

#### 13.10.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

#### 13.10.3. Actors: Admin, Digital Support Team

#### 13.10.4. Scope:

- Implementation of a dropdown list for project selection.
- Validation to ensure a project is selected before proceeding.

#### 13.10.5. Pre-condition:

- N/A

#### 13.10.6. Impacted Areas:

- Disbursement and transfer limit functionality in the Agami app.
- Project selection and transaction limit operations within the ERP.

#### 13.10.7. Mock-up/ Prototypes:

Project	Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Limit	Monthly Limit	Action
Microfinance (Dabi)			500	12000	

#### 13.10.8. Requirements:

- The Project Info dropdown must include six specific projects: [15] - Microfinance (Dabi), [104] – NCDP, [279] – BCUP, [351] – SCDP, [225] - Agri Business Development Project, [60] - Progoti.
- Selection of a project from the dropdown is mandatory.
- A validation message will be populated as per existing business.

#### 13.10.9. Acceptance Criteria:

- The Project Info dropdown is displayed and contains the six specified projects.
- The user must select a project before proceeding.
- If the user tries to add to grid or save without selecting a project, the validation message appears.
- The selected project is accurately reflected in the Limit List table upon adding.
- The user is able to successfully add data to the Limit List table after selecting a project.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 13.11. Disbursement amount input for limit setup section with add to grid | Story ID- | Story JIRA ID- (Phase-2)

#### 13.11.1. User Story:

As a user, I want to input only numeric values for the Minimum Disbursement Amount, Maximum Disbursement Amount, Daily Transfer Limit, and Monthly Transfer Limit fields, So that I can ensure accurate and valid data entry, and correctly add this data to the Limit List table, with the project selection remaining unchanged and set to read-only mode after creation.



#### 13.11.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.11.3. Actors: Digital Support Team, Admin

#### 13.11.4. Scope:

- Implementation of input fields for disbursement amount limits and transfer limits.
- Validation to ensure only numeric values are entered.
- Implementation the "Add to grid button"

#### 13.11.5. Pre-condition:

- N/A

#### 13.11.6. Impacted Areas:

- Impacted on Agami app

#### 13.11.7. Mock-up/ Prototypes:

Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Transfer Limit	Monthly Transfer Limit
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

**Add To Grid**

#### 13.11.8. Requirements:

- The Minimum Disbursement Amount, Maximum Disbursement Amount, Daily Transfer Limit, and Monthly Transfer Limit fields must only accept numeric input (0-9).
- The Add to Grid button must add the entered numeric values to the Limit List table.
- The Disbursement Amount fields must be cleared after clicking Add to Grid.
- The Project selection field must remain unchanged and be set to read-only mode after creating a transfer limit for a specific project.
- Setting up limit list is dependent on the loan disbursement.

#### 13.11.9. Acceptance Criteria:

- Numeric input validation is enforced for all specified fields.
- Clicking Add to Grid adds the data to the Limit List table correctly.
- The Disbursement Amount fields are cleared after adding to the grid.
- The Limit List table displays the newly added data correctly.
- The Project selection field remains the same and is set to read-only mode after the limit is added.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 13.12. Limit List Table with Active and Inactive in transaction setup with save button | Story ID- | Story JIRA ID- (Phase-2)

#### 13.12.1. User Story:

As a user, I want to be able to delete specific transfer limits from the Limit List table, create multiple transfer limits, and save the setup, So that I can manage transfer limits efficiently, ensure only relevant limits are applied, and save my configurations accurately.

#### 13.12.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

13.12.3. Actors: Digital Support Team, Admin

#### 13.12.4. Scope:

- Deletion of entries from the Limit List table
- Creation of multiple transfer limits
- Pagination of the Limit List table
- Saving of transfer limits and redirection to the new page



- Validation and error handling related to the save process

#### 13.12.5. Pre-condition:

- The user must have created or added transfer limits to the Limit List table.

#### 13.12.6. Impacted Areas:

- Balance transfer from member's Amar Hishab account to another member's Amar Hishab account
- Agami Application

#### 13.12.7. Mock-up/ Prototypes:

Project	Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Limit	Monthly Limit	Action
[15] - Microfinance (Dakk)	10000	50000	5000	12000	<button>Remove</button>
[15] - Microfinance (Dakk)	10000	50000	5000	12000	<button>Edit</button>

#### 13.12.8. Requirements:

- The Limit List table must include a Remove button in the Action column for each entry.
- Users can delete entries from the Limit List table by clicking the Remove button.
- Users can create and add multiple transfer limits to the Limit List table.
- If no disbursement amount is entered, a validation message "Update at least one disbursement amount and transfer limit" must be displayed.
- If changes are made in the Disbursement Amount section but the Add to Grid button is not clicked, the data should not be saved.
- The system must ensure that transaction limits are saved against the specific project and can be edited later from another menu.
- The transaction limits must impact the Agami app and be dependent on loan disbursement of the project.

#### 13.12.9. Acceptance Criteria:

- Remove button in the Limit List table effectively deletes the selected entry.
- Users can create and add multiple transfer limits, and the Limit List table pagination works correctly.
- Validation message appears if no disbursement amounts are entered before saving.
- Data must be added to the Limit List table only if the Add to Grid button is clicked.
- The system correctly saves and updates transaction limits for the selected project.
- The transaction limits affect the Agami app as expected.
- Changes to transfer limits impact related areas appropriately.
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

### 13.13. Update transaction limit list in transaction limit setup policy for Amar Hishab account | Story ID- | Story JIRA ID- (Phase-2)

#### 13.13.1. User Story:

As a user, I want to be able to set transaction limits for Amar Hishab Accounts based on project configurations, so that I can manage and control the transaction limits efficiently within the system without requiring manual entry for pre-set project limits.

#### 13.13.2. User Journey:

- Login to ERP
- Go to MF Module



- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit List for Amar Hishab account

13.13.3. **Actors:** Digital Support Team, Admin

13.13.4. **Scope:**

- Setting up transaction limits for Amar Hishab Accounts.
- Automated population of limit data when selecting a project associated with predefined limits.
- Activation and deactivation of limit lists without manual deletion.

13.13.5. **Pre-condition:**

- N/A

13.13.6. **Impacted Areas:**

- N/A

13.13.7. **Mock-up/ Prototypes:**

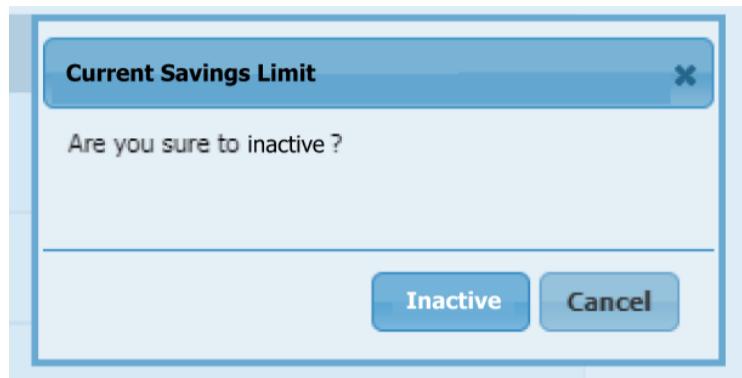
Project	Minimum Disbursement Amount	Maximum Disbursement Amount	Daily Limit	Monthly Limit	Action
[15] - Microfinance (Dak)	10000	50000	500	12000	<button>Inactive</button>
[15] - Microfinance (Dak)	50001	100000	500	12000	<button>Active</button>

13.13.8. **Requirements:**

- The Transaction Limit Setup page should open when accessed.
- The project information dropdown should list all available projects.
- Upon selecting a project with predefined limits, the following fields in the limit list table should auto-populate:
  - Minimum Disbursement Amount
  - Maximum Disbursement Amount
  - Monthly Limit
  - Daily Limit
- When limit data is populated from a project:
  - The "Update" button should replace the "Add to Grid" button.
- Users cannot remove limit list entries directly.
- Users should be able to activate or deactivate limits:
  - An active limit list item can be deactivated using an "Active" button.
  - An inactive limit list item can be reactivated using an "Inactive" button.

13.13.9. **Acceptance Criteria:**

- Project Selection:
  - Upon selecting a project associated with predefined limits, the limit list table should auto-populate with accurate data.
  - If limit data exists for the selected project, the "Update" button should be displayed instead of the "Add to Grid" button.
- Inactivation: Users can deactivate any active limit entry by clicking the "Active" button.
- Reactivation: Users can reactivate any inactive limit entry by clicking the "Inactive" button.
- No Direct Deletion: Users should not have the option to delete any limit entry directly.
- Button Visibility: "Update" and "Add to Grid" buttons are shown contextually based on the selected project's predefined limit configuration.
- A popup notification appears confirming the inactive: "Are you sure to inactive? 'Inactive' and 'Cancel.'"



- User can press the inactive button on any row to active specific entries.
- A popup notification appears confirming the inactive: "Are you sure to active? 'Active' and 'Cancel.'"
- Authorized users can successfully do necessary steps for the Amar Hishab Savings the ERP system.
- Any updates in the ERP system are immediately synchronized with the Amar Hishab system and Agami application.

## 14. Transaction Limit Policy Setup | Feature ID-14-(Phase-1)

### 14.1. <New two dropdown for transaction limit list setup for own branch and other branch > | < Story ID> | <Story JIRA ID> (Phase-1)

#### 14.1.1. User Story:

As a user, I want to have two new dropdown menus under the Savings section for managing transaction limit setup policies specific to Amar Hishab Accounts Other Branch so that I can configure transaction limits accurately for different operational scenarios.

#### 14.1.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings
- New dropdown menu will be under savings

#### 14.1.3. Actors: Admin, Digital Support Team

#### 14.1.4. Scope:

- Creation of a new dropdown menu in the specified location
- Linking the dropdown menu to the relevant transaction limit setup functionality.

#### 14.1.5. Pre-condition:

- User has access to the ERP system and the MF module

#### 14.1.6. Impacted Areas:

- N/A

#### 14.1.7. Mock-up/ Prototypes:

#### 14.1.8. Requirements:

- (s) Add two dropdown menus in the Savings section under Program Admin;



- (t) Transaction Limit Setup Policy for Amar Hishab Account Other Branch.
- (u) Dropdown menus should display all relevant policy options.
- (v) Allow Program Admins to select and save a policy for each dropdown.
- (w) Enable backend validation for policy selections.

#### 14.1.9. Acceptance Criteria:

- The dropdown menus should appear under the Savings section in the Program Admin module.
- Each dropdown should list relevant policy options for Amar Hishab Accounts.

#### 14.1.10. Exceptions:

### 14.2. <UI Screen of Transaction Limit Setup Policy for Amar Hishab Account Other Branch > | <Story JIRA ID> (Phase-1)

#### 14.2.1. User Story:

As a user , I want to configure transaction limits for Amar Hishab Accounts under specific projects using a structured UI so that I can manage daily and monthly transaction thresholds effectively for each project and transaction type.

#### 14.2.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings
- Select Transaction Limit setup policy for Amar Hishab Savings account Other Branch

#### 14.2.3. Actors: Admin, Digital Support Team

#### 14.2.4. Scope:

- Design and development of a new user interface for transaction limit setup.
- Implementation of the required fields and functionalities.

#### 14.2.5. Pre-condition:

- N/A

#### 14.2.6. Impacted Areas:

- N/A

#### 14.2.7. Mock-up/ Prototypes:

The screenshot shows a web-based application interface for managing transaction limits. At the top, there's a navigation bar with various modules like Settings, HRM, EDMS, PMS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. Below the navigation, there's a header with 'Welcome Arju Akter [arju.akter-SA: Goldhan (0605)]' and 'Accounting Date : 26-04-2024 [DAY OPEN]'. The main content area is titled 'Transaction Limit Setup Policy for Amar Hishab Account Other Branch'. It features a 'Project Info' dropdown with a placeholder '-Select Project-' and a 'Transaction Type' dropdown with a placeholder 'Select Transaction Type'. Below these is a table titled 'Transaction Limit List' with columns: Project, Transaction Type, Minimum Transaction Amount, Maximum Daily Amount, Maximum Monthly Amount, and Action. A button labeled 'Add To Grid' is located above the table. A message 'No data available in table' is centered below the table. At the bottom, there are navigation buttons for 'Page 1 of 0' and a dropdown for selecting a page number (10).

#### 14.2.8. Requirements:

- **Project Info Dropdown**
  - Display the six predefined projects with names and codes.
- **Transaction Type Dropdown**
  - List "Amar Hishab Collection" and "Amar Hishab Withdrawal."
  - Mark this dropdown as mandatory.
- **Numeric Input Fields**
  - Minimum Transaction amount
  - Maximum Daily Amount (Numeric)
  - Maximum Monthly Amount (Numeric)
- **Add to Grid Button**
  - Populate the **Transaction Limit List** table with the entered data when clicked.
- **Transaction Limit List Table**
  - Display the following columns:
    - Project Name with Project Code
    - Transaction Type
    - Minimum Transaction amount
    - Maximum Daily Amount (Numeric)



- Maximum Monthly Amount (Numeric)
- Action (Active/Inactive button).
- Initially, no data should appear in the table.
- Active/Inactive Button
  - Toggle between active and inactive states for any row in the table.
- Editing Existing Data
  - Clicking a numeric field in a table row populates the input fields and changes the Add to Grid button to an Update button.
- Validation and Errors
  - Ensure that all fields are filled before adding to the grid.
  - Prevent duplicate entries for the same project and transaction type.

#### 14.2.9. Acceptance Criteria:

- The Project Info Dropdown should display the six predefined projects with their names and codes.
- The Transaction Type Dropdown must display "Amar Hishab Collection" and "Amar Hishab Withdrawal" and should be mandatory.
- Users can input numeric values for the daily and monthly transaction limits.
- The Add to Grid button should populate the Transaction Limit List table with valid entries.
- The Transaction Limit List table must display the correct data in columns.
- Users can toggle the active/inactive status of a row using action buttons.
- Clicking on a numeric column in the table must populate the input fields, and the Add to Grid button must change to an Update button.
- Validation errors must be displayed for incomplete or invalid inputs.
- Month should be from 1<sup>st</sup> date of the month to last date of the month.

#### 14.2.10. Exceptions:

- If no projects are available, display a "No projects available" message in the Project Info Dropdown.
- Prevent users from adding duplicate entries for the same project and transaction type.

### 14.3. <Project Selection from the Dropdown> | <Story JIRA ID> (Phase-1)

#### 14.3.1. User Story:

As a user, I want to select a project from the dropdown menu in the Project Section, So that I can set up limits for the Amar Hishab savings account accurately and ensure all necessary information is provided.

#### 14.3.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings
- Select Transaction Limit setup policy for Amar Hishab account

#### 14.3.3. Actors: Admin, Digital Support Team

#### 14.3.4. Scope:

- Implementation of a dropdown list for project selection.
- Validation to ensure a project is selected before proceeding.

#### 14.3.5. Pre-condition:

- N/A

#### 14.3.6. Impacted Areas:

- Disbursement and transfer limit functionality in the Agami app.
- Project selection and transaction limit operations within the ERP.

#### 14.3.7. Mock-up/ Prototypes:

#### Transaction Limit Setup Policy for Amar Hishab Account Own Branch

Project
<b>Project Info *</b>
-Select Project-

#### 14.3.8. Requirements:

- The Project Info dropdown must include six specific projects: [15] - Microfinance (Dabi), [104] – NCDP, [279] – BCUP, [351] – SCDP, [225] – Agri Business Development Project, [60] - Progoti.
- Selection of a project from the dropdown is mandatory.
- A validation message will be populated as per existing business.

#### 14.3.9. Acceptance Criteria:

- The Project Info dropdown is displayed and contains the six specified projects.
- The user must select a project before proceeding.
- If the user tries to add to grid or save without selecting a project, the validation message appears.
- The selected project is accurately reflected in the Limit List table upon adding.
- The user is able to successfully add data to the Limit List table after selecting a project.

#### 14.3.10. Exceptions:

### 14.4. <Transaction Selection from the Dropdown> | <Story JIRA ID> (Phase-1)

#### 14.4.1. User Story:

As a user I want a mandatory dropdown for selecting transaction types specific to Amar Hishab Accounts so that I can configure and manage policies for either Amar Hishab Collection or Amar Hishab Withdrawal effectively.

#### 14.4.2. User Journey:

- Login to ERP



- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings
- Select Transaction Limit setup policy for Amar Hishab account

I4.4.3. **Actors:** Admin, Digital Support Team

I4.4.4. **Scope:**

- Introduce a mandatory dropdown for Transaction Type in the Savings module under Program Admin
- The dropdown must include the following options:
  - 1.1.1.1. Amar Hishab Collection
  - 1.1.1.2. Amar Hishab Withdrawal
- Ensure seamless integration with the existing Transaction Limit Setup Policy UI.

I4.4.5. **Pre-condition:**

- The user must have Program Admin access to the Savings module
- The backend should support fetching the dropdown options dynamically or via static configuration
- The dropdown must be mandatory, ensuring no policy can be saved without selecting a transaction type

I4.4.6. **Impacted Areas:**

- N/A

I4.4.7. **Mock-up/ Prototypes:**

Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount
Amar Hishab Collection	1000	100000	500000

I4.4.8. **Requirements:**

- Dropdown Creation
- Add a dropdown labeled Transaction Type to the relevant section of the UI.
- Dropdown Options
  - Include the following two options:
    - Amar Hishab Collection
    - Amar Hishab Withdrawal
- Minimum transaction amount is optional and it can be 0. Also, If user wants to create any limit for amar hishab other branch with 0 and later it can be changed if he wish.
- Maximum daily amount and maximum monthly amount is mandatory.
- Minimum transaction amount is 5 digit Daily Maximum limit is 5 digit and monthly maximum limit is 7 digit.
- Minimum transaction amount is less than or equal to maximum monthly daily amount
- Maximum daily amount is less than or equal to maximum monthly amount.

I4.4.9. **Acceptance Criteria:**

- The Transaction Type Dropdown must be visible in the Transaction Limit Setup Policy UI
- The dropdown must include the options Amar Hishab Collection and Amar Hishab Withdrawal.
- Users cannot proceed without selecting a value from the dropdown.
- An appropriate error message, e.g., "Please select a Transaction Type", must appear if the field is left empty.

I4.4.10. **Exceptions:**

## 14.5. <Minimum transaction amount, maximum daily amount, maximum monthly amount insert > | <Story JIRA ID> (Phase-1)

I4.5.1. **User Story:**

As a user I want to input numeric values for daily and monthly transaction limits and save them to a grid, so that I can enforce precise transaction policies for Amar Hishab Accounts.

I4.5.2. **User Journey:**

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings
- Select Transaction Limit setup policy for Amar Hishab account

I4.5.3. **Actors:** Admin, Digital Support Team

I4.5.4. **Scope:**

- Add numeric input fields for Minimum transaction Amount, Maximum Daily Amount, Maximum Monthly Amount.
  - 1.1.1.1. Minimum transaction amount can be 0 or greater than and negative value is not allowed.
- Include validation for numeric values (e.g., no negative or non-numeric entries)
- Introduce an Add to Grid button for saving the entered data to a transaction limits table.
- All of this section is mandatory.

I4.5.5. **Pre-condition:**

- N/A



#### 14.5.6. Impacted Areas:

- N/A

#### 14.5.7. Mock-up/ Prototypes:

Project

Project Info \*

[15] - Microfinance (Dabi)

Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount
Amar Hishab Collection	1000	100000	500000

Add To Grid

#### 14.5.8. Requirements:

- Numeric Input Fields
  - Add fields for:
    - Minimum Daily Amount
    - Maximum Daily Amount
    - Maximum Monthly Amount
  - Ensure the fields accept positive numeric values only.
- Validation
  - Prevent submission if any field is empty or contains invalid data.
  - Show a user-friendly error message, e.g., "All fields must be filled with valid numeric values."
- Add to Grid Button
  - Enable the button only when all fields are valid and populated.
  - Save the entered data to the Transaction Limit List table.
- Transaction Limit List Table
  - Display the entered values in appropriate columns in the grid.

#### 14.5.9. Acceptance Criteria:

- The UI displays four numeric input fields: Minimum/Maximum Daily Amount and Minimum/Maximum Monthly Amount.
- Users can input only positive numeric values in these fields.
- The Add to Grid button remains disabled until all fields are valid and populated.
- On clicking Add to Grid, the entered data is added to the Transaction Limit List table.
- The grid displays the added data in appropriate columns.
- If any field contains invalid data or is left empty, the system shows an error message and prevents the addition.

#### 14.5.10. Exceptions:

### 14.6. <Add to Grid and Limit List table> | <Story JIRA ID> (Phase-1)

#### 14.6.1. User Story:

As a user I want to add, view, edit, and manage transaction limits in a table format so that I can maintain and modify transaction policies for Amar Hishab Accounts efficiently.

#### 14.6.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Program Admin Tab
- From dropdown select Savings.
- Select Transaction Limit setup policy for Amar Hishab account

#### 14.6.3. Actors: Admin, Digital Support Team

#### 14.6.4. Scope:

- Implement an Add to Grid button to populate the Transaction Limit List table
- Display a table with the following columns:
  - 1.1.1.1. Project Name with Project Code
  - 1.1.1.2. Transaction Type
  - 1.1.1.3. Minimum Transaction Amount
  - 1.1.1.4. Maximum Daily Amount
  - 1.1.1.5. Maximum Monthly Amount
  - 1.1.1.6. Action (Active/Inactive toggle)
- Enable editing of values directly from the table with auto-population in input fields.
- Introduce functionality to toggle Active/Inactive states for each row

#### 14.6.5. Pre-condition:

- N/A

#### 14.6.6. Impacted Areas:

- N/A

#### 14.6.7. Mock-up/ Prototypes:

Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount
Amar Hishab Collection	1000	100000	500000

**Add To Grid**

**Transaction Limit List**

Project	Transaction Type	Minimum Transaction Amount	Maximum Daily Amount	Maximum Monthly Amount	Action
No data available in table					

Page 1 of 0 | 10

#### 14.6.8. Requirements:

- Add to Grid Button
- Populate the Transaction Limit List table with data from input fields.
- Ensure the button is disabled until all fields are valid.
- Transaction Limit List Table
- Columns:
  - Project Name with Project Code
  - Transaction Type
  - Minimum Transaction Amount
  - Maximum Daily Amount
  - Maximum Monthly Amount
  - Action
- Initialize with no data
- Active/Inactive Toggle
- Display Active or Inactive buttons in the Action column based on the row's current state.
- Clicking Active changes the status to Inactive, and vice versa.
- Edit Functionality
  - Clicking any numeric column allows the user to update values.
  - Auto-populate corresponding input fields with the selected row's data.
  - Replace the Add to Grid button with an Update button when editing.
- Validation and Data Persistence
  - Ensure numeric values are positive and valid.
  - Save changes to the backend upon clicking Add to Grid or Update.

#### 14.6.9. Acceptance Criteria:

- The Add to Grid button adds valid input data to the table.
- The table displays the following columns with correct data:
  - Project Name with Project Code
  - Transaction Type
  - Minimum/Maximum Daily and Monthly Amounts
  - Action
- The Action column shows Active/Inactive buttons based on the row state.

The screenshot shows the BRAC ERP interface. The top navigation bar includes links for Settings, HRM, EDMS, PMS, Procurement, eTender, Fixed Asset, Microfinance, Accounting, and Budget. The user is logged in as Arju Akter (arju.akter SA- Gulshan [ 0605 ]). The page title is "Transaction Limit Setup Policy for Amar Hishab Account Other Branch". The main content area has a "Project Info" section with a dropdown menu. Below it is a table titled "Transaction Limit List" with columns: Project, Transaction Type, Minimum Transaction Amount, Maximum Daily Amount, Maximum Monthly Amount, and Action. Two rows are listed: one for Microfinance (Dabi) with Amar Hishab Collection and another for Microfinance (Dabi) with Amar Hishab Collection. The "Action" column shows buttons for "Active" (red) and "Inactive" (green). A "Page 1 of 0" message is displayed at the bottom.

- Clicking on the active button user can do inactive and clicking on the inactive button user can do the active policy.
- The Update button replaces the Add to Grid button when editing a row.
- When clicking on the project user can go to edit page

The screenshot shows the "Edit Transaction Limit Setup Policy for Amar Hishab Account Other Branch" page. The "Project" section shows a dropdown menu with "[15] - Microfinance (Dabi)". The "Transaction Type" section shows a dropdown menu with "Amar Hishab Collection". Below these are three input fields: "Minimum Transaction Amount" (1000), "Maximum Daily Amount" (100000), and "Maximum Monthly Amount" (50000). At the bottom is a blue "Update" button.

Exceptions:

## 15. Member Transfer Logic for Amar Hishab | Feature ID-15-(Phase-1)

### 15.1. New logic for transferring the member | Story ID- | Story JIRA ID- (Phase-1)

#### 15.1.1. User Story:

As a user, I want to transfer member from Branch A to Branch B so that existing member transfer and new member transfer logic must be maintained throughout the system.

#### 15.1.2. User Journey:

- Login to ERP
- Go to MF Module
- Select Member > Member Transfer

#### 15.1.3. Actors: Admin, BAO

#### 15.1.4. Scope:

- Initiate new member transfer logic for Amar Hishab.

#### 15.1.5. Pre-condition:

- N/A

#### 15.1.6. Impacted Areas:

- Amar Hishab and agami application



#### 15.1.7. Mock-up/ Prototypes:

#### 15.1.8. Requirements:

- 1) Logic Flow for Member Transfers Check Business Date and Calendar Date Alignment (business day: 18 jan 2025 and Calendar Date 20 jan 2025, Amar Hishab transaction pending on 20<sup>th</sup> Jan)
  - (i) If Business Date == Calendar Date, proceed with standard transfer process.
  - (ii) If Business Date < Calendar Date and pending Amar Hishab transactions exist, apply transfer restrictions.
  - Check for Pending Transactions
    - (i) Query the ERP database for pending Amar Hishab transactions.
    - (ii) If Pending Transaction == TRUE, restrict all new member transfers until pending transactions are resolved.
  - Member Transfer Process
    - (i) On initiating a transfer request, the system will:
      - (ii) Verify the status of Amar Hishab transactions.
      - (iii) If no pending transactions are found, proceed with:
        - (iv) Validating member details.
        - (v) Confirming account details for both sender and receiver.
        - (vi) Executing the transfer and updating the ERP database.
        - (vii) If pending transactions exist, display an alert:  
"(vii)"Member Transfer Halted: Pending Amar Hishab Transaction Exists."

- 2) There is another scenario for member transfer of Amar Hishab

##### **Scenario:**

**Business Day:** January 19, 2025

**Calendar Day:** January 20, 2025

A member initiates a branch transfer from Branch A to Branch B at 6:00 PM. Subsequently, the same member submits a loan request via the Agami app at 7:00 PM, while the transfer process is still incomplete.

##### **System Handling:**

If a loan proposal is initiated after the branch transfer has been initiated but before it is completed, and the business day remains open, the system will notify the Agami app user to complete the branch transfer process first before proceeding with the loan request.

#### 15.1.9. Acceptance Criteria:

- Based on above logic member transfer will be applicable for Amar Hishab.

## 16. Extra Loan Collection Amount transfer to Amar Hishab Savings | Feature ID-16-(Phase-1)

### 16.1. Extra loan Collection Amount Transfer to Amar Hishab Savings Account | Story ID- | Story JIRA ID- (Phase-1)

#### 16.1.1. User Story:

As a user, I want to transfer extra loan collection amount to amar hishab savings account so that there is no advance loan collection of next month.

#### 16.1.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan Tab in menu section.
- From the tab select Loan Collection

#### 16.1.3. Actors: BAO

#### 16.1.4. Scope:

- System will transfer the excess amount from target amount to Amar Hishab
- As per existing business will remain same



#### 16.1.5. Pre-condition:

- N/A

#### 16.1.6. Impacted Areas:

All Loan Collection UI:

- VO Wise Loan Collection
- Individual Loan Collection (All Project)
- Loan Collection Modification
- Buffer Collection
- Auto Debit Buffer Collection
- Loan Collection through bkash UID
- On Date Transaction Report:
- Member wise Deposit In Amar Hishab Account Report
- Member wise Last 10 Transaction History Of Amar Hishab Account(Individual Client) Report
- Branch Wise Amar Hishab Account Overall Report
- Amar Hishab Savings Transaction List.
- HO Breakup Statement Report.
- Branch Reconciliation Details.
- Mobile Financial Services Report – bkash
- Branch Wise bkash Collection Reconciliation Report
- Member Portfolio Report- Compulsory Savings Transaction (Member Wise)
- Periodical Transaction Information Report.
- Savings Transaction Report.
- Compulsory Savings Transaction (Member Wise)
- VO wise Savings Transaction Summary Report
- Savings Collection List

#### 16.1.7. Mock-up/ Prototypes: N/A

#### 16.1.8. Requirements:

- System will transfer the excess amount from Loan target amount to Amar Hishab as per existing business.
- Advance amount will be reflected in Amar Hishab and Agami app on Calendar date.
- Voucher for Advance amount will be posted in ERP when branch reaches on calendar date
- As per existing business will remain same.

#### 16.1.9. Acceptance Criteria:

- As per existing business , the feature remains same.
- Advance amount reflects in Amar Hishab and Agami app on Calendar date.
- Voucher for Advance amount is posted in ERP when branch reaches on calendar date

#### Transactional Case:

##### 1. Loan extra collection to Amar Hishab

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Advance Collection	5000 Loan Target amount- 3000 Extra amount- 2000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000  Single Voucher 1.Loa	Business Date: 3-Jan-25 Member's Account Balance:8000  Single Voucher 1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

##### 2. Loan extra collection to Amar Hishab

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact



Loan Advance Collection	5000 Loan Target amount-3000 Extra amount-2000	3-Jan-25	Business Date: 3-Jan-25 Open Member's Account Balance:6000  Single Voucher 1.Loa...n collection posting	Business Date: 3-Jan-25 Member's Account Balance:8000  Single Voucher 1.Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25
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### 3. Delete Loan Collection (Reverse of Loan Collection)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Delete Loan Collection along with Advance collection to Amar Hishab	5000 Loan Target amount-3000 Extra amount-2000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000  Single Voucher 1.Loa...n collection reverse	Business Date: 3-Jan-25 Member's Account Balance:4000  Single Voucher 1.Reverse Amar Hishab Savings Collection Posting	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

If during delete if member's Amar Hishab account doesn't have enough balance in that case there will be validation "Member doesn't have enough balance in Amar Hishab savings account to rectify"

### 4. Loan Collection Modification (Increase in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Modify Loan Collection along with Advance collection to Amar Hishab	Previous-5000 Loan Target amount-3000 Extra amount-2000  Previous-6000 Loan Target amount-3000 Extra amount-3000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000  Voucher 1.Previous Loan collection reverse. 2.New Loan collection voucher	Business Date: 3-Jan-25 Member's Account Balance:7000  Voucher 1.Reverse previous Amar Hishab Savings Collection Posting. 2.Post Amar Hishab Collection for new amount	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25

### 5. Loan Collection Modification (Decrease in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact



Modify Loan Collection along with Advance collection to Amar Hishab	Previous-5000 Loan Target amount-3000 Extra amount-2000	3-Jan-25	Business Date: 2-Jan-25 Open Member's Account Balance:6000  Voucher 1.Previous Loan collection reverse. 2.New Loan collection voucher	Business Date: 3-Jan-25 Member's Account Balance:7000  Voucher 1.Reverse previous Amar Hishab Savings Collection Posting. 2.Post Amar Hishab Collection for new amount	Calendar Date: 3-Jan-25  Member's Account Balance Update MIS	Calendar Date: 3-Jan-25
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If during modification if member's Amar Hishab account doesn't have enough balance in that case there will be validation "Member doesn't have enough balance in Amar Hishab savings account to rectify"

## 17. SCB Premium Collection through Amar Hishab | Feature ID-17-(Phase-1)

### 17.1. Insurance Premium amount collection from Amar Hishab | Story ID- | Story JIRA ID-

#### 17.1.1. User Story:

As a user I want to collect insurance premium amount from Amar Hishab Account of that member who selected insurance premium mode of payment collection "Amar Hishab", so that I can collect insurance premium amount from Amar Hishab.

#### 17.1.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan > Loan Proposal

#### 17.1.3. Actors: Authorized user

#### 17.1.4. Scope:

- System will withdraw insurance premium amount from Amar Hishab of that member.
- Only for central disbursement -SCB and HSBC

#### 17.1.5. Pre-condition:

- A Member must have Bank Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.
- DDI must be enabled.

#### 17.1.6. Impacted Areas:

- Loan Proposal
- Edit Loan Proposal
- Loan Disbursement
- On Date Transaction Report
- Member wise Deposit In Amar Hishab Account Report
- Member wise Withdraw from Amar Hishab Account Report
- Member wise Last 10 Transaction History Of Amar Hishab Account(Individual Client) Report
- Branch Wise Amar Hishab Account Overall Report
- Amar Hishab Savings Transaction List.

#### 17.1.7. Mock-up/ Prototypes:



### Loan Proposal Set Up

**Project**

Project Name \*  
60 [ Progoti ]

**Member Information**

Member Number \* Jashim Mia  
ERP Member Number 51516  
Member Name Shahjahan  
Member Category Jalal Uddin

Earner  
 Self  Spouse  Both  Family Members

Member's own income (monthly)  
 0  1,000-5,000  5,001-10,000  10,001-15,000  More Than 15,001

Others Family Member's Income (monthly)  
 0  1,000-5,000  5,001-10,000  10,001-15,000  More Than 15,001

**Loan Information**

Proposal No. Auto  
Proposal Reference No.  
Product \* --  
Frequency \* --  
Sector \* --  
Scheme \* --  
Proposed Amount \*  
Amount in Words  
Proposed Duration in Months No. 12  
No. of Installment 12  
Interest Rate 24  
Instalment Amount \* 1200  
Application Date 24-07-2028  
Loan User --  
Remarks

**Mode of payment**

Central Disbursement ?  
 Yes  No

Bank Account Number  
Select 2356754345632  
3467864432567  
3567889456732  
2345798456324  
7654342345612  
2457543123456

Routing Number 24567534666

Direct Debit Instruction (DDI) ?  
 Yes  No

Bank Account Number  
Select 2356754345632  
3467864432567  
3567889456732  
2345798456324  
7654342345612  
2457543123456

Routing Number 24567534666

**Insurance Information**

Micro Insurance ?  
 Yes  No

Policy Type ?  
 Yes  No

**Nominee 1**

Name Jalil Uddin  
Date of Birth 17/03/1885  
Relationship Father  
Nominee Image  
Nominee (1).PNG  
Upload Photo

National ID 131616165212  
Birth Certificate Number 33151151616  
Passport No 216181623541  
Smart ID Card 31613

Percentage 12%

+ Add Another Nominee

**Insurance Premium Information**

Insurance Product \* 27 [ Credit Shield In.... ]  
Premium Amount 23  
Insurance Rate 3

**Premium Amount Collection**

Select Mode of Premium Amount Collection  
 Cash  Current Account

Account Name Mostofa kamal  
A/C No C0315115161624  
Account Type Single  
Saving Balance 40,000

**Buttons**

Reset Save



#### 17.1.8. Voucher:

Insurance Premium Collection								
Example. If the member Project-015, Insurance Premium Amount=1000, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Current Accounts Deposit	2104010101-01				1000	
Voucher for All Project	15	Insurance Premium-MF	2110010101-07					1000
(Particulars:Insurance Premium Deduction For Loan Account No# 52365655 from Amar Hishab Savings Account No# C0168398262)								

#### 17.1.9. Requirements:

- If user selects Amar Hishab, 4 new fields will be autogenerated where below fields will be shown:
  - V. Account Name
  - VI. A/C No
  - VII. Account Type
  - VIII. Savings Balance
- For Joint Savings account type, user must have to be the **main account** holder otherwise during the loan proposal save system will show validation message –  
*'Member have to be main account holder to use current a/c for premium amount collection'*
- If user select Amar Hishab Account as a mode of payment for insurance premium collection in that Amar Hishab, there should be minimum balance of insurance premium collection amount. Otherwise system will show validation
- After the loan successfully disbursed insurance premium collection voucher for Amar Hishab will be posted
- If loan disbursement is return from bank, then collected premium amount will revert back to Amar Hishab Savings as per existing business

#### 17.1.10. Acceptance Criteria:

- After the loan successfully disbursed insurance premium collection voucher for Amar Hishab will be posted.
- Insurance premium amount will be deducted from that member's Amar Hishab balance.

#### 17.1.11. Exceptions:

## 17.2. Insurance Premium amount collection Modification from Amar Hishab | Story ID- | Story JIRA ID-

#### 17.2.1. User Story:

As a user I want system to do premium amount modification from Amar Hishab if insurance premium amount is changed due to any modification after collection through Amar Hishab, so that I can ensure modified premium collection also impact Amar Hishab account.

#### 17.2.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan Modification/Insurance Modification

#### 17.2.3. Actors: Authorized user

#### 17.2.4. Scope:

- System will deposit/withdraw modified insurance premium amount from Amar Hishab of that member if premium collection was done through Amar Hishab Savings.

#### 17.2.5. Pre-condition:

- Premium collection has to be done through Amar Hishab Savings during Loan Disbursement.

#### 17.2.6. Impacted Areas:

- Loan Modification
- Insurance Modification
- Delete Loan Disbursement
- On Date Transaction Report
- Member wise Deposit In Amar Hishab Account Report
- Member wise Withdraw from Amar Hishab Account Report
- Member wise Last 10 Transaction History Of Amar Hishab Account(Individual Client) Report
- Branch Wise Amar Hishab Account Overall Report
- Amar Hishab Savings Transaction List.

#### 17.2.7. Mock-up/ Prototypes: N/A

#### 17.2.8. Voucher:

##### 17.2.9. Requirements:

- If insurance premium was collected through Amar Hishab Savings during loan disbursement, then due to loan or insurance modification if insurance premium amount changes then system will impact the Amar Hishab Savings Account for the modified premium amount

- Voucher for insurance premium decrease after insurance modification:

Insurance Premium Decrease after Insurance Modification								
Example. If the member Project-015, Previous Insurance Premium Amount=1000, Modified Insurance Premium Amount=500, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Insurance Premium-MF	2110010101-07				500	
Voucher for All Project	15	Current Accounts Deposit	2104010101-01					500

( Particulars: Premium Adjustment on Insurance Modification for Loan Account#52365655 through Amar Hishab Savings Account No# C0168398262)

- Voucher for insurance premium increase after insurance modification:

Insurance Premium Increase after Insurance Modification								
Example. If the member Project-015, Previous Insurance Premium Amount=500, Modified Insurance Premium Amount=1000, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Current Accounts Deposit	2104010101-01				500	
Voucher for All Project	15	Insurance Premium-MF	2110010101-07					500

( Particulars: Premium Adjustment on Insurance Modification for Loan Account#52365655 through Amar Hishab Savings Account No# C0168398262)

- If there is not minimum balance available in Amar Hishab system for this modification then system will restrict and will show validation during saving the modification
- Validation Message – ‘Amar Hishab doesn’t have enough balance.’

- Voucher for insurance premium decrease after loan modification:

Insurance Premium Decrease after Loan Modification								
Example. If the member Project-015, Previous Insurance Premium Amount=1000, Modified Insurance Premium Amount=500, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Insurance Premium-MF	2110010101-07				500	
Voucher for All Project	15	Current Accounts Deposit	2104010101-01					500

( Particulars: Premium Adjustment on Loan Modification for Loan Account#52365655 through Amar Hishab Savings Account No# C0168398262)

- Voucher for insurance premium increase after loan modification:

Insurance Premium Increase after Loan Modification								
Example. If the member Project-015, Previous Insurance Premium Amount=500, Modified Insurance Premium Amount=1000, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Current Accounts Deposit	2104010101-01				500	
Voucher for All Project	15	Insurance Premium-MF	2110010101-07					500

( Particulars: Premium Adjustment on Loan Modification for Loan Account#52365655 through Amar Hishab Savings Account No# C0168398262)

- If there is not minimum balance available in Amar Hishab system for this modification then system will restrict and will show validation during saving the modification
- Validation Message – ‘Amar Hishab doesn’t have enough balance.’

- Voucher for insurance premium reverse after Loan Disbursement delete or insurance delete-

Delete Insurance Premium Collection								
Example. If the member Project-015, Insurance Premium Amount=1000, Loan Account No=52365655, Amar Hishab Savings Account No# C0168398262								
Purpose	Project	Head	Code	Area Code	Recon	Sub Recon	Dr.	Cr.
Voucher for All Project	15	Insurance Premium-MF	2110010101-07				1000	
Voucher for All Project	15	Current Accounts Deposit	2104010101-01					1000

( Particulars: Reverse Insurance Premium Deduction For Loan Account No# 52365655 from Amar Hishab Savings Account No# C0168398262)

#### 17.2.10. Acceptance Criteria:

- After the loan/insurance modification, modified insurance premium collection voucher for Amar Hishab is posted.
- Modified Insurance premium amount impacts member’s Amar Hishab balance.

#### 17.2.11. Exceptions:



### 17.3. Amar Hishab A/C Validation During Loan Proposal Save | Story ID- | Story JIRA ID-

#### 17.3.1. User Story:

As a user I want to get Amar Hishab validation during loan Proposal save so I can get validate if there is not enough balance in Amar Hishab.

#### 17.3.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan > Loan Proposal

#### 17.3.3. Actors: BAO (Branch Accountant Officer)

#### 17.3.4. Scope:

- System will show validation during loan proposal save if there is not enough balance (equal to insurance premium collection amount ) in Amar Hishab

#### 17.3.5. Pre-condition:

- A Member must have Bank Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.
- DDI must be enabled.
- Member must add Amar Hishab for insurance premium collection.

#### 17.3.6. Impacted Areas:

- Loan Proposal
- Loan Proposal Modification
- Insurance Modification

#### 17.3.7. Mock-up/ Prototypes:

- N/A

#### 17.3.8. Requirements:

- If user select Amar Hishab as a mode of payment for insurance premium collection in that Amar Hishab, there should be minimum balance of insurance premium collection amount.
- If there is not minimum balance available in Amar Hishab system will show validation during loan proposal save
- Validation Message – '*Amar Hishab doesn't have enough balance.*'

#### 17.3.9. Acceptance Criteria:

- During loan proposal save system will give validation if premium collection amount is not available in Amar Hishab

#### 17.3.10. Exceptions:

### 17.4. Amar Hishab A/C Validation During Loan Approval > | < Story ID> | <Story JIRA ID>

#### 17.4.1. User Story:

As a user I want to get Amar Hishab validation during loan approval so I can get validate if there is not enough balance in Amar Hishab.

#### 17.4.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan > Loan Approval

#### 17.4.3. Actors: BAO (Branch Accountant Officer)

#### 17.4.4. Scope:

- System will show validation during loan approval if there is not enough balance (equal to insurance premium collection amount ) in Amar Hishab

#### 17.4.5. Pre-condition:

- A Member must have Bank Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.
- DDI must be enabled.



- Member must add Amar Hishab for insurance premium collection.

#### 17.4.6. Impacted Areas:

- Loan Approval

#### 17.4.7. Mock-up/ Prototypes:

- N/A

#### 17.4.8. Requirements:

- If user select Amar Hishab as a mode of payment for insurance premium collection in that Amar Hishab, there should be minimum balance of insurance premium collection amount.
- If there is not minimum balance available in Amar Hishab system will show validation during loan approval
- Validation Message – '*Amar Hishab doesn't have enough balance.*'

#### 17.4.9. Acceptance Criteria:

- During loan approval system will give validation if premium collection amount is not available in Amar Hishab

#### 17.4.10. Exceptions:

### 17.5. Amar Hishab A/C Validation During Loan Disbursement | Story ID- | Story JIRA ID-

#### 17.5.1. User Story:

As a user I want to get Amar Hishab validation during loan Disbursement save so I can get validate if there is not enough balance in Amar Hishab.

#### 17.5.2. User Journey:

- Login to ERP.
- Go to MF Module.
- Go to Loan > Loan Disbursement

#### 17.5.3. Actors: BAO (Branch Accountant Officer)

#### 17.5.4. Scope:

- System will show validation during loan disbursement save if there is not enough balance (equal to insurance premium collection amount) in Amar Hishab

#### 17.5.5. Pre-condition:

- A Member must have Bank Account and that account is tagged with Member.
- Only tagged piloted branches of DDI will have this option.
- DDI must be enabled.
- Member must add Amar Hishab for insurance premium collection.

#### 17.5.6. Impacted Areas:

- Loan Disbursement
- Loan Modification
- Insurance Modification

#### 17.5.7. Mock-up/ Prototypes:

- N/A

#### 17.5.8. Requirements:

- If user select Amar Hishab as a mode of payment for insurance premium collection in that Amar Hishab, there should be minimum balance of insurance premium collection amount.
- If there is not minimum balance available in Amar Hishab system will show validation during loan disbursement save
- Validation Message – '*Amar Hishab doesn't have enough balance.*'

#### 17.5.9. Acceptance Criteria:

- During loan disbursement save system will give validation if premium collection amount is not available in Amar Hishab

#### 17.5.10. Exceptions:



Transactional Case:

1. Insurance Premium collection from Amar Hishab

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Insurance Premium Deduction	500	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:5000	Business Date: 14-Jan-25 Member's Account Balance:4500  Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Premium collection	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25

2. Insurance Premium Collection from Amar Hishab

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Insurance Premium Deduction	500	15-Jan-25	Business Date: 15-Jan-25 Open Member's Account Balance:5000	Business Date: 15-Jan-25 Member's Account Balance:4500  Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Premium collection	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25

3. Reverse of Premium Collection due to Delete Loan Disbursement or Insurance Enrollment

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Disbursement / Insurance Enrollment Delete / Cancel	Collected Premium Amount - 5000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:0	Business Date: 14-Jan-25 Member's Account Balance:5000  Single Voucher  1.Premium collection reverse. 2.Amar Hishab Savings Collection Posting	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25



#### 4. Premium Collection Modification (Increase in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Insurance or Loan Modification	Collected Premium Amount: Previous-5000 After modify-6000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:1000	Business Date: 14-Jan-25 Member's Account Balance:0 Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Extra Premium collection	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25

#### 5. Premium Collection Modification (Decrease in Collection Amount)

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Insurance or Loan Modification	Collected Premium Amount: Previous-5000 After modify-4000	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance:0	Business Date: 14-Jan-25 Member's Account Balance:1000  Single Voucher  1.Extra Premium collection reverse. 2.Amar Hishab Savings Collection Posting	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25

## 18. Auto Loan Collection through Amar Hishab | Feature ID-18-(Phase-2)

### 18.1. Loan Installment Collection Through Amar Hishab Savings | Story ID- | Story JIRA ID-

#### 18.1.1. User Story:

As an Authorized User, I want system to facilitate Loan Installment Collection option through Amar Hishab Savings Account so that member can deposit Loan installment timely through his Amar Hishab Savings Account.

#### 18.1.2. User Journey:

- Log in to ERP
- Go to MF Module
- Go to Member tab, then Member>Member Account Auto Transaction Mapping

#### 18.1.3. Actors: BAO, SA

#### 18.1.4. Scope:

- System will facilitate user to collect Loan Installment automatically through Amar Hishab Savings Account.

#### 18.1.5. Pre-condition:

- Must have Amar Hishab Savings Account
- Must have Active loan account

#### 18.1.6. Impacted Areas:

- N/A

18.1.7. Mock-up/ Prototypes:

### Member Account Auto Transaction Mapping

<b>Project</b>						
<b>Project Name *</b> <input type="text" value="15 - Microfinance (Dabi)"/>						
<b>VO Information</b>						
VO Code *	ERP VO Code	VO Name	Assigned PO			
<input type="text" value="5350"/>	<input type="text" value="255008"/>	<input type="text" value="Badarganj"/>	<input type="text" value="MOWSUMI ROY"/>			
<b>Member Information</b>				<b>Member Details</b>		
Member Number	ERP Member Number	Member Name	Member Category			
<input type="text" value="2"/>	<input type="text" value="14182929"/>	<input type="text" value="ROZINA KHANUM MOYN"/>	<input type="text" value="General Member"/>			
<b>Event Type*</b>						
<input checked="" type="checkbox"/> <b>Loan Collection</b> <input type="checkbox"/> General Savings Collection <input type="checkbox"/> DPS Collection <input type="checkbox"/> Monthly Profit Transfer						
<b>Is Auto Transaction activated?</b>						
<input type="checkbox"/>						
<b>Search</b>	<b>Reset</b>					
<b>Member Account List</b>						
<b>Select</b>	<b>Account Type</b>	<b>Account No</b>	<b>VO Code</b>	<b>Member No</b>	<b>Member Name</b>	<b>Status</b>
<input checked="" type="checkbox"/>	Loan	52498819	5350	2	ROZINA KHANUM MOYNA	N/A
Select All   Select None						
<b>Next</b>						

18.1.8. Requirements:

- Authorized user will have the facility to collect Loan Installment automatically through Amar Hishab Savings Account.
- For enabling Auto Transaction Option, existing Collection Event Type- "**Loan Collection**" option will be applicable in the **Member Account Auto Transaction Mapping UI**.
- After selection this option, user will select search and selected member's All the active Loan Account Information (Except NIBL-2 status Loan account) will be available in the list
- User can select account from this list and after selecting next option, user will see **Mode of Collection Subtype** dropdown.
- From this dropdown, user will select existing -"**Amar Hishab Savings Account**" option and click save changes.
- After this, auto transaction will be enabled for the selected Loan accounts.
- User can edit this selection by unchecking these accounts from this UI.



HRM PMS Fixed Asset Microfinance Accounting

Welcome PURNIMA RANI ROY (00151045-BA,FUND\_REQ...) Accounting Date : 26-07-2025 [DAY OPEN]

Programme Admin VO Member Loan Savings Insurance Report

Support Contact Information  
096-77-444-555 (Field office)  
096-77-444-888 (Head office)  
3480 (for BRAC Center, Kaderia Tower, Gulshan Tower)  
brac.erpsupport@bracits.com

Support Time & Days  
08:30 AM – 06:30 PM (BST)  
SIX (6) DAYS A WEEK  
(SATURDAY TO THURSDAY)

Event Type\*  
 Loan Collection  General Savings Collection  DPS Collection  Monthly Profit Transfer

Is Auto Transaction activated?

Search Reset

Member Account List

Select	Account Type	Acct No.	Name	Status
<input checked="" type="checkbox"/>	Loan	524	M MOYNA	N/A

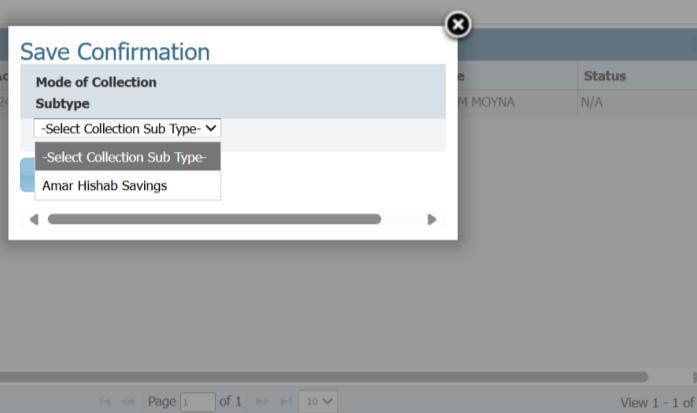
Save Confirmation

Mode of Collection  
Subtype  
-Select Collection Sub Type- ▾  
-Select Collection Sub Type- ▾  
Amar Hishab Savings

Page 1 of 1 View 1 - 1 of 1

Select All | Select None

Next



- Existing "Auto Transaction through Amar Hishab Savings Account is not allowed for Collection Event Type- Loan Collection/General Savings Collection" validation will now not work for Loan Collection Event Type.
    - This validation will work for only General Savings Collection Event Type and the validation will be "Auto Transaction through Amar Hishab Savings Account is not allowed for Collection Event Type- General Savings Collection"
    - If user selects Collection Event Type- General Savings and then selects Mode of Collection Subtype- Amar Hishab Savings Account, then system will show above validation message.
  - All the existing business of Member Account Auto Transaction Mapping UI will remain as it is.
  - If user enables Auto Transaction option for Loan Installment Collection, then system will automatically deduct the Loan installment amount from Amar Hishab Savings Account based on due amount (Overdue + Target Amount) on target Date.
  - Installment amount will be deducted from Amar Hishab on calendar date and when branch reaches on that date, MIS and FIS is updated on ERP.
  - Existing other Loan installment collection methods will be also applicable.
    - If target amount is already paid in advance through manual collection, in that case deducted installment amount will be returned to Amar Hishab Savings as per existing Advance Loan Collection Validation Logic.
    - If target amount is partially paid in advance, in that case system will collect the remaining target amount after removing the advanced amount through Amar Hishab Savings and already advanced amount will return to Amar Hishab Savings as per existing Advance Loan Collection Validation Logic
    - If there is overdue + target amount collection pending, then system will deduct the overdue amount first and then target amount based on account balance.
  - Partial Loan Installment Collection will be allowed through auto transaction.
  - After loan status become NIBL-2/Closed, then auto transaction will be turned off automatically for that account.
  - Loan collection modification is not allowed for the auto Loan collection through Amar Hishab Savings.
    - Those transactions will not come to Loan Collection Modification UI.
  - All corresponding Loan Collection Report will be Impacted for auto Loan Collection ( Example: Loan Collection/Adjustment Report)
- Example:
- Case-1:  
Loan Target Amount.....5000 tk  
Overdue Amount.....0 tk  
Advance Amount.....0 tk



Amar Hishab Savings Account Balance....5000 tk

System will deduct Loan target Amount-5000tk automatically from Amar Hishab Savings.

➤ Case-2:

Loan Target Amount.....5000 tk

Overdue Amount.....0 tk

Advance Amount.....0 tk

Amar Hishab Savings Account Balance....4000 tk

System will deduct partially Loan target Amount-4000tk automatically from Amar Hishab Savings and 1000 tk will remain as due.

➤ Case-3:

Loan Target Amount.....5000 tk

Overdue Amount.....2000 tk

Advance Amount.....0 tk

Amar Hishab Savings Account Balance....4000 tk

System will deduct 2000 tk for overdue and 2000 tk for Loan target automatically from Amar Hishab Savings and 3000 tk will remain as due.

➤ Case-4:

Loan Target Amount.....5000 tk

Overdue Amount.....0 tk

Advance Amount.....2000 tk

Amar Hishab Savings Account Balance....5000 tk

System will deduct only 3000tk automatically from Amar Hishab Savings.

• Voucher:

Loan Installment Collection from Member's Amar Hishab Savings Account:

Example. project-15 Auto Loan Installment payment through Amar Hishab Savings (Total Tk.10000, Principal Amount-9000, service charge outstanding -1000) Respective Project							
Purpose	Project	Head	Code	Area code	Recon	control	Dr. Cr.
Voucher will be Respective Project	15	Current Accounts Deposit	2104010101-01				10000
	15	Principal Outstanding	1106010101-01				9000
( Particulars: Loan Collection for Loan Account No#....through Amar Hishab Savings Account# ... )	15	Service Charge Outstanding	1105010501-01				1000

1.1.1. Acceptance Criteria:

- System allows authorized users to enable Loan Installment Collection through Amar Hishab Savings Account via Member Account Auto Transaction Mapping UI.
- "Loan Collection" option is available under Collection Event Type for enabling Auto Transaction.
- Upon selecting "Loan Collection," system lists all active loan accounts (excluding NIBL-2 status loans) for the selected member.
- User can select loan accounts and choose "Amar Hishab Savings Account" as Mode of Collection Subtype.
- Selected loan accounts are saved for Auto Transaction, and system automatically deducts installment amounts from Amar Hishab Savings on the target date.
- Existing validation "Auto Transaction through Amar Hishab Savings Account is not allowed for Collection Event Type- Loan Collection/General Savings Collection" will only apply for General Savings Collection.
- If user selects General Savings Collection and "Amar Hishab Savings Account" as Mode of Collection Subtype, system shows validation message: "Auto Transaction through Amar Hishab Savings Account is not allowed for Collection Event Type- General Savings Collection".
- System deducts due amount (Overdue + Target Amount) from Amar Hishab Savings Account when branch reaches the target date (based on calendar date MIS/FIS update).
- Partial installment deductions are allowed if the Amar Hishab Savings balance is insufficient to cover the full due amount.



- If target amount is already paid in advance, system returns the deducted installment to Amar Hishab Savings as per Advance Loan Collection Validation Logic.
- If target amount is partially paid in advance, system collects only the remaining amount after subtracting the advance amount from Amar Hishab Savings.
- Overdue amount is deducted first, followed by target amount, based on available balance.
- Auto Loan Collection through Amar Hishab Savings is **not editable** in Loan Collection Modification UI.
- Auto transaction stops automatically when loan status becomes NIBL-2 or Closed.
- Loan Installment Collection through Amar Hishab Savings follows these scenarios:
  - Case 1: If Amar Hishab balance equals target amount → full target amount deducted.
  - Case 2: If Amar Hishab balance is less than target amount → partial deduction, remaining due kept.
  - Case 3: If overdue exists → overdue deducted first, then target amount, remainder due kept.
  - Case 4: If advance exists → only remaining target amount deducted after subtracting advance.
- Voucher is generated successfully for Loan Installment Collection from Member's Amar Hishab Savings Account.

#### Transactional Case:

1.

Transaction Type		Business Date	<	Calendar Date	Loan Collection Target Date	
Loan Collection		2025-04-22		2025-04-25	2025-04-25	
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Loan Collection	Finance(Loan Collection voucher)	Finance(Amar Hishab voucher)
Before sync when Business Date = 2025-04-22	Transaction Status	Pending	Done	Pending	Pending	Pending
	Initial Balance	5000	5000	15000		
After sync when Business Date = 2025-04-25	Transaction Amount 1000 tk	5000	4000	15000		
	Transaction Status	Done	Done	Done	Done	Done
	Balance	4000	4000	16000		

2.

Transaction Type		Business Date	==	Calendar Date	DPS Collection Schedule	
Loan Collection		2025-04-25		2025-04-25	2025-04-25	
		MF Amar-Hishab (sync)	Amar Hishab (APP)	Loan Collection	Finance (Loan Collection voucher)	Finance (Amar Hishab voucher)
Will be synced in same day	Transaction Status	Done	Done	Done	Done	Done
	Initial Balance	5000	5000	8000		
	After 1000tk dps collection	4000	4000	9000		



Scenarios:

1. Loan Collection - Different Date (Alternative Solution - Triggered from Amar Hishab)---Approved

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection - Different Date (Alternative Solution - Triggered transaction from Amar Hishab)	1280	15-Jan-25	Business Date: 14-Jan-25 Open Member's Account Balance: 501280	Business Date: 15-Jan-25 Member's Account Balance:50000  Single Voucher  1. Amar Hishab Savings Withdrawal Posting 2.Loan collection	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25

2. Loan Collection - Same Date

Transaction Type	Transaction Amount	Calendar Date	Member Branch	Member Branch Transaction (Voucher posting)	Amar Hishab Impact	Agami Impact
Loan Collection - Same Date	1280	15-Jan-25	Business Date: 15-Jan-25 Open Member's Account Balance: 501280	Business Date: 15-Jan-25 Member's Account Balance:50000  Single Voucher  1.Amar Hishab Savings Withdrawal Posting 2.Loan collection	Calendar Date: 15-Jan-25  Member's Account Balance Update MIS	Calendar Date: 15-Jan-25



## Risk Analysis

This section evaluates potential project risks by assigning a Risk Level (High/Medium/Low), assessing the Likelihood of the Event, and outlining a Mitigation Plan. It aims to proactively identify and manage uncertainties to ensure effective risk mitigation throughout the project lifecycle.

SL	Risk	Level (High/Medium/Low)	Likelihood of Event	Mitigation Plan

## Change Effort Estimation

### 1. Effort Estimation

The Effort Estimation section provides a detailed breakdown of the anticipated effort required for each activity given the successful implementation of the proposed changes. This includes estimating the amount of time in hours and the total billable effort hour will be considered as the final invoice.

SL	Item	Days
1	Project Management	
2	Business Analysis	
3	Development	
4	SQA	
5	Implementation	
	Total	

Note: If any

### 2. CR Accumulation

CR Initiated by	[Insert Client Name]	
CR Initiated on		
Type of CR	Category of CR	Accumulation (%)
Regular <input type="checkbox"/>		
Ad-Hoc (No accumulation) <input type="checkbox"/>	New Addition <input type="checkbox"/>	X%
Data Entry (No accumulation) <input type="checkbox"/>	Full Replacement <input type="checkbox"/>	
Data Correction (No accumulation) <input type="checkbox"/>	Partial Modification <input type="checkbox"/>	

Note: Effort given in the "Regular" type of CR and Category in "New Addition" and "Partial Modification" will be included in AMC as per Accumulation percentage.