Guidelines on Core Banking Solution (CBS) Features and Controls

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BANGLADESH BANK

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0.   Introduction

Banking industry in Bangladesh is the core driver in economic development of the country. The focus for inclusion and aim for sustainability have advanced the industry to grow with a faster pace and in a well-structured manner. The industry has undergone with many changes on providing the services to their customers. Most of the banks have adopted automated banking environment for faster services, better control in operations and established alternate delivery channels to facilitate services at door-steps. Core Banking Solution (CBS) is playing a vital role for this technology driven banking services. Today the role of CBS is not just as a transaction processing engine, it is the key repository of information to further analyze and detect risks. A standard and flexible CBS is a significant contributor to a bank's ability to respond quickly to the diversified business including compliances with changing regulations.

Apart from the CBS, Banks are using different important solutions for different business portfolios like Trade Finance, Remittance, Asset Liability Management, Anti-Money Laundering, Card Management, etc. Though these business operations may be done using separate solutions, the reporting to stakeholders and regulators is done in a consolidated manner. Most of the commercial banks have already implemented CBS and the rests are on the way of implementation. Different commercial banks of Bangladesh are using different outsourced or self-developed CBS. For the variations in development architecture, support service, modality and flexibility in these systems, stakeholders are facing challenges to collect necessary and intended information at right time. This necessitates a uniform set of instructions that should be accommodated as minimum requirement in any CBS.

This document is developed in a collaborative approach to guide the commercial banks in Bangladesh for maintaining minimum required features and controls in their CBS and other related banking solutions so that the banks can comply with most of the stakeholders' requirements. The document covers necessary features and controls of banking services like General Banking, Bills and Remittance, Deposits, Loans/Credit/Investment, Trade Service, Treasury, System Administration and Reporting. Each bank has its own way of management reporting and regulators also have their different query and reporting requirements which are changing over time, as such fixed reporting formats and demands could not be stated in the Reporting module. It is expected that the reporting tools used in the banking system shall be capable and flexible enough to generate new format of reports as required. Bangladesh Bank reserves the right to amend/review this document as and when necessary.

1.   Module: General Banking

1.1   Bank and Branch Setup

Sl. No.	Item	Description
1.1.1	Initial Parameter Setup	i. Ability to setup various number formats, i.e. Service Outlet/Branch (SOL)Number Format, Customer Information File Number (Cust ID) Format, Internal Account (Office Account) Number Format, Customer Account Number Format, Addition of check digit to omit mistakes. ii. Account Number length shall be 13 digits or mapped to 13 digits. (Length may change as per regulatory requirement). iii. Ability to setup configurable Chart of Accounts [shall have tree format]. iv. Ability to setup remittance (PO/DD and so on). v. Ability to setup configurable Products. vi. Ability to set up configurable customer segment vii. Ability to setup Static Code/Reference Codes. viii. Ability to configure back dated interest rate with amount slab, term with prior approval from management. ix. Ability to setup inter-branch transaction.
1.1.2	Configuration Management and System Architecture	i. Capability to setup all services like interest calculation and applying process, EMI service, charging services (periodic and adhoc) etc. ii. Configuration management shall have role based option to add/activate/deactivate/view of any functionality. iii. Ability to ease Branch setup. iv. Ability to branch wise open/close maintenance of branch operations. v. Deployable in 365*24*7 mode for delivery channels. vi. Interoperable to talk to the external (3rd party) system using standard protocols like ISO 8583 or web services. System shall have service oriented architecture. vii. Shall have well thought and architected security framework. viii. Ability to interface with general required third-party applications. ix. System setup architecture shall be scalable. x. System shall have single sign on mechanism to access any module of CBS. xi. System shall have Role based User Management. xii. Calendar configuration facility shall have holiday information. xiii. System shall have data archiving and housekeeping facility. xiv. If any branch remains closed, online transactions, ATM, POS transactions and Internet Banking to be facilitated keeping the system up and running.

1.2   End of day/Beginning of day/Month End/Year End Operation

Sl. No.	Item	Description
1.2.1	Initial Configuration	i. Batch Job Creation and Scheduling. ii. EOD/BOD parallelization configuration facility. iii. Load balancing in parallel job. iv. Ability to every-step EOD execution logs generation. v. Log creation configuration facility. vi. Usage of standard messaging format. vii. Ability to Centralize EOD/BOD with branch wise options.
1.2.2	Book Closure Activity	i. Daily interest accrual/daily interest provisioning/monthly interest provisioning, monthly/quarterly/half-yearly interest payment and collection or profit/loss sharing, interest adjustment facility and annual transfer of profit and loss and initializing the values for the current year, on maturity proceed to be transferred/made inoperative with payable deposit awaiting disposal. ii. Besides, system shall be smart enough to collect charges and disburse interest on calendar dates. This calendar dates may be monthly, quarterly, half-yearly or yearly. iii. Transfer amount from income & expenditure GL heads to retained earnings account through voucher formation as part of year end process. System shall produce audit trail report. iv. The year-end/half year-end process shall be as simple as the day close with certain charge computation at the year-end/half year-end. In fact, all processes shall be parameterized setting with frequency (Daily/Monthly/Quarterly/Half-Yearly/Yearly etc.). v. There shall be options so that the system can flag the inoperative/unclaimed deposit accounts for necessary actions.

1.3   General Ledger

Sl. No.	Item	Description
1.3.1	Chart of Accounts	i. System shall provide a complete and comprehensive bank definable chart of accounts aligned with Bank Company Act/IAS/IFRS/BAS which covers all types of Assets, Liabilities, Income, Expenses, Contingent and Memo, Provision, Profit/Loss, Sundry/Suspense, Inter-branch Reconciliation accounts. The chart of account shall be identifiable in terms of head office transaction, individual branch transaction, transaction for subsidiaries and corporate house/centralized trade house transaction. System shall have capacity to put restriction on particular branch(es) or all. To ensure that banks are advised to take more layers for chart of accounts on granular basis.
1.3.2	Multi Currency	i. System shall have multi currency transaction based General

	GL/Accounts		ledgers/Accounts and shall be able to produce separate currency wise report.
		ii.	System shall carry both original transaction currency and equivalent base currency balances in General Ledger/Account.
		iii.	System shall be able to provide revaluation functionality for General Ledger/Accounts with Foreign Currency balances.
1.3.3	Accounting Rules Setup	i.	System shall be able to setup accounting rules in different business modules based on product type, customer type and business event type.
		ii.	System shall be able to freeze/limit account-wise transaction (Debit/Credit) setup, online transaction option, system generated or both system & manual transaction option. Transaction shall be allowed from any branch.
		iii.	System shall be able to define different fees/charges, interest rate setup at product level.
1.3.4	Back Value Entry	i.	System shall be able to allow back dated/value dated transactions both in customer and financial general ledgers/accounts, and there shall be restrictions on these dates.
		ii.	System shall be able to adjust the interest and charges issues for back dated entries in customer accounts.
		iii.	System shall have high supervision methodology (e.g. EOD report verified by independent person) for any type of back value entry process. Shall be able to accommodate historical archive for those entries.
		iv.	Dual control (maker/checker) shall be required to make any back value entry. Approved Delegation of Authority (DOA) shall particularly mention the control authorities.
1.3.5	Self Balance for Manual General Ledger Entries	i.	System shall be able to perform self-balancing check to ensure that the debit and credit totals tally for manually entered general ledger batch entries.
1.3.6	Reversal Accounting Entries	i.	System shall be able to auto-generate the reversal entries once the original transaction is being reversed. It shall exclude those reversals during data analysis and MIS and there shall be audit trail for all reversals.
		ii.	System shall reverse all related entries (charges and commission, VAT, etc.) too with back value dated options.
		iii.	System shall have ability to identify all reversal entries.
1.3.7	Interest Accruals and Suspense Entries	i.	System shall ensure that the entries for interest accruals generated from business module automatically will be posted to the respective interest accrual General Ledger accounts as per product /Cost Center and Profit Center/Branch/Division.
		ii.	System shall be able to provide account-wise interest calculation details for any period of time.
1.3.8	Layer	i.	System shall have ability to handle the business center concept with multiple layers, e.g.- HO>Division>Region>Cluster>Branch>etc.
		ii.	System shall be able to analyze profitability in all layers.

			Separate trial balance, profit and loss account, balance sheet shall be generated for all layers and subsidiaries.
		iii.	System shall comply with all accounting/general ledger entries, reports, modules with the cost center and profit center concept.
1.3.9	Revaluation of Foreign Currency Positions	i.	System shall perform the revaluation of foreign currency positions to convert to base currency, at user definable intervals such as- daily, weekly, monthly, quarterly, half-yearly or yearly.
1.3.10	Transaction Authorization to General Ledger	i.	System shall capture unique transaction reference number, the client code, the branch code, the general ledger account number, transaction date, value date, currency, input user ID, workstation ID and batch number at a transaction level to be authorized to the general ledger.
		ii.	System shall be able to store transaction audit log including maker/checker with time-stamp.
1.3.11	Restrictions for Entry Generation and View	i.	System shall be able to restrict any user/class/group for entry generation, authorization, view, report generation, etc. These restriction-parameters shall be user defined.
		ii.	System shall have capability to setup user-wise, product-wise and currency-wise detail transaction limit including entry/verify, debit/credit, cash/clearing/transfer, same branch/online branch as per delegation of authority.
1.3.12	Edit/Delete of Voucher	i.	System shall be able to restrict edit/delete after authorization of any voucher.
		ii.	System shall have option to reject any transaction during authorization.
1.3.13	Balance Restriction/Prompt/ Reminder Option	i.	System shall raise an override flag at the time of entry generation of the transaction when balance mismatch is occurred and do not allow to close the batch without balancing.
		ii.	System shall not allow any transaction without matching contra balance. Tellers shall not be allowed to send any transaction with balance mismatch to the authorizers.
1.3.14	Auto Provision for Expenses	i.	System shall make cost center/profit center/branch-wise automatic provision for expenses as per user defined rules (fixed/floating/average/percentage).
		ii.	System shall be able to adjust the provision (fully or partially) as per user defined (fixed, percentage, minimum, maximum) format (cost center/profit center/branch).
1.3.15	Day Close with Unauthorized Voucher	i.	System shall not close the day with unauthorized voucher.
		ii.	This day closing shall be checked branch-wise. If EOD runs centrally, it shall be taken care of by central team.
		iii.	System shall provide a branch-wise report for unauthorized or deleted vouchers.
1.3.16	VAT & TAX and Other Charges Compliant	i.	System shall be flexible/capable enough to parameterize the local Tax, VAT and other charges (source tax, excise duties, withholding tax, service charges etc.) rules.
		ii.	This shall be configurable.
1.3.17	Integration with Other	i.	System shall integrate the general ledger with all the

	Software/Modules	transactional modules of other banking systems as per cost center/profit center/branch concepts.
1.3.18	Maker-Checker Functionality	i. System shall support maker-checker functionality on real time basis for allowing entry, verification, editing, committing, post commit verification and audit by different users based on Account type, Product type, Transaction type.
1.3.19	Authorization	i. System shall support multiple levels/parallel levels of authorization (based on a predefined number as per delegation of authority).

1.4   Customer Profile

Sl. No.	Item	Description
1.4.1	Unique Identification	i. System shall maintain unique Customer ID to open any relationship with bank for a customer. ii. Customer may have multiple products in a bank but he/she shall have one unique ID/customer ID. iii. System shall have option to create a group ID linking with multiple customers IDs. iv. System shall have different types of searching option to identify unique customer.
1.4.2	Sanctioned Screening (May be done by separate software)	i. During creation of customer profile, built-in sanction screening system shall scan the customer information automatically and based on scanning result, it may allow creating the customer ID or waiting for decision. ii. Bank which has separate system to check sanctioning shall have proper audit trail and approval before opening relationship. iii. The system shall have option for AML Escalation screening as per AML matrix of the bank.
1.4.3	Capture Information (as per Bangladesh Bank KYC A/C Opening Form at least)	i. System shall store Income Source, Address Details, Currency Details, Nominee Details, Signatory Details, NRB Details, Professional Details, Transaction Profile (TP), Personal Details, predefined Customer Occupation, and Legal Guardians' Information for minors. ii. Information given by prospective account holder shall be verified with the concerned authority (NID, TIN, VAT, Passport, Birth Registration Number authorities). iii. System shall support identification of certain constitution in multiple level such as: For partnership accounts: Registered/Unregistered For Societies/clubs: Incorporated/Unincorporated For Trusts: Private/Public and Registered/Unregistered iv. System shall facilitate to identify customers on various classes such as: Primary account holder, Joint account holder, Proprietor, Partner, Secretary, Director, Manager, Power of Attorney holder, Nominee, Minor, Guarantor.

		v. System shall be able to establish relationship between Multiple CIF with different business segments, i.e. corporate with retail, retail with VIP, corporate with treasury. vi. System shall have ability to incorporate free-form text notices to customer records. vii. System shall facilitate to identify customers on various liability classes not limited to Borrower Guarantor Co-obligate. viii. System shall facilitate to search customer based on occupation. ix. Compulsory fields and optional fields shall be marked, without inserting the compulsory values the system shall not complete the particular procedures.
1.4.4	Mandatory Information for GoAML (If the information is covered in the Capture Information section, this section may be ignored)	**For Bearer:** i. Name of Bearer ii. NID/Passport/Birth Registration No. iii. Address of Bearer iv. Mobile/Land Phone No. **For Individuals:** i. NID/Passport/Birth Registration No. ii. Address iii. Mobile/Land Phone No. iv. Date of Birth v. Gender vi. Father/Mother/Spouse Name vii. Details Occupation viii. Source of Wealth/Source of Income **For Corporate:** i. Incorporation No./Trade License No. ii. e-TIN number iii. Business Address iv. Mobile/Land Phone No. **Director of Corporate:** i. Occupation ii. Role of Director iii. NID/Passport/Birth Registration No. iv. Address v. Mobile/Land Phone No. vi. Date of Birth vii. Gender viii. Father/Mother/Spouse Name ix. Details of Occupation x. Source of Wealth/Source of Income
1.4.5	e-TIN (optional)	i. System may validate insertion of e-TIN to disallow same e-TIN against different customer IDs, i.e. system will allow an e-TIN for only one customer ID.
1.4.6	NID Verification (May be done by separate software)	i. During creation of customer profile, built-in validation system (aligned with the system of EC) shall bring information of customer from EC and if matched, user may create customer

			profile in system.
1.4.7	Signature/Photograph	i.	System shall have ability to capture of signatures/thumb imprints/bio metric stamp and photographs wherever required.
		ii.	System shall store signatures in encrypted format.
		iii.	In case of more than one signatory (joint accounts and company accounts), system shall capture signatory-wise signatures/thumb imprints/bio metric stamp and photographs and shall make those viewable at the time of transaction.
		iv.	System shall retrieve and view signatures of any customer in any branch with mode of operation and name/designation of the signatory [that view shall be account number-wise instead of customer IDs].
		v.	System shall support storing of scanned signatures in compressed format.
		vi.	System shall support to view signature history.
1.4.8	Nomination	i.	System shall have ability to nominate more than one person in an account with minor option.
1.4.9	File Upload Facility	i.	File upload facility may be introduced to create mass customer IDs for corporate houses.

1.5   Reconciliation and Settlement

Sl. No.	Item		Description
1.5.1	Inter Branch/Inter Office/Nostro/Vostro	i.	System shall provide a complete auto reconciliation of all inter branch/inter-office/Nostro/Vostro/ATM/POS/SMS /Internet/Call Centre/Credit Card/RTGS/BEFTN.
		ii.	System shall provide reports for all unmatched items as per inter branch/interoffice/cost center/profit center/Nostro/ Vostro with aging analysis and shall have export facility to Excel/PDF/RTF/DOC/Access.
		iii.	The reconciliation shall be defined and there shall be options for daily reconciliation.
		iv.	The system shall be able to send the statement of un-reconciled entries to the respective branches/offices.

1.6   Clearing

Sl. No.	Item		Description
1.6.1	General	i.	System shall support following categories of clearing and not limited to MICR and Non-MICR.
		ii.	System shall handle clearing operation of more than one clearinghouse in an area if required.
		iii.	System shall have ability to maintain of a master list of banks with their branches participating in the clearing along with MICR code, Bank code, financial ID, etc.
		iv.	System shall process single or batch of Inward and Outward

			instruments.
		v.	System shall support immediate fund availability after clearing settlement.
		vi.	System shall support to hold clearing house due to any unavoidable situations.
1.6.2	Outward Clearing	i.	System shall capture details of multiple instruments of same or different banks/branches for outward clearing for credit to a single account in a single batch.
		ii.	System shall have ability to allow/disallow withdrawal from an account based on status of the instruments presented in the clearing with multi-level approval.
		iii.	System shall have ability to use external utilities such as and not limited to Scanner, MICR Reader, and Sorting Machine.
		iv.	System shall have ability to upload clearing data online or from files in a specified format from other branches/customers.
		v.	System shall have ability to mark returned instruments and to collect charges from the related account automatically based on parameterized values and to capture reasons for return.
		vi.	System shall have ability to enter clearing instruments for future clearing dates with facility to capture entry date, clearing date and realization date.
		vii.	System shall set realization date for a clearing based on category of clearing - Clearing session, Number of days.
1.6.3	Inward Clearing	i.	System shall support Electronic Clearing Services to debit/credit customers' accounts.
		ii.	System shall have ability to enter data inward items to customer accounts based on the data received from clearinghouse manually, upload data from a specified file formats, or input the data generated by the MICR reader at the service branch.
		iii.	System shall have ability to generate and print advice (return memo) for return instruments with the following details among others- - Reason of return - Instrument details - Bank/branch details - Charges
		iv.	System shall have ability to pay of dividend warrants/interest warrants/refund warrants presented through clearing. System shall be able to show both inward and outward clearing cheque details at account level including cheque amount, date, status etc.
		v.	System shall have ability to generate partial instrument-wise /module-wise/product-wise batch.
		vi.	System shall have capability to segregate cheques in instrument wise and value wise, so user can perform verification as per their delegation of authority with dual control.

1.6.4	**BEFTN** (Instruction base)	i.	Credit Instruction: System shall process the Credit EFT instruction to the client account of other bank through BEFTN channel by debiting the local client account (who will give instruction). System of responding bank shall be able to receive the instruction and credit the same to designated client account. If Bank/Branch/Account No. does not match, system of responding bank shall process the return.
		ii.	Debit Instruction: System shall process the outgoing Debit EFT instruction of originating bank, response of incoming EFT debit instruction of responding bank by debiting the respective account and crediting the account of originating bank. If Bank/Branch/Account No. does not match, system of responding bank shall process the return. Authorization of account debit through BEFTN shall be taken from the customer "by the originator" which account will be debited through EFT Debit Instruction.
1.6.5	RTGS	i.	System shall be able to handle incoming and outgoing RTGS operations for (i) client and (ii) financial institute to financial institute like Government Securities including Islami Bond Transactions, Money Market Transactions, and Fund Conversion Transactions between Two Currencies etc.
		ii.	System shall be capable to process the transactions in both Local Currency and Foreign Currencies.
		iii.	System shall have the facility to avail Intraday Liquidity Facility (ILF) in the form of intraday REPO transaction mechanism against Bangladesh Government Treasury Bonds (BGTB), Treasury Bills and Bangladesh Bank Bills during the operational hours of RTGS and settle the same on daily basis. Transactional process shall be integrated with the CBS.
1.6.6	Demand Draft/Pay Order (DD/PO)	i.	System shall support operations like issue, payment, refund and cancellation, issue of duplicate, etc. in Branches.
		ii.	System shall support maintenance of stock and operation of PO/DD instruments.
		iii.	System shall support DD/PO having pre-printed identification numbers in numeric as well numeric with alpha prefix.
		iv.	System shall allow realization of charges along with applicable VAT and Tax.
		v.	System shall calculate the PO amount and Charge amount and deduct the same from source account separately at the time of transaction.
		vi.	System shall store Name, Photo ID No., NID No. of the sender and/or receiver and reason of transaction for walk-in customer in case of transaction above a certain limit e.g. BDT 5000. System shall ensure UNSCR &Local Sanction Screening
1.6.7	Cheque	i.	System shall support maintenance of stock and operation of cheque books.

		ii.	System shall have interface with 3rd party for outsourcing printing.
		iii.	System shall support recording details of cheque series and numbers of cheque leaves issued/utilized to customer for each account separately.
		iv.	System shall support classification of accounts as cheque issued and not issued accounts.
		v.	System shall have mail provision to mark confirmation of delivery and may send SMS to client.
		vi.	System shall support recovering (and waiving) charges concurrent with issue of cheque books on predefined parameters.
		vii.	System shall have facility to cancel cheque book/leaves and stop Payment/Revoke.
		viii.	System shall accept stop payment/revoke instruction from any branch with reason details.
		ix.	System shall generate stop payment advice for the customer indicating cheque numbers and charges debited, stop payment reference number etc.
		x.	System shall disallow payment of a cheque under stop payment instruction. Notify teller end if cheque number is marked as "Stop payment".
		xi.	System shall have ability to mark stop payment for a series of cheques or various leaves under same books. This option shall maintain the change log having the date of changes.
		xii.	System shall not accept paid and cancelled cheque leaves for any transaction and notify teller if cheque number is marked as "paid off/cancelled".
		xiii.	System shall provide facility to view the status/fate of a cheque leaf/range of cheques/cheque books for a particular account.
		xiv.	System shall store Name, Photo ID No., NID No. of the bearer and reason of transaction in case of online deposit/withdrawal amounting above a certain limit e.g. BDT 5000.
		xv.	Undelivered cheque book report with ageing shall be generated from the system.

1.7   Account Transaction

Sl. No.	Item	Description	
1.7.1	Other Bank Cheque Deposit for Clearing	i.	System shall comply with all Bangladesh Bank defined procedures.
1.7.2	Account Transfers	i.	System shall perform internally maintaining same currency.
		ii.	System shall show restrictions/risk in account level during transaction performing.
		iii.	System shall check fund availability during transaction approval.
		iv.	System shall update customer balance status immediately.
		v.	System shall not allow transaction if reject marker (court

			order/freeze order) attached in the account.
1.7.3	FC Draft Sale	i.	System shall support it for Cash to Account.
1.7.4	Account Closing	i.	System shall have ability to mark accounts as closed without deletion from system.
		ii.	System shall produce sufficient audit log.
		iii.	System shall not allow any A/C closing if it is linked with other existing live account(s).
		iv.	System shall not allow any A/C closing if it has unapplied interest in provision field.
1.7.5	Automated Settlement and Clearing Functions	i.	System shall match all inter- and intra-bank journal entries automatically according to dual-entry accounting standards.
1.7.6	Blocking Options	i.	System shall be flexible to associate pledging, earmarking, fraud detecting and collecting with any account or sub-account with sufficient reason and audit log details.
		ii.	System shall have functionality to realize block amount while fund is available.
1.7.7	Stop Payment	i.	System shall have ability to reconcile pending stop-payment requests including insert, amend, inquiry and delete with account status (e.g. no stop-payment requests for closed accounts) in addition to standard functionality.
		ii.	System shall have auto tracking of identifying cheque numbers of requested stop cheques. If paid stop payment order will be rejected by system/if not paid system will execute automatically.
1.7.8	FC Travelers' Cheques	i.	System shall have option to sale FC Travelers' Cheques on Cash, Account, Against FC cash, FC Accounts.
		ii.	System shall have ability to purchase/sell of Travelers' Cheques using Account Cheques or Cash.
1.7.9	Purchase of FC Cash with Local Cash	i.	System shall have ability to purchase of FC Cash with local Cash.
1.7.10	Check Clearing Processing	i.	System shall have ability to inward cheque-clearing processing.
1.7.11	Fund Transfers with connection to SWIFT	i.	System shall have ability to generate fund transfers with automatic connection to SWIFT and proper formatting in SWIFT format maintaining proper security protocols.
1.7.12	Back/Forward Value Date Validation	i.	System shall have ability to validate the back value and ensure the correct date.
1.7.13	Limit Expiration	i.	System shall have option to make automatic expiration of corporate limits.
1.7.14	Dormancy Rules	i.	System shall have ability to set rules for dormant account (manually or automatically).
		ii.	System shall place rules to automatically set account dormant or restrict action if rules are not met.
		iii.	System shall generate letters notifying the dormant accountholders about the dormancy state of their accounts.
		iv.	Shall have ability to restrict signature card showing.
		v.	Shall have ability to disallow different transactions as per

		parameter setup.
1.7.15	Cross Currency Transaction	i. System shall have ability to support cross currency transaction. ii. System shall have flexibility to restrict cross currency transaction at the global parameter level as per foreign exchange policy.
1.7.16	File upload facility	i. File upload facility is required for bulk uploading of transactions, e.g. salary, dividends, refund warrants etc.
1.7.17	Alert	i. Credit Transaction alert based on a threshold value ii. Debit Transaction alert based on a threshold value iii. Periodic alert (Monthly/Quarterly/Half-Yearly/Yearly based on bank's policy (product wise separate period).

1.8   Teller Transaction

Sl. No.	Item	Description
1.8.1	General Characteristics	i. System shall perform automated transaction generation and generate unique batch number for future reference. ii. Shall move to supervisor queue for onward approval if teller limits are crossed. iii. System shall monitor stock of cash on the following counts: a. Holding of cash in a branch b. Holding of cash, cashier-wise c. Cashier-wise stock d. Cash stock in vault, denomination-wise iv. System shall support denomination-wise exchange of cash. v. System shall support collection of charges for cash remittances/withdrawal. vi. System shall support withdrawal of cash using a. Cheque b. Withdrawal form c. Bank's internal voucher vii. System shall support cash payments of remittance instruments. viii. System shall provide support to allow/restrict withdrawal of cash. ix. System shall provide multi-level approval for cash withdrawal exceeding clear balance. x. System shall check Transaction Profile (TP) & generate appropriate Override/Alert messages before any teller transaction is saved. Moreover system shall generate TP violation report at any time of point. xi. Transaction shall be identified by transaction types. xii. Transaction types shall be defined by channels.
1.8.2	Denomination	i. System might support denomination-wise capture during any cash transaction, remittance, withdrawal, etc.
1.8.3	Available Balance	i. System shall show account balances/shadow balances to users who are allowed to see the balances (role based).
1.8.4	Account Information	i. System shall show contact number, address.

		ii.	There shall be automated KYC update requirement prompt in the system as per BFIU circular no 10, 2014.
1.8.4	Meaningful Reference Number	i.	System shall use traceable reference numbers.
1.8.5	Signature & Photo	i.	System shall show A/C holder's signature in teller screen.
		ii.	System shall show A/C holder's photograph (on request) with signature card.
1.8.6	Priority Customer	i.	System shall notify the teller about the priority customer as well as any remarks or notification.
1.8.7	Customer/Bearer	i.	System shall notify the teller about the customer/bearer if he/she is enlisted in UNSCR or local sanction.
1.8.8	Approval	i.	System shall ask for approval in case of above limit transaction.
1.8.9	Payment Instruments	i.	System shall issue, print and clear PO/DD.
1.8.10	OD Limit	i.	System shall show teller the OD sanction limit, available balance and expiry date.
1.8.11	Evening banking	i.	System shall have feature to provide evening banking facilities for the authorized branches in line with guideline.

1.9   Standing Instructions

Sl. No.	Item	Description	
1.9.1	Automatic Sweep/Standing Instruction Facilities	i.	System shall be able to transfer of fund from one to many, many to one, many to many and one to one based on clients instruction (maintaining minimum Balance/Fixed Amount) or tenure-wise.
		ii.	Sweep transactions may be both push and pull (i.e. sweep-in and sweep-out)
		iii.	Frequency of sweep / SI shall be daily/weekly/fortnightly/ monthly/set date or in transaction event based.
1.9.2	Template for Payment Processing	i.	System shall allow user to define template for incoming and outgoing payment processing. The template shall include credit and debit payment instruction such as default Nostro account by currency and others.
1.9.3	Charges Details	i.	System shall have separate screen for charge realization for each account with parameter setting option at product level, account level.
1.9.4	Product to Product Transfer Facilities	i.	System shall be capable of providing client a new account under the same product category, i.e. Std to Std, CA to CA etc. If customer requires opening a new account under same product the account number shall be different.
1.9.5	Volume based Customer Segmentation	i.	System shall support volume based customer segmentation to identify class of customer and provide variable interest or charges based on the daily balance.
1.9.6	Flexible Interest Payable Period	i.	System shall link interest payable to other deposit accounts.
1.9.7	Customer Status Inquiry	i.	System shall be flexible to group and analyze accounts according to status. It may be included in report module.

1.9.8	Nationwide Collection	i.	System shall have the option to view the list of instruments and/or cash that have been processed nationwide. Any transaction nationwide shall immediately update customer account and funds can be withdrawn from any branch.
1.9.9	Payment Transfer Service	i.	System shall be able to track the list of payments in various modes (Cash/TT/PO/DD etc.) which are made as per clients' instruction for the purpose of fees calculation.
		ii.	System shall have denomination information.

2.   Module: Bills and Remittance

2.1   Local Remittance

Sl. No.	Item	Description
2.1.1	Demand Draft (DD)	i. Issuance of Demand Draft against Account/GL/Walk-in Customer. For walk-in DD, some basic information needs to be recorded and there shall be report for Walk-in DD. ii. Issuance of Duplicate Draft keeping the original instrument number as reference. iii. Cancellation of Demand Draft. iv. Commission Structure of DD Issuance. v. DD Payment against Account/GL/Walk-in Customer. vi. DD Advice Receive Entry. vii. DD Payment without Advice verifying DD's authentication shall not be allowed. viii. DD Payment with Advice/DD Advice Receive Entry. ix. DD Stop Payment/Remove Stop payment. x. View DD transactions. xi. View and Print DD Status and Details (generate reports of unpaid DD's on a certain date). xii. Name, Photo ID No., NID No. of the sender and/or receiver and reason of transaction in case of transaction above a certain amount e.g. BDT 5000. xiii. UNSCR &Local Sanction Screening.
2.1.2	Pay Order	i. Issuance of Pay Order against Account/GL/Walk-in Customer. For walk-in PO, some basic information needs to be recorded and there shall be report for Walk-in PO. ii. Liquidation of PO against Account/GL/Walk-in Customer. iii. Issuance of Duplicate Pay order keeping the original instrument number as reference. iv. Cancellation of Pay Order. v. Stop Payment of Pay Order. vi. View Pay Order transactions. vii. View/Print Pay Order Status and Details [PO outstanding report]

		(generate reports of unpaid PO's on a certain date).
		viii. Close out withdrawal by PO.
		ix. TD redemption by PO.
		x. PO Data Entry to Upload.
		xi. Income Tiered Commission Structure for Pay order.
		xii. Validate Pay Order number and amount during and issuing date payment.
		xiii. Name, Photo ID No., NID No. of the sender and/or receiver and reason of transaction in case of transaction above a certain limit e.g. BDT 5000.
		xiv. UNSCR & local sanction Screening.
2.1.3	Telegraphic Transfer (TT) or Mail Transfer (MT)	i. Issuance of Telegraphic Transfer. ii. Payment of Telegraphic Transfer. iii. Commission for Telegraphic Transfer. iv. Name, Photo ID No. of the sender and/or receiver and reason of transaction in case of transaction above BDT 5000. v. UNSCR & local sanction Screening. vi. There shall be a provision of confirmation through email or SMS in the system.
2.1.4	Security Deposit Receipt (SDR)	i. Issuance of SDR. ii. Check Duplicate Issuance of SDR. iii. Cancellation Issuance of SDR. iv. Commission/Charges for SDR.

2.2   Foreign Remittance

Sl. No.	Item	Description
2.2.1	Outward Remittance (All kinds of Foreign Remittances are integrated with SWIFT Message System)	i. Outward Remittance-CUST (BDT to FCY) Used while taking BDT from Customer Account and remit the money in Foreign Currency. ii. Outward Remittance-CASH (BDT to FCY) Used while taking BDT from Internal/ Cash Account and remit the money in Foreign Currency. iii. Outward Remittance-CUST (SAME CCY – Charge in Any CCY) Used while taking Foreign Currency from Customer Account and remit the money in Foreign Currency. iv. Outward Remittance - CASH (SAME CCY – Charge in ANY CCY) Used while taking FCY from Internal/Cash Account and remit the money in Foreign Currency. v. Outward Remittance - CUST (FCY to FCY) Used while taking FCY from Customer Account and remit the money in another Foreign Currency. vi. DRAFT ISSUE – (BDT to FCY) Used while taking BDT from Customer Account and remit the money in Foreign Currency through a Foreign Draft. vii. Outward Remittance Functions shall have: • Add Outward Clean Payments • Review Outward Clean Payments

		• Authorize Outward Clean Payments • Confirm Outward Clean Payments • Print Bank Cheque/Draft • Request Outward CP Cancellation, it cannot be cancelled after authorization. • Confirm Outward CP Cancellation, it cannot be cancelled after authorization. viii. UNSCR & local sanction Screening.
2.2.2	Process Inward Remittance	i. Same CCY for Exporters. ii. FCY to BDT- Customer Transaction. iii. FCY to BDT-Internal. iv. Same Currency. v. Same CCY- Internal. vi. Cross CCY- Customer Transaction. vii. UNSCR & Local Sanction Screening.
2.2.3	Inward Remittance Functions	i. Add Inward Clean Payments. ii. Review Inward Clean Payments. iii. Authorize Inward Clean Payments. iv. Request Inward CP Cancellation. v. Confirm Inward CP Cancellation.
2.2.4	Outward Clean Collection (A transaction is created when a customer (the payee) presents foreign currency Cheque to a Bank (acting as the remitting bank) for payment)	i. Receive payments from the collecting bank. ii. Collect our charges (plus any charges debited by the collecting bank) especially in a case of a dishonored cheque. iii. Make payment (less charges) to the payee (our customer). iv. Use the funds received to settle the negotiated payment made to the payee if cheques were negotiated. v. Recall negotiated repayment from the payee if cheques are returned unpaid. vi. Return cheques unpaid to the payee if no further representation is to be made. vii. Refund auto payment relating to cheques returned unpaid. viii. Make adjustment to a payment already made as advised by the collecting bank. ix. Name, Photo ID No. of the bearer and reason of transaction in case of online deposit/withdrawal amounting above a certain limit (e.g. BDT 5000). x. UNSCR & Local Sanction Screening.
2.2.5	Inward Clean Collection (A transaction is created when one bank (acting as the collecting bank) receives a cash letter accompanying Cheque denominated in our local currency for payment)	i. Manually update relevant cheque details. ii. Process cheques drawn on our banks directly without involving a clearing bank. iii. Make payment to the remitting bank. iv. Return cheques unpaid to the remitting bank. v. Refund auto payment relating to cheques returned unpaid. vi. Make adjustment to a payment already made. vii. Collect our charges from the remittance or by debiting the remitting bank's account in a case of dishonor. viii. The system can issue a notification to the principal party.

			Depending on the settlement action, the notification may be one of the following: • Credit Advice • Advice of Dishonor • Cheque Settlement Advice (either credit or dishonor) • Credit Adjustment.
		ix.	UNSCR & Local Sanction Screening.

3.   Module: Deposits

3.1   General Characteristics

Sl. No.	Item	Description
3.1.1	Customer Eligibility	i. Autonomous ii. Club/Society/Association iii. Employee-Others iv. Government Account v. Individual vi. Joint Account vii. Liquidator's Account viii. Local Authority ix. Non-Govt. Organization x. Non-Profit Organization xi. Other Public Bank Account xii. Partnership Company xiii. Private Bank Account xiv. Private Company xv. Private Ltd. Company xvi. Proprietary Company xvii. Public Ltd. Company xviii. Semi-Autonomous xix. Staff xx. Trustee Account xxi. Minor Account xxii. Non-Resident xxiii. Any type of customer as per law of land. For example, a foreign contractor is not allowed to open an interest bearing deposit account.

3.1.2	Account Opening Procedure	i. System shall store customer's:
		  a. Photograph
		  b. Specimen Signature
		  c. Copy of NID and/or other Specific papers/documents on the basis of the type of the customer
		  d. Contact phone/mobile no. with contact person details, especially for corporate customer
		  e. Email-id if available
		  f. UNSCR & Local Sanction Screening.

3.1.3	Master File Information	i. KYC compliance

3.1.4	Introducer	i. System shall ensure:
		  a. Introducer Information
		  b. UNSCR & Local Sanction Screening for introducer.

3.1.5	Joint Account Concept	i. System shall allow this option for individuals only and
		  a. Operate as per instruction: Joint/Any/All
		  b. Pay to either or survivor
		  c. Ensure joint account holder(s) is/are not listed in UNSCR & local sanction.

3.1.5	Nominee Inclusion	i.	System shall allow this option for individuals only and ensure nominee is not listed in UNSCR & local sanction.
3.1.6	Operation by Power of Attorney Holder	i.	System shall allow this option and ensure PA holder is not listed in UNSCR & local sanction.
3.1.7	Account No. Format	i.	System must ensure that account number is 13 digits or mapped to 13 digits as per Bangladesh Bank Format.
3.1.8	Deposit Procedure, Transaction Nature, Restrictions	i.	Random by the depositor.
3.1.9	Withdrawal Procedure	i.	System shall ensure withdrawal: a. By cheques supplied by the bank. b. By letter of authority with verification, e.g. assurance of confirmation needed. c. Debit by bank through voucher/withdrawal slip with verification, e.g. assurance of confirmation needed. d. Through alternate delivery channels which are approved by Bangladesh Bank. e. If Bearer/Beneficiary is not listed in UNSCR & local sanction.
3.1.10	Return of Cheques	i.	System shall record returned cheques in Cheque Return Register.
		ii.	System shall be able to provide details of cheque return specially reason of return.
		iii.	System shall be able to recover charges for dishonor of cheque for insufficient fund.
		iv.	System shall be able to recover any type of penalty for return of cheque for insufficient fund.
3.1.11	Stop payment	i.	System shall maintain Stopped Cheque Register with instruction letters inserting time & date.
		ii.	System shall have facility to store/view stop payment of Cheque Audit Log.
		iii.	System shall be able to realize Charge for stop payment.
3.1.12	Standing Instruction	i.	System shall maintain Standing Instruction Register.
		ii.	System shall be able to generate transactions through standing instruction with date, amount, and source from/to account, amount etc.
		iii.	System shall hold the amount of instruction in case of insufficient balance in Payee/Source account and automatically shall transact and release the hold amount when fund becomes available.
		iv.	System shall ensure beneficiary is not listed in UNSCR & local sanction.
3.1.13	Issue of Cheques	i.	System shall issue cheque books.
		ii.	System shall configure and validate number of leaves at product level.
		iii.	System shall have ability to levy Charge for issuing cheque book as prescribed by the Bank.

		iv.	System shall have ability to make requisition for cheques on demand.
3.1.14	Restraints	i.	System shall be able to prevent all transactions with suitable kind of restraint.
		ii.	System shall have ability to restrain customer [restrain all accounts under one customer ID].
		iii.	System shall have ability to restrain products (all customers under one product).
		iv.	System shall have ability to restrain account.
		v.	System shall have ability to restrain debit transactions.
		vi.	System shall have ability to restrain credit transactions.
		vii.	System shall have ability to restrain cash transaction, cheque transaction, ATM transaction and so on for a particular account, customer and/or product.
		viii.	System shall have ability to block amount with expiry date and multiple blocking options.
		ix.	System shall have capability to block any amount irrespective of the available balance of the account.
		x.	System shall have ability to provide reason details and reason category for Freeze/Dormant/Lien so that MIS can be generated.
3.1.15	Signature and Photograph	i.	System shall obtain signature and photograph of each account holder in signature card.
		ii.	System shall store signature and photograph of each account holder in the central database.
		iii.	System shall store specimen signature and photograph in the central database or in the signature card.
3.1.16	Account Statement	i.	System shall be able to generate account statement on demand. Charge can be levied for generating such ad-hoc statements.
		ii.	System shall have bulk account statement generation process without any fee for period statement especially on half-yearly/yearly basis commonly for all customers.
		iii.	System shall be able to generate balance confirmation letter on demand.
		iv.	System might able to generate MT940/MT942/MT950/ /MT900/MT910 for the enrolled customers.
3.1.17	Minimum Balance	i.	In accordance with the banks' internal policy system may or may not restrict the customer to draw fund without keeping minimum balance but may generate a report for bank's internal purpose.
3.1.18	Source Tax, Excise Duty, Incidental/Account Maintenance Fee and Closing Charge	i.	System shall be able to configure source tax and excise duty as per the guidelines of NBR.
		ii.	System shall collect source tax for interest earned at the time of interest payment.
		iii.	System shall collect excise duty (charges) on yearly basis as per instructions of concerned authority.
		iv.	System shall collect account maintenance fee and closing

			charge from the account (except term deposit account) as per the guideline of Bangladesh Bank.
		v.	System shall have ability to apply closing charge (except term deposit account).
		vi.	System shall have ability to parameterize/configure all charges.
		vii.	System shall have hovering option to deduct charges.
3.1.19	Dormant Account	i.	System shall mark accounts as dormant as per Bangladesh Bank rule. Bangladesh Bank may provide a common definition for all banks.
		ii.	System shall have feature to apply (as per Bangladesh Bank guideline) dormancy on any CASA account if there is no customer made transaction for the defined period. For dormant accounts, only credit postings may be allowed.
		iii.	System shall bring first deposit/withdrawal to the notice of Branch Manager for permission.
		iv.	System shall normalize accounts before allowing any transaction.
		v.	System shall have ability to accrue and capitalize interest as like as normal account.
		vi.	System shall have ability to levy annual charges on this account same as normal account.
		vii.	This shall be parameterized/ configurable.
		viii.	Credit may be allowed without changing account status. No debit transaction shall be allowed.
		ix.	Shall generate dormant marking /unmarking register.
3.1.20	Inoperative Account	i.	System shall mark accounts inoperative as per Bangladesh Bank guideline.
		ii.	System shall automatically mark accounts on daily basis.
		iii.	System shall brought first deposit/withdrawal to the notice of Branch Manager for permission.
		iv.	System shall transfer balance to Bangladesh Bank in case if the account is inoperative for 10 years. However, shall serve 3 (three) notices during this 10-year period. System shall be able to prepare a report for such accounts with ageing.
		v.	System shall mark account as deceased in case of the death of the customer. System shall not debit any charge from this account and only allow credit postings. System shall have audit log with maker/checker, date, reason etc. for such operations.
		vi.	This shall be parameterized/configurable.
3.1.21	Monthly Provision for Accrued Interest	i.	System shall keep monthly provision for accrued interest (at a given frequency based on product type).
3.1.22	Duplicate Statement	i.	System shall have ability to charge for issuance of duplicate statement.

3.2   Savings Deposit/Mudaraba Savings Deposit for Shariah based Islamic Banks

Sl. No.	Item	Description
3.2.1	Savings Deposit Account for Minors	i. System shall treat any customer with age less than 18 years as minor. ii. System shall store legal guardian information for minor accounts. System shall treat the account as normal account when the minor reaches the age of 18and also shall generate a notification to inform the customer's guardian. In such cases, the account information shall be updated. iii. System shall ensure that the legal guardian is not listed in UNSCR & local sanction.

3.2.2	Interest Calculation/Profit Calculation and Application	i. System shall perform interest calculation on the basis of daily balance/ minimum monthly balance/ average balance of the month with or without other restriction such as no. of withdrawal and or deposit, amount of withdrawal and or deposit, minimum or maximum amount of withdrawal or deposit, percentage of withdrawal amount and combination of such features. For example:
		  a. Interest is calculated based on monthly minimum balance, i.e. minimum balance from 5th to last day of the month (Interest shall be calculated on daily basis).
		  b. Ability to configure the maximum balance for interest calculation of Individual Account (e.g. Tk. 25,00,000) and Joint Account (e.g. Tk. 50,00,000).
		  c. Interest is compounded half-yearly in June and December.
		  d. The accounting entries for month end is:
		      Dr- P&L
		      Cr - Accrual
		  e. The accounting entries for half-year/year end is:
		      Dr- Accrual & P&L
		      Cr- SB account sundry party
		ii. For banks operating under Islamic Shariah, profit calculation shall be followed as per BB guidelines.
		iii. All the above conditions shall be configurable so that if those conditions are changed, end user can configure using front end screen.
		iv. System shall have provision to apply Bangladesh Bank rule.

3.2.3	Account Maintenance Fee	i. System shall levy account maintenance fee based on average deposit of the account. ii. System shall apply it on half-yearly basis. iii. System shall collect account maintenance fee and closing charge from the account as per the guideline of Bangladesh Bank. iv. System shall have the option to waive this charge in account level as well as customer level. v. System shall have provision to apply Bangladesh Bank rule.
3.2.4	Non-interest/Non-	i. System shall have capability to configure non-interest bearing

Sl. No.	Item	Description
	profit Bearing	savings account at the option of the depositor.
3.2.5	Withdrawal Allowed	i. System shall have options to configure this as per bank's internal circular/regulatory authority.
3.2.6	Initial Deposit	i. System shall have capability to configure at product level. ii. System shall be flexible as per bank's rule.
3.2.7	Transfer of Account	i. System shall have feature to transfer accounts. ii. System shall pay Interest up to last day (in case of transfer). iii. System shall realize actual postage.

3.3   Current Deposit/Al-Wadiah Deposit for Islamic Banks

Sl. No.	Item	Description
3.3.1	Category	i. Demand Deposit: When credit balance ii. Advance: When debit balance (Overdraft)
3.3.2	Initial Deposit	i. System shall have capability to configure at product level. ii. System shall be flexible as per bank's rule.
3.3.3	Interest/Profit Calculation	i. System may or may not produce interest/profit on credit balance (flexible). ii. System shall recover daily product basis (reckoning 360) interest/profit for debit balances only (OD).
3.3.4	Account Maintenance fee	i. System shall recover these charges in June and December each year as per the guideline of Bangladesh Bank. ii. System shall have capability to parameterize options.
3.3.5	Transfer of Account	i. System shall be capable to transfer all current deposit/Al-Wadiah deposit to other accounts if it's not categorized as over draft. ii. Shall realize transfer charge.
3.3.6	Closing Charge	i. System shall be able to configure closing charge at product level as per the guideline of Bangladesh Bank.
3.3.7	Balance Confirmation	i. System shall obtain balance confirmation from the account holders as on 30th June and 31st December each year. ii. This confirmation date shall be configurable.

3.4   Special Notice Deposit/Mudaraba Special Notice Term Deposit

Sl. No.	Item	Description
3.4.1	Interest/Profit Calculation	i. System shall calculate interest/profit on daily product, accruals monthly & capitalize half-yearly. Daily/monthly accruals data shall be available. ii. System shall forfeit interest for that month if notice not received for transactions by the bank. iii. System shall consider notice date and transaction date as per central bank guideline (7 days notice which suppose to be parameterized). iv. System shall pay interest/profit yearly as well as when the account is closed. It can also be paid half-yearly. v. System shall have capability to differ interest/profit rate based on average monthly balance.

		vi.	System shall fix slab wise interest/profit rate for each month and change it time to time. (As per Bangladesh Bank Guidelines)
		vii.	System shall calculate interest/profit using following formula: (Daily balance X No. of days X Rate of interest/profit)/(360x100) (Shall be configurable at product level). Number of days shall be the actual number days for a particular month.
3.4.2	Withdrawal Allowed	i.	System shall have the option to enter notice of previous date.

3.5 Fixed Deposit Receipt

Sl. No.	Item		Description
3.5.1	Withdrawal	i.	System shall pay on maturity or premature encashment.
3.5.2	Interest Withdrawal	i.	System shall allow option to withdraw the accrued interest retaining the principal amount on or after maturity.
		ii.	Shall have interest auto transfer option to operative A/C on maturity if customer requests.
3.5.3	Premature Encashment	i.	System shall have the option to configure if it changes by bank/regulatory authority.
3.5.4	Renewal Procedure	i.	System shall be capable to allow renewal on maturity if desired by the depositor.
		ii.	System shall obtain instruction from the customer at the time of issuing of FDR whether to be renewed for the same period at the prevailing rate.
		iii.	System shall not allow renewal after the death of the depositor.
3.5.5	Auto Renewal	i.	In absence of any instruction from the depositor, system shall treat the FDR as renewed after maturity for the same period of the said FDR at a prevailing rate of the same period and will continue unless any instruction received from the customers.
		ii.	Shall have facility of auto closure option at maturity and proceed the maturity amount to operative account as mentioned by the customer at the time of account opening
		iii.	This option shall be configurable at product level.
3.5.6	Overdue FDR	i.	System shall treat all FDRs as auto renewed unless other instructions are received from customers.
		ii.	System shall make continuous profit accrual.
3.5.7	Interest Rate	i.	System shall implement different period and slab-wise interest rate.
		ii.	System shall change interest rate from time to time with effective date on the renewal date of the deal and as per the agreement with the Client.
		iii.	Generally Interest rate shall not change during its current tenor.
		iv.	System shall allow account-wise separate interest rate.
3.5.8	Interest Calculation	i.	System shall calculate interest on Daily Product Basis (reckoning 360 days a year).
		ii.	Interest = (Principal Amount x No. of days x Rate of interest)/ (360X100).

		iii.	System shall calculate interest as per Bangladesh Bank guideline.
3.5.9	Interest Application	i.	System shall apply interest on maturity date.
		ii.	System shall apply interest on anniversary date.
		iii.	Accounting Dr - FDR Interest A/C (Liability) Cr - FDR Account
3.5.10	Interest Compounding	i.	System shall apply simple interest rate.
		ii.	In case of auto renewal, interest shall be capitalized.
3.5.11	Monthly Provision for Accrued Interest	i.	System shall made monthly provision for accrued interest.
		ii.	Accounting Dr - Interest on FDR (Expenditure) Cr - FDR Interest Account (Liability)
		iii.	System shall allow loan facility against MTDR both in Quard & Bai-Murabaha form (for Islamic Banking).
3.5.12	Transfer of Account	i.	System shall not allow transfer of FDR accounts.
3.5.13	Lien	i.	Shall allow loan against an FDR after marking that FDR as lien and FDR may be marked lien against multiple loans. Multiple FDRs might be marked as lien against a single loan
3.5.14	Fixed Deposit (FD) Advice	i.	System shall have ability to generate FD advice as format decided by the Bank. The advice shall be printed directly or create pdf file.
		ii.	System shall control sequence of printing/generation of FD advice.
		iii.	If more than one advice is generated for a particular FD, system shall mention/mark it as duplicate.

3.6   Monthly/Quarterly/Other term Profit Based Fixed Deposit

Sl. No.	Item		Description
3.6.1	Term/Period	i.	1 year, 3 years, 5 years or as per the bank definition.
		ii.	System shall have capability to parameterize.
3.6.2	Interest Rate	i.	System shall change interest rate from time to time with effective date.
3.6.3	Principal Withdrawal	i.	System shall allow principal withdrawal on maturity or at any time as premature encashment.
3.6.4	Interest Withdrawal	i.	System shall transfer on monthly/quarterly/any period as per bank's product feature basis to SB A/C /Settlement Account of the depositor or through cash.
3.6.5	Interest Calculation	i.	System shall calculate daily product basis.
3.6.6	Interest Application	i.	Monthly/Quarterly/others as per product feature.
3.6.7	Interest Compounding	i.	Simple interest
3.6.8	Monthly Provision for Accrued Interest	i.	System shall keep monthly provision for accrued interest.
3.6.9	Premature Encashment	i.	System shall have the option to configure the premature encashment rules as per bank's own policy. Excess interest, if paid earlier, to be recovered. Shall be configurable at product

Sl. No.	Item	Description
		level.
		ii. System shall have the option to configure the above as per bank's rule.
3.6.10	Transfer of Account	i. System shall not allow transfer of FDR accounts.

3.7   Deposit Multiplication Scheme (Double, Triple, etc.)

Sl. No.	Item	Description
3.7.1	Term/Period	i. System shall be able to change required tenor of deposits for double/triple/other schemes from time to time depending on the rate of interest which varies from bank to bank. ii. System shall be able to configure at product level as per bank's policy.
3.7.2	Withdrawal Procedure	i. System shall pay on maturity or premature encashment.
3.7.3	Interest Calculation	i. System shall calculate interest on daily product basis. ii. System shall fix product-wise interest rate.
3.7.4	Loan Facility	i. System shall be able to provide loan facility as per bank's rule.
3.7.5	Transfer of Account	i. System shall not allow transfer of FDR accounts.

3.8   Deposit Pension Scheme (DPS)

Sl. No.	Item	Description
3.8.1	Duration	i. System shall be able to configure for any specified period.
3.8.2	Deposit Amount	i. Any amount set by the bank.
3.8.3	Deposit Date	i. System shall input on any day of the month as per bank's policy.
3.8.4	Interest Rate and Type	i. System shall be able to parameterize as per bank's policy.
3.8.5	Premature Encashment	i. System shall have the option to configure as per bank's rule.
3.8.6	Pension Amount	i. System shall calculate pension amount based on installment size, interest rate and tenor.
3.8.7	Closing Procedure	i. System shall be able to block/close account for due installments as per bank's policy.
3.8.8	Withdrawal Procedure	i. System shall be able to configure as single or monthly, quarterly, half-yearly, yearly pension basis.

3.9   Continuous Loan Overdraft (OD) on Current Account

Sl. No.	Item	Description
3.9.1	Basic Features	i. System shall perform monthly interest bearing and accrual, shall make capitalization quarterly. ii. System shall have provision to provide overdraft facility and credit facility on the same account if approved and obtained. iii. System shall have provision to allow excess over limit if allowed by the competent authority. iv. System shall have provision to allow temporary overdraft if allowed by the competent authority.

		v. System shall fix overdraft interest and review it periodically. vi. System shall calculate interest based on daily ending balance (if balance is negative). vii. System shall have no repayment scheduling option for continuous loan. viii. System shall report overdraft balance to CL properly. ix. System shall report and monitor overdraft balance facility.
3.9.2	Accounting Entries	i. Accounting Entries for Interest Accrual 　　Dr - Interest Receivable 　　　　Cr - Income Account (for unclassified accounts) 　　　　Cr - Interest Suspense Account (for classified accounts) ii. Interest Capitalization at quarter end. Interest capitalization on the overdraft amount shall be restricted for deceased and NPA
3.9.3	Change of Interest Rate	i. System shall be configurable as per bank's policy.
3.9.4	Special Services	i. System shall be able to provide following special services: 　　a. Loan Ledger Statements 　　b. Interest Calculation Sheet 　　c. Account Closure 　　d. Loan Status maintenance and monitoring
3.9.5	Operational Process after Expiry	i. System shall not impose any restriction for withdrawal in case of credit balance. ii. System shall allow withdrawal or restrict it for debit balance upon approval of competent authority. iii. System shall continue interest charge as per rule. iv. System generated transaction such as fees/charges, interest shall be allowed for both cases: expired loan and excess over limit.
3.9.6	Classification Status Change	i. System shall allow change of classification/declassification status automatically after following defined rules only. ii. System shall have option to change status as per Qualitative Judgment (manually).
3.9.7	Movement of Interest Suspense	i. System shall allow movement of interest suspense on classification basis or upon actual realization of interest automatically.

3.10   Teller (Cash Counter) Transaction Services

Sl. No.	Item	Description
3.10.1	Products	i. All products of retail banking, loans and advances, and trade finance that deal with cash deposit and withdrawal.
3.10.2	Maker and Checker	i. System shall follow the concept of maker and checker for all Teller transactions having the posting limit for teller and authorization limit for checkers. Auto authorization may be imposed having transaction limits as per DOA. ii. System shall perform all validations such as account balance, account status (no. Dr, no. Cr, amount block, freeze, stop

Sl. No.	Item	Description
		payment, stop cheque, valid instrument, transaction profile etc.) before submitting the transaction for authorization. iii. System shall check images (signature and photographs and/or thumb impression etc.) at teller and authorizer end.
3.10.3	Cash Deposit	i. Teller shall accept cash deposit/installment etc. for all products.
3.10.4	Cash Withdrawal	i. System shall allow account holder or bearer to withdraw cash by cheque or debit voucher or valid instrument. ii. System shall maintain contra cash in hand transaction automatically based on cash receipt/withdrawal. iii. System shall notify teller for Transaction Profile violation or system shall show the TP when teller toggle the enquiry screen. iv. Shall have centralized system for TP monitoring with proper audit log.
3.10.5	UNSCR & Local Sanction Screening	i. System shall store name, photo ID no. of the bearer and reason of transaction in case of online deposit/withdrawal amounting above a certain amount e.g. BDT 5000. ii. System shall perform UNSCR & Local Sanction Screening.

3.11   Payment Order (PO) Transaction Services

Sl. No.	Item	Description
3.11.1	Issue	i. System shall charge commission (fee) per Pay Order depending on amount and slab it belongs to. ii. System shall issue pay order with date, amount, payee name, purpose, mobile number, etc. Other information, e.g. remitter name and account no. is optional. iii. System shall enable Pay Order Book in system under dual control. iv. System shall keep inventory of Pay Order Book with joint custodian mechanism. v. System shall strictly follow KYC for walk-in customers. vi. System shall be able to generate Pay Order Leaf cancellation and stop payment report. vii. System shall generate Contra entry of Pay Order systematically. viii. System shall ensure that customer is not listed in UNSCR & local sanction. ix. Shall generate payment order outstanding report
3.11.2	Payment	i. System shall be able to make payment through cancellation with or without cancellation of charge as per bank's policy. ii. System shall generate Contra entry of Pay Order payment.

3.12   Demand Draft (DD) Transaction Services

Sl. No.	Item	Description
3.12.1	Issue	i. System shall charge Commission (fee) per Demand Draft depending on amount and slab it belongs to. ii. System shall issue Demand Draft with date, amount, issue

			branch, payee branch and payee name. Other information, e.g. remitter name and account no. is optional.
		iii.	System shall generate DD test number.
		iv.	System shall issue a DD Advice to payee branch with all information related to that DD.
		v.	System shall issue Contra entry of DD systematically.
		vi.	System shall endure that Customer is not listed in UNSCR & local sanction.
3.12.2	Payment	i.	System shall charge Commission (fee) for paid by cancellation per Demand Draft depending on slab amount.
		ii.	System shall issue Paid by Cancellation Advice to payee branch with all information related to that DD.
		iii.	System shall generate Contra entry of DD payment.

3.13 Telegraphic/Telephonic Transfer (TT) Transaction Services

Sl. No.	Item	Description	
3.13.1	Issue	i.	System shall charge Commission (fee) per TT depending on amount and slab it belongs to.
		ii.	System shall issue Telegraphic/Telephonic Transfer with date, amount, issue branch, payee branch and payee name. Other information, e.g. remitter name, purpose and account no. is optional.
		iii.	System shall Generate TT test number.
		iv.	System shall issue a TT Advice to payee branch with all information related to that TT.
		v.	System shall transfer TT information to payee branch over phone.
		vi.	System shall ensure that Customer is not listed in UNSCR & local sanction.
3.13.2	Payment	i.	System shall respond/receive TT information over telephone from issuing/payee branch.
		ii.	System shall verify TT Test No. (payee branch), if it is found OK, then shall credit TT amount to A/C or TTPO/Sundry.
		iii.	System shall issue a TT Responding Advice to issuing branch.

4.   Module: Loans/Credit/Investment

4.1 Continuous Loan (CC/OD)

Sl. No.	Item	Description	
4.1.1	Loan Proposal Initiation	i.	Application with supporting documents in favor of Business/Trade License, Audited Balance Sheet, Tax Clearance, Legal Documents, Statement of Affairs with Cash Flow Statements, CIB Clearance, Authenticity of Collaterals, Preparation of Loan Proposal as per format (check list).

4.1.2	Loan Approval Process	i.	Every detail, i.e. amount, interest rate, tenure, collateral value, applicable schedule of charges, terms and conditions etc. of the HO Sanction Advice shall be input in the system at HO level. Upon receipt of loan proposal from the branch, the concerned department shall prepare the highlights for the credit committee and for onward approval of the same for the Board of Directors. System shall accommodate Delegation of Authority (DOA) as per bank's policy.
4.1.3	Checking Collateral Coverage	i.	Respective collateral items shall be acceptable as per respective BB Circulars and recorded with proper valuation.
4.1.4	Loan Creation	i.	Overdraft Limit (OD) shall be activated in Current Account of customer in CBS system as per Credit Approval which is reviewed annually.
		ii.	Ability to store loan appraisal and initiate information (e.g. loan proposal, risk grading, credit worthiness and origination).
		iii.	Approval number, approval amount, approval date, authority, expiry, tenor, interest rate, drawing power, etc. shall be maintained in the system.
		iv.	Sanction advice/letter, sanction amount, sanction date, borrower acceptance date, etc. shall be maintained in the system.
		v.	Borrower shall not be listed in UNSCR & local sanction.
4.1.5	Disbursement	i.	After receiving the approval from CRM, CAD shall prepare sanction advice and forward the same to the branch. Branch also shall issue a sanction letter to the client maintaining consistency with sanction advice, duly accepted by the concerned client, a copy of which shall be sent to the CAD. CAD shall reconcile the same with sanction and upload all relevant information/identification in the system. CAD shall inform the branch to make final disbursement after satisfaction.
		ii.	Issuance of sanction letter, inputting limit, disbursement of loan etc. shall be separate function and access right shall be given in the users' role level as per policy of the Bank.
		iii.	Disbursement occurs as per customer's withdrawal from OD account through Cheque/Transfer within the Overdraft Limit.
		iv.	For Islamic banks deal-wise disbursement is applied. Sale-Purchase is the essence of Shariah banking, so Pay Order is given to supplier/seller of goods. With few exceptions (agency arrangement), fund transferred by the bank in current a/c of the customer is violation of Shariah (as no sale-purchase is occurred).
4.1.6	CRM Limit Checking	i.	Approved CRM limit, purpose with code, and identified CL category shall be loaded in the system by CRM division. After checking the loaded limit in line of approval, CRM division shall authorize it. Disbursed Loan amount shall not be exceeded the approved credit limit at any point of time. User shall check all the parameters, i.e. loan type, start date, maturity date, interest rate, fees, interest frequency, repayment schedule, etc. before

			completion of the process.
4.1.7	Interest	i.	Daily accrual (simple) against outstanding debit balance as per OD/CC rate input & Interest charged on quarterly (compound) basis or as per regulatory guideline.
		ii.	For Islamic Banking, mark-up profit is charged.
4.1.8	Provisioning	i.	As per Central Bank guidelines.
4.1.9	Arrears Processing	i.	Penal interest (as per bank's policy) input shall be in place.
		ii.	Daily accrual against outstanding over the OD/CC limit as per Penal interest rate realized in quarterly rest basis.
		iii.	Past due profit (for Islamic Banking) is termed as compensation and send to compensation suspense A/C as per Bangladesh Bank guidelines. As income is uncertain here, so bank cannot take it into income A/C. Transfer the same to HO on quarterly basis.
4.1.10	Adjustment/Liquidation	i.	As per credit transaction in the OD/CC account, OD/CC outstanding shall be adjusted.
4.1.11	Classification	i.	Considering overdue status and customer's financial condition, branch shall ensure appropriate classification status as per Bangladesh Bank guidelines for the respective facility through system.
		ii.	System shall be able to auto classify marking, loan provisioning, transaction generation as per Bangladesh Bank guideline which can be set at product level.
		iii.	Considering Qualitative Judgment (QJ) for non-performing Loan/Investment, Interest calculation shall be ceased (Unaccounted/Unearned) for BL loans.
4.1.12	Rescheduling & Restructuring	i.	System shall have the rescheduling and restructuring facility with relevant history and audit trail. For new account creation, the account shall be referenced with the previous account.

4.2   Fixed Term Loan

Sl. No.	Item		Description
4.2.1	Loan Proposal Initiation	i.	Application with supporting documents in favor of Business/Trade License, Audited Balance Sheet, Tax Clearance, Legal Documents, Statement of Affairs with Cash Flow Statements, CIB Clearance, Authenticity of Collaterals, Preparation of Loan Proposal as per format (check list).
4.2.2	Loan Approval Process	i.	Every detail, i.e. amount, interest rate, tenure, collateral value, applicable schedule of charges, terms and conditions etc. of the Sanction Advice shall be input in the system.
4.2.3	Checking Collateral Coverage	i.	Respective Collateral items shall be acceptable as per respective BB Circulars and recorded with proper valuation.
4.2.4	Loan Calculator	i.	Calculates the installment amount and prepares the amortization schedule based on the given information like loan amount, interest rate, tenor etc.
4.2.5	Loan Booking	i.	Books a loan in the system with all the financial information and

			static data for a customer and generates loan account
4.2.6	Loan Creation	i.	Loans are disbursed through creation of deals under the 'Deals' module of CBS under appropriate limit as per Credit Approval which is reviewed annually.
		ii.	Ability to store loan appraisal and initiate information (e.g. loan proposal, risk grading, credit worthiness and origination).
		iii.	Approval number, approval amount, approval date, authority, expiry, tenor, interest rate, drawing power etc. shall be maintained in the system.
		iv.	Sanction advice/letter, sanction amount, sanction date, borrower acceptance date, etc. shall be maintained in the system.
		v.	Borrower shall not be listed in UNSCR & local sanction.
4.2.7	Disbursement	i.	After receiving the approval from CRM, CAD shall prepare sanction advice and handover the same to the branch. Branch shall also issue a sanction letter to the client maintaining consistency with sanction advice, duly accepted by the concerned client, a copy of which shall be sent to the CAD. CAD shall reconcile the same with sanction and upload all relevant information/identification in the system. CAD shall inform the branch to make final disbursement after satisfaction.
		ii.	Disbursements occur as per loan request as per approval and limit through creation of deal under the 'Deals' module of CBS.
		iii.	Phase by phase disbursement may be allowed.
4.2.8	CRM Limit Checking	i.	Approved CRM limit, purpose with code, and identified CL category shall be loaded in the system by CRM/CAD division. After checking the loaded limit in line of approval, CRM/CAD division shall authorize it. Disbursed loan amount shall not be exceeded the approved credit limit at any point of time. User shall check all the parameters, i.e. loan type, start date, maturity date, interest rate, fees, interest frequency, repayment schedule etc. before completion of the process.
4.2.9	Interest	i.	Daily accrual (simple) against outstanding debit balance as per applied rate input & Interest charged on periodic basis or as per regulatory guideline. Principal amount, Interest amount and outstanding balance shall be shown separately as per Bangladesh Bank guidelines.
		ii.	For Islamic Banking Term Financing, rental basis/mark-up profit is charged.
4.2.10	Arrears Processing	i.	Penal interest (as per BB guideline and bank's policy as well) input in CBS system. System shall be able to calculate penal interest on the overdue interest and overdue principal separately.
4.2.11	Payment	i.	The maturity date and maturity accounts shall be input while creation of the deal.
		ii.	System shall be flexible to keep the deal alive even after its maturity.

		iii.	System shall have flexibility to set up the sequence which may be followed as under:
			  a. Charges/Duties
			  b. Penal Interest
			  c. Overdue Interest
			  d. Interest
			  e. Principal
			  f. total outstanding

		iv.	Track receivable can also be introduced in case of shortage of installment amount. As a result, whenever fund is available in source account, system shall adjust the tracked amount for installment first.
		v.	System shall have feature to realize due amount automatically from the assigned CASA account. If there is insufficient fund then system shall create a HOLD for the unrealized amount and system shall recurrently try to realize the due amount subject to availability of fund during EOD.
4.2.12	Provisioning	i.	System shall have product-wise provisioning facility.
4.2.13	Redemption	i.	On demand subject to sufficient fund in the maturity account. After pay-off, system shall generate a loan pay-off confirmation.
4.2.14	Financial Data Amendment	i.	Financial data like Interest rate can be amended if required.
4.2.15	Static Data Amendment	i.	Static data like MIS codes can be amended in system as and when needed.
4.2.16	Repayment Processing	i.	Installment based repayments are processed in the system through standing instructions set between customer account and loan account. Every month installment amounts are collected from customer and reduces the loan balances as per the schedule.
		ii.	System shall have facility to set different types of repayment schedule like Equated Payment, Balloon Payment, Bullet Payment, Uneven Payment, etc. based on product.
4.2.17	Part Settlement	i.	Part settlement is possible to reduce the debt and also reduce either the tenor or installment amount accordingly. Anytime repayment information like installment amount, no. of installments can be changed as per customer request with partial payment or without any partial payment
4.2.18	MIS Information	i.	MIS information is captured in the system for the preparation of different management report.
4.2.19	Loan Enquiry	i.	Loan enquiry module is used to view the status of the loans. Information like start date, amount, installment, payment etc. can be viewed.
4.2.20	Reversal	i.	Any type of fees reversal is managed in this module.
4.2.21	Principal Movement/Top-Up	i.	Limit increase or decrease for refinance. System shall allow phase by phase disbursement.
4.2.22	Property Details	i.	Property details like FSV, valuation date, property address are captured here for the Mortgage loans.

4.2.23	Reports	i.	Various loan related reports are generated in the reports module.
4.2.24	Reprising Facility	i.	Reprising of loans on given frequency.
4.2.25	Credit Administration	i.	Loan limit control and documentation shall be maintained..
4.2.26	Classification	i.	Considering overdue status and customer's financial condition, appropriate classification status shall be ensured for the respective facility through system.
		ii.	System shall be able to apply classify marking, loan provisioning, transaction generation as per Bangladesh Bank guideline which can be set at product level.
		iii.	Considering Qualitative Judgment (QJ) for non-performing loan/investment, interest provisioning and application shall be as per regulatory guidelines.
4.2.27	Rescheduling & Restructuring	i.	System shall have capability to capture rescheduling and restructuring related MIS information.
		ii.	System shall have capability to apply non-accrual interest treatment for reschedule loan.

4.3   Quard (Islamic Finance) QTDR, QHG, QPF, QBF, QACA

Sl. No.	Item	Description
4.3.1	Facility Booking	i. Book an Islamic finance in the system with all financial information and static data for a customer and generate account.
4.3.2	Disbursement	i. Disburse the finance as per the limit for a finance account, partly disbursement is also possible.
4.3.3	Payment Processing	i. Monthly payments are processed in the system through standing instructions set between customer account and finance account. Every month installment amounts are collected from customer and reduces the finance balances as per the schedule.
4.3.4	Financial Data Amendment	i. Financial data like interest rate can be amended if required. No interest/profit allowed in Quard.
4.3.5	Static Data Amendment	i. Static data like MIS codes can be amended in system as and when needed.
4.3.6	Provisioning	i. Provisioning is handled by system. Finances are impaired after reaching the certain DPD.
4.3.7	Early Redemption	i. Premature/early settlements of finances are managed in this module.
4.3.8	Part Settlement	i. Part settlement is possible to reduce the debt and also reduce either the tenor or installment amount accordingly.
4.3.9	Arrears Processing	i. Arrears and associated bucket movements are handled.
4.3.10	Fee Processing	i. Fees associated with the finances are tagged with the finances and charged to customer.
4.3.11	MIS Information	i. MIS information is captured in the system for the preparation of different management report.
4.3.12	Finance Enquiry	i. Finance enquiry module is used to view the status of the

			finances. Information like start date, amount, installment, payment etc. can be viewed.
4.3.13	Property Details	i.	Property details like FSV, valuation date, property address are captured here for the Mortgage finances.

4.4   Short Term Agricultural and Micro-Credit Loan

Sl. No.	Item		Description
4.4.1	Loan Proposal Initiation	i.	Application with supporting documents National ID, Savings or Current account (10 taka account holder), Krishi Card, preparation of Loan Proposal as per format (check list).
4.4.2	Loan Approval Process	i.	Every detail, i.e. amount, interest rate, tenure, applicable schedule of charges, terms and conditions etc. of the Branch Sanction Advice shall be input in the system at branch level.
4.4.3	Other Securities	i.	Witness confirmation (individual or Union Parishad), Hypothecation of goods, Equity Margin, Porcha (CS,SA,RS/DS) or lien of FDR etc.
4.4.4	Loan Calculator	i.	Total amount or partial amount can be deposited at any time within the period. Interest rate is calculated at the year-end simply (simple interest rate).
4.4.5	Loan Creation	i.	Loans are disbursed through creation of deals under the 'Deals' module of CBS under appropriate limit as per Credit Approval.
		ii.	Ability to store loan appraisal and initiate information (e.g. loan proposal, credit worthiness and origination).
		iii.	Approval number, approval amount, approval date, authority, expiry, tenor, interest rate etc. shall be maintained in the system.
		iv.	Sanction advice/letter, sanction amount, sanction date, borrower acceptance date etc. shall be maintained in the system.
		v.	Borrower shall not be listed in local sanction.
4.4.6	Disbursement	i.	Branch shall issue a sanction letter to the client maintaining consistency with sanction advice, duly accepted by the concerned client.
		ii.	Disbursements occur as per loan request as per approval and limit through creation of deal under the 'Deals' module of CBS.
4.4.7	Interest	i.	Daily accrual (simple) against principal amount as per applied rate input &interest charged on periodic basis or as per regulatory guideline.
4.4.8	Payment	i.	The maturity date and maturity accounts shall be input while creation of the deal.
		ii.	Payment sequence may be as under: a. Charges/Duties b. Interest c. Principal
		iii.	Track receivable can also be introduced in case of shortage of installment amount. As a result, whenever fund is available in

			source account, system shall adjust the tracked amount for installment first.
		iv.	System shall have feature to realize due amount automatically from the assigned CASA account. If there is insufficient fund, system shall create a HOLD for the unrealized amount and system shall recurrently try to realize the due amount subject to availability of fund during EOD.
4.4.9	Provisioning	i.	Provisioning is handled by system. Loans are impaired after reaching the certain DPD (Day Past Due).
4.4.10	Financial Data Amendment	i.	Financial data like Interest rate can be amended if required.
4.4.11	Static Data Amendment	i.	Static data like MIS codes can be amended in system as and when needed.
4.4.12	Payment Processing	i.	Total amount or partial amount can be deposited at any time within the period.
4.4.13	MIS Information	i.	MIS information is captured in the system for the preparation of different management report.
4.4.14	Loan Enquiry	i.	Loan enquiry module is used to view the status of the loans. Information like start date, amount, installment, payment etc. can be viewed.
4.4.15	Reversal	i.	Wrong loan amount posting reversal is managed in this module.
4.4.16	Reports	i.	Various loan related reports are generated in the reports module.
4.4.17	Credit Administration	i.	Loan limit control and documentation module through branch.
4.4.18	Classification	i.	Considering overdue status and customer's financial condition, branch shall ensure appropriate classification status for the respective facility through system.
		ii.	System shall be able to automatically classify marking, loan provisioning, and transaction generation as per Bangladesh Bank guideline which can be set at product level.
4.4.19	Rescheduling & Restructuring	i.	System shall have capability to capture rescheduling and restructuring related MIS information.
		ii.	System shall have capability to apply non-accrual interest treatment for reschedule loan.

4.5   Demand Loan

Sl. No.	Item	Description	
4.5.1	Loan Creation	i.	System shall have unique product code for demand loans.
		ii.	For each demand loan, there shall be separate unique loan reference.
		iii.	System shall be able to capture different MIS codes.

4.5.2	Interest	i.	Interest shall be accrued on the daily product basis on outstanding balance as per Bangladesh Bank guideline.
		ii.	System shall be able to apply interest suspense treatment for the interest receivable as and when require.
4.5.3	Provisioning	i.	As per Central Bank guidelines.
4.5.4	Adjustment/ Liquidation	i.	Through cash/clearing/transfer deposit.
		ii.	System shall be flexible to allow partial adjustment.
		iii.	System shall be flexible to set product wise repayment priorities considering overdue status.
4.5.5	Classification	i.	System shall be flexible to apply classification rules as per Bangladesh Bank's guideline.

4.6   Discounted Loan

Sl. No.	Item		Description
4.6.1	Loan Creation	i.	System shall have unique product code for discounted loans.
		ii.	For each discounted loan, there shall be separate unique loan reference.
		iii.	System shall be able to capture different MIS codes.
4.6.2	Interest	i.	Interest realized at upfront for the deal tenor shall be reported in PL on the daily product basis.
		ii.	In case of early pay-off/settlement, system shall be able to reverse unearned interest.
4.6.3	Provisioning	i.	As per Central Bank guidelines.
4.6.4	Adjustment/ Liquidation	i.	Through cash/clearing/transfer deposit.

5. Module: Trade Service

5.0 UNSCR and local sanction screening for International trade

Before opening an L/C or making payment against an L/C, UNSCR and local sanction screening shall be conducted. Similar measures shall be made in case of inward as well as outward remittances.

5.1 Import

Sl. No.	Item	Description
5.1.1	Import Documentary Credit/Letter of Credit Issuance & Amendment	System shall support the following Critical features to Import DC function: i. Shall generate DC number as per BB guideline. ii. Shall store buyer-placed Proforma Invoice (PI) or information on the contract of buyer and seller. Shall link this PI number to the DC number generated by the system for future Merchant Invoice (MI). iii. Shall store all the relevant SWIFT UI field of MT700 to MT799. iv. Shall store buyer-seller information and relevant certificate /license number for local and foreign MI. v. Shall store advising bank and advised through bank details with SWIFT code. vi. Shall store updated HSCODE and 71 main codes information as per BB Guideline. vii. Shall store fields for Central Bank instruments for import function like LCA, IMP. viii. Shall store fields for insurance details as per BB Guideline. ix. Shall store fields for PSI. x. Shall affect balance sheet for accounting capability. xi. Shall maintain register for any kind of information and their changes. xii. Shall have marginal deposit field for holding customers cash as security. xiii. Shall have simple logical coding for check flags. For example, DC validity, shipment validity etc. and relevant interaction with user. xiv. Shall have facility or limit marking fields as per given facility for a customer and a control to show over limit or interact with user. xv. Shall have a separate charges screen what would be linked with a core charges control mechanism. xvi. Shall have charges control to enable standard and preferential charges. xvii. Shall have product control to the relevant fields or suppress it. For example, sight DC does not need to show usance/tenor fields. xviii. Shall have built options to choose DC Tenor field and shall be linked with Bill Tenor and Loan Tenor. xix. Shall have draft Bill of Exchange Tenor.

		xx.	Shall have check Bill of Entry Overdue.
		xxi.	Shall have user control.
		xxii.	Shall have Help screen for users about the product, fields and DOs or DO NOTs.
		xxiii.	Shall have transaction history screening capability throughout the life cycle of a DC. This feature can be controlled with a retention control mechanism.
		xxiv.	Shall have remark marking capability in Transaction History screen.
		xxv.	Shall have special instruction marking capability during transaction in user interface customized for individual customer or common special instructions for all customers.
		xxvi.	Shall have user friendly Transaction Voucher.
		xxvii.	Shall generate DC Advice electronically or print for customers
		xxviii.	Shall generate report for outstanding DC, predefined margin and other required MI.
		xxix.	Shall have high risk country and AML Blacklist Checking capability in all trade applications.
		xxx.	Shall have SWIFT interface with CBS for avoiding duplicate entry with appropriate security measures.
		xxxi.	Shall generate Bangladesh Bank return report automatically from CBS.
		xxxii.	Shall incorporate document receive register module for avoiding wrong maturity date in the system.
		xxxiii.	Shall incorporate discrepancy clause for finding either discrepant document or order document.
		xxxiv.	Shall incorporate pre-shipment inspection company list in import LC booking or issuing.
		xxxv.	Minimum mandatory parts of a DC:
			a. Buyer Name and Address
			b. Seller Name and Address
			c. Value and Currency
			d. Expiry
			e. Shipment
			f. Usance/Sight/Mixed payment
			g. Tenor Period(if Usance)
			h. Available with
			i. Advising Bank
			j. Advise through Bank
			k. Invoice Information
			l. Goods Description
			m. Required Documents
			n. Additional Conditions
			o. Confirmation Instruction
			p. Payment Instruction
			q. Auto generated LC no with issue date
			r. Tolerance (if any)
			s. Port of loading

			t. Port of discharge/place of delivery u. Partial shipment v. Transshipment w. Incoterms
		xxxvi.	Shall maintain common clauses in the system by marking a one or two word reference number against each. This will enable users to recollect the long clauses in seconds. If any special clause is required they can always write down in the free field.
		xxxvii.	Shall have dual authorization mechanism and check user limit for transaction making or authorizing what would be linked with a core limit control mechanism.
		xxxviii.	System shall have facility or ceiling value marking fields of a customer for IRC and control to show over limit or interact with user.
		xxxix.	At the time of DC opening and authorization of the LC opening transaction, system shall show warning message if any import bill payment is overdue or for any irregular liabilities.
		xl.	System shall store mandatory import related license/certificate number like IRC, Trade License etc. with issue date and expiry date and control to show if expired or interact with user and also have the facility to monitor IRC value and DC value.
		xli.	System shall not permit to open DC against defaulter borrower.
		xlii.	System shall have checking capability of whether the goods are permissible for import as per present IPO.
		xliii.	Shall check the HS code with Import policy if required any special permission/clause. For Example, HS Code 7207 requires Pre-Shipment Inspection.
		xliv.	Shall tag the amendment(s) SWIFT and Voucher with the respective LC.
		xlv.	Shall tag the amendment(s) in the history of the respective LC
		xlvi.	Shall have facility to cancel and close the existing LC and return the margin to the customer's account and adjust the liabilities.
		xlvii.	System shall ask confirmation of available approved limit, clean CIB report, required margin and compliance of conditions imposed by the approving authority.
5.1.2	Import Shipping Guarantee	i. System shall auto generate SG reference. ii. System shall tag Import DC against SG reference. iii. System shall transfer margin to SGand taking remaining margin equal to SG value in local currency. iv. System shall create loan for at par facility. v. System shall automatically generate NOC by addressing port authority and customs.	

		vi.	System shall generate SG Advice.
		vii.	System shall remove SG after arrival of original documents.
		viii.	System shall receive more than one copy of document (like 2 copies) but after SG, receive one original document from exporter.
		ix.	System shall generate reports on outstanding SG and other Import Bills.
		x.	System shall tag single or multiple SG if any.
		xi.	Shall have the ability to check Currency and amount of LC and SG Documents.
5.1.3	Import Lodgment/Acceptance	i.	System shall generate document received serial no. and register.
		ii.	System shall preserve the Airway Bill number.
		iii.	System shall generate import bill number.
		iv.	System shall tag import bill with LC.
		v.	System shall check flags for workability of import bill with LC, like Value, Currency, Expiry, Shipment etc.
		vi.	System shall generate overdue reports (after 05 working days) of import bill as per UCP 600.
		vii.	System shall generate ageing for non-receipt of documents.
		viii.	System shall tag payment, acceptance or discrepancy notification with bill as well as LC.
		ix.	System shall generate report of payment, acceptance or discrepancy notification.
		x.	In case of payment, special rate input facility shall be available in bills.
		xi.	Margin release option required: Full, Proportionate and amount shall be available.
		xii.	LC amount shall be changed at the time of bills creation.
		xiii.	Charge (i.e. SWIFT charge) realization facilities shall be available from account.
		xiv.	Payment advice to be generated when the loans are auto liquidated.
		xv.	Partial close option in BC shall be available.
		xvi.	Splitting facilities in a same BC shall be available so that one BC shows several maturity dates.
		xvii.	MT202, MT740 and MT752 shall be created like MT799 (Sometimes additional charges required to be paid along with bill value, for payment of discrepant documents).
		xviii.	MT input format shall be same as SWIFT terminal so that neck message can be avoided.
		xix.	Settlement currency shall remain as BDT at the time of EDF loans creation.
		xx.	Shall have the ability to make payment of advising charge, confirmation charge and presenting bank's charge.
		xxi.	Shall have the ability to accommodate UPAS/Mixed payment/Bullet payments related acceptance and payments

			and shall have the ability to reverse the liability up to proportionate bill amount.
		xxii.	Shall have the ability to make payment through FDD and Payment order.
		xxiii.	Shall have the ability to close/cancel lodgment/acceptance account.
		xxiv.	Shall have the ability to mark CL Status.
		xxv.	System should generate related forwarding letter to customs office.
5.1.4	Import Retirement	i.	System shall create loan as financing to retire bills.
		ii.	System shall make loan tenor at par given facility.
		iii.	System shall have facility to make retirement by debiting customer cash account or Export Margin account.
		iv.	Loan period = Facility Tenor – Bill Tenor.
		v.	System shall calculate remitting amount.
		vi.	Bill amount- Bank Charges (if on account of Bene) + Confirmation fee (if any) + Interest (libor) (if any).
		vii.	System shall have MT202 capability or DD/PO issuance capability.
		viii.	System shall produce retirement advice.
		ix.	System shall produce loan advice.
		x.	System shall report on retired bills, outstanding loan.
		xi.	System shall incorporate retirement of LC with Pay order, FDD, A/C transfer, BDT plus FC etc.
5.1.5	Import Loan	i.	System shall produce loan reports, due date and overdue.
		ii.	System shall settle loan by debiting customer accounts.
		iii.	System shall warn during loan settlement regarding facility line or cash availability.
		iv.	System shall have loan register for performance.
		v.	System shall have advanced Maturity List.
5.1.6	LC Issuance at Branches - Cash & BTB	i.	Trade Services Department receives LC request letter along with other required documents from the branches duly signed by Head of Branch. Operation Manager along with a check list prepared in accordance with approved Standard Operating Procedure (SOP) duly filled in and signed by two authorized signatories of the branch.
5.1.7	Trade Services Department(TDS)	i.	TDS checks limit of the respective applicant in the system. System shall not allow issuance of any LC if the limit is insufficient or expired or not yet loaded. Without having limit of LC, it cannot be drafted and cannot be committed or authorized in the system. Before committing an LC by the maker, commission/charges and margin amount are posted in the system as per sanction approved.
5.1.8	Transaction Authorization	i.	System shall calculate the LC liability amount against respective LC and update the same to the system automatically upon authorization by the checker of the respective entry. System automatically generates a message data of LC to SWIFT

		department for onward transmission to the advising bank. After successful transmission, the status shall be ACK, otherwise, NACK or REPAIR is automatically stored in a folder of the SWIFT server of international division. For processing LC international competitive price and supplier's credit report is a must. All info shall be loaded to the Web Portal of BB and system shall ensure that.
5.1.9	Settlement of LC-Sight and Usance	i. On receipt of shipping documents, a standard examination of the documents is to be completed by the system as per check list prepared in line with SOP, UCPDC & ISBP in force. In addition PAD/LTR limit is to be checked/reconciled in the system, whether available in limit, insufficient or expired, LC No., exchange rate, documents value, currency code, month code, charges, related bank particulars, commodity code, reporting month of entry, etc. After reconciliation of all necessary features and finding that they are in order, then system shall update for authorization - generate SWIFT message (MT 202) for onward transmission to Nostro A/C. In addition appropriate settlement rate shall automatically be tagged with message from the system. In case of sight bills, date of receipt and date of lodgment shall clearly be reflected in the system. Info of ACK, NACK, repair shall be stored directly in SWIFT server. All info relating to this payment and settlement shall be uploaded to BB web portal. System shall ensure it. In addition Bill of Entry(Item, H.S Code, Bill value) and CRF(Clean Report of Finding)value and bill value is to be checked and matched mandatorily and any deviation(above 30% of tolerance level), shall be reported to BB.
5.1.10	Advance Payment	i. System shall have the facility to register the data of advance payment. ii. Shall have the facility to make payment (issuance of MT103). iii. Shall maintain a register. iv. Shall prepare/show overdue list. v. Shall check for the permission of regulator, where necessary. vi. Shall tag the inward bill and bill of entry. vii. Shall have the facility to execute transactions.
5.1.11	Documentary Collection	i. System shall have the facility to register the data. ii. Shall have the facility to make payment (issuance of MT202)/Acceptance/Advice of refusal. iii. Shall maintain a register. iv. Shall prepare/show overdue list. v. Shall check for the permission of regulator where necessary. vi. Shall tag the inward bill and bill of entry with the maturity register. vii. Shall have the facility to execute transactions.

5.2 Export

Sl. No.	Item	Description
5.2.1	Export Documentary Credit Advice and Lien	i. System shall advise Export DC. ii. System shall clearly mention bank's position and liability against DC advice and liability. iii. System shall confirm DC through swift or manual. iv. System shall verify DC as per International (UCP latest version) and Local (Foreign Exchange Policy) guideline. v. System shall have DC transfer feature. vi. System shall have options for substitution flag. vii. System shall have silent or open confirmation flag. viii. System shall have DC lien flag. ix. System shall have facility for DC transfer w/o substitution. x. System shall have facility for amendments or amendments transfer. xi. System shall have facility for SWIFT transfer as per message criteria. xii. System shall have Central Bank Permission Flag for allowing transfer. xiii. System shall apply Transfer Commission. xiv. System shall have Lien DC BBC allowance (sub system). xv. System shall have Export DC grouping capability. xvi. System shall produce reports on Export DC, BBC utilization, and Business MI. xvii. System shall store mandatory export related license/certificate number like ERC, Trade License etc. with issue date and expiry date and control to show if expired or interacted with user.
5.2.2	Export Bill Forwarding	i. System shall have EXP electronic registering (sub system). ii. System shall have number generation control of EXP. For example, local DC does not need to generate EXP number. iii. System shall have EXP certification (sub system). iv. System shall have EXP reporting and monitoring (sub system). v. System shall tag Export Bill with Lien DC/SC/PO. vi. System shall negotiate Export Bill at the time of recording bill. vii. System shall have Export Bill discounting facility after acceptance. viii. System shall have acceptance flag. ix. System shall have currency conversion facility. x. System shall have Export Bill amendment facility. xi. System shall produce automatic bill advice. xii. System shall have reports and MI on Export Bills. xiii. System shall incorporate FBCA (Foreign Bills collection for advance). xiv. System shall incorporate margin of export. xv. At the time of Export Bill sent for collection, system shall warn users if any EXP is overdue. xvi. Shall calculate the total FDBC amount with the master DC.

		xvii.	Shall calculate the difference (normally zero) between EXP certified amount and bill value.
		xviii.	Shall have the facility to generate FDBC forwarding with documents count.
		xix.	Shall have the facility to execute transactions to realize charges.
5.2.3	Export Loan Creation Facility	i.	System shall support pre-shipment and Purchase against Documentary Credit loan facility.
		ii.	System shall mark DC/SC/PO at the time of pre-shipment financing.
		iii.	System shall produce automatic loan advice.
		iv.	System shall produce automatic loan reports.
		v.	System shall create force loan if proceed not realized.
		vi.	System shall calculate eligible loan amount considering obligations, like BTB liability, foreign agent commission, local agent commission, packing credit etc. against Export DC.
		vii.	System shall check approval limit line for the loan facility.
5.2.4	Export Proceeds Realization	i.	System shall have Nostro viewing and printing facility.
		ii.	System shall support fund distribution.
		iii.	System shall build fund for BBC liability and security.
		iv.	System shall have EDF or incentive loan processing capacity and outstanding report.
		v.	System shall process inward remittance as advance remittance for export.
		vi.	System shall support electronic registering of ARV.
		vii.	System shall produce automatic repayment advice.
		viii.	System shall produce automatic paid bills report.
		ix.	System shall produce automatic BBC margin account balance reports of various MI.
		x.	System shall support repayment with DD, FDD, and accounts transfer.
		xi.	System shall calculate sundry deposit amount for BTB payment, foreign agent commission amount and local agent commission amount.
		xii.	System shall have the facility to give standing instruction (SI).
		xiii.	System shall have facility of straight through processing (STP) with integration to SWIFT. User shall check documentation requirement and approve the transaction.
		xiv.	System shall have flexibility to accommodate Tax and VAT rule which is changeable time to time as per Govt. order.
5.2.5	Receiving and Checking of Export LC	i.	On receipt of Export LC, all features shall be checked with authenticity and then forwarded to the exporter. In case of new buyer, credit report by the international credit rating is required, if satisfied the LC shall be recorded in the system with job no. and process to open BTB as mentioned in LC issuance condition. Export performance and contract shall be monitored/ traced through this job no.
		ii.	System shall have facility to view the incoming Export L/C message received through SWIFT and subsequent SWIFT

			communication.
5.2.6	Receiving and Checking of Export Documents	i.	Upon receipt of export documents, features shall be with export LC, and if in order all information relating to export bills shall be input into the system and documents shall be sent to abroad. If documents shall be found discrepant/not negotiated, those shall be sent instead for collection. At the time of negotiation, portion of BTB LCs, disbursed packing credit amount, foreign charges, local agent commission, etc., all the BTB & PC related data shall be directly reflected in the system through Export Performance Register. Disbursement of FDBP, Packing Credit & SOD (EDF) shall be checked with limit by the system. For purchase of local docs (IDBP), system shall ensure through SWIFT as well as be uploaded in BB web portal by the payee bank. For IDBP, sanction is required from HO and limit shall be loaded by CAD for disbursement of loan.
5.2.7	Posting EXP Forms	i.	EXP forms shall be posted in three phases: 1st - just after issuance, 2nd - after exporters submit original docs with EXP and other papers, 3rd - after proceeds realization.
5.2.8	Proceeds Realization	i.	FC to be held and recorded for future payments of BTB obligations. All the information shall be in the system through Export Performance Register. Arrangement of checking of SWIFT messages -MT 103, 202, 910, and 756 for confirmation of proceeds.
5.2.9	PRC Issuance and BB Reporting	i.	After receiving the Export Bill value, bank shall issue PRC. Adjustment of local taka with BTB and other facilities enjoyed. Triplicate copy of EXP shall be reported to BB indicating the PRC value in taka as well as in FC.
5.2.10	Overdue Export Bill	i.	Within six months proceeds shall be realized, otherwise, the bill shall be treated as overdue and reported to BB. In case of Cash Subsidy Cases, Client has to raise claim within 6(six) months from the date of PRC issuance, and system shall ensure this.

5.3   Remittance

Sl. No.	Item	Description
5.3.1	General Characteristics	i. System shall issue LCY pay order against LC payment. ii. System shall receive MT 103 message as Inward Remittance. iii. System shall generate MT 103 message as Outward Remittance. iv. System shall issue FCY Demand Draft against LC payment.
5.3.2	Inward Remittance	It is processed and controlled through Centralized Foreign Remittance Centre (CFRC) of HO.
5.3.3	Other Sources-for Inward	EFT and DD through Secured Web Login, Secure tested key message and SWIFT through exchange houses and banks.
5.3.4	Outward Remittances	Customer A/C, respective banks, branches through BFTN, as per payment instruction from exchange house and banks.
5.3.5	Reconciliation	At the end of the day CFRC reconcile and cross check the executed transactions.

5.4   Guarantee

Sl. No.	Item	Description
5.4.1	General Characteristics	i. System shall issue guarantee with effective date/date of issuance. ii. System shall amend guarantee for original return/without original return/by memo. iii. System shall cancel guarantee for original return/without original return/by memo. iv. System shall made encashment of guarantee. v. System shall support various types of guarantee, such as, advance payment, financial, bid bond, performance. vi. Applicant can be local, foreign. vii. Beneficiary can be local & overseas. viii. System shall support close-ended/open-ended expiry/counter guarantee expiry. ix. System shall use cash/FDR: Percentage of guarantee value as margin and shall be capable to check with collateral module. x. System shall support encashment of commission on operative A/C, Nostro.

5.5   Back-to-Back LC

Sl. No.	Item	Description

5.5.1	General Characteristics	System shall support the following critical features to b2b Import DC function:
		i. Shall generate DC number as per BB guideline.
		ii. Shall store buyer-placed Proforma Invoice (PI) or information on the contract of buyer and seller. Shall link this PI number to the DC number generated by the system for future Merchant Invoice (MI).
		iii. Shall store all the relevant field of MT700 to MT799.
		iv. Shall store buyer-seller information for local MI.
		v. Shall store advising bank and advised through bank details.
		vi. Shall store fields for Central Bank instruments for import function like LCAF, IMP.
		vii. Shall store fields for insurance details.
		viii. Shall store fields for PSI.
		ix. Shall affect balance sheet for accounting capability.
		x. Shall have marginal deposit field for holding customers cash as security.
		xi. Shall be capable to pick up related export letter of credit information with minimum below fields:
		    a. Export LC/SC No.
		    b. Export LC/SC Date
		    c. Value and Currency
		    d. Expiry Date
		    e. Shipment Date

		f. Tenure

f.   Tenure
g.   Applicant /Buyer Name
h.   Applicant /Buyer Country
i.   Available with- by
j.   Advising Bank
k.   Advise through Bank
l.   Service/Buying Commission Amount
m. Penalty Clauses (if any)
n.   Approval of Clauses/Permission from BB
o.   Tolerance (if any)
p.   Goods description
q.   Discount clause

xii.   Shall have logical coding for check flags. For example, to check proposed b2b LC validity, shipment date, drawing power etc. are covered by that of the related export LC or SC.

xiii.   Shall have simple logical coding for check flags. For example DC Validity, Shipment validity etc and relevant interaction with user.

xiv.   Shall have facility or limit marking fields as per given facility for a customer and a control to show over limit or interact with user.

xv.   Shall have a separate charges screen what would be linked with a core charges control mechanism.

xvi.   Shall have charges control to enable standard and preferential charges.

xvii.   Shall have product control to the relevant fields or suppress it. For example Sight DC does not need to show Usance/Tenor fields.

xviii. Shall have built options to choose DC Tenor field and shall be linked with Bill Tenor and Loan Tenor.

xix.   Shall have draft Bill of Exchange Tenor.

xx.   Shall have user control.

xxi.   Shall have Help screen for users about the product, fields and DOs or DO NOTs.

xxii.   Shall have transaction history screening capability throughout the life cycle of a DC. This feature can be controlled with a retention control mechanism.

xxiii. Shall have remark marking capability in Transaction History screen.

xxiv. Shall have special instruction marking capability during transaction in user interface customized for individual customer or common special instructions for all customers.

xxv.   Shall generate DC Advice electronically or print for customers

xxvi. Shall generate report for outstanding DC, predefined margin and other required MI.

xxvii.Shall have high risk country and AML Blacklist Checking capability in all Trade application.

xxviii.   Shall have SWIFT interface with CBS for avoiding duplicate

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entry with appropriate security measures.

xxix. Shall generate Bangladesh Bank return report automatically from CBS.

xxx. Shall incorporate document receive register module for avoiding wrong maturity date in the system.

xxxi. Shall incorporate discrepancy clause for finding either discrepant document or order document.

xxxii. Shall incorporate pre-shipment inspection company list in import LC booking or issuing.

xxxiii.   Minimum mandatory parts of a DC:

    a. Buyer Name

    b. Seller Name

    c. Value and Currency

    d. Expiry

    e. Shipment

    f. Usance/Sight

    g. Available with

    h. Advising Bank

    i. Advise through Bank

    j. Goods Description

    k. Required Documents including Suppliers' Credit Report

    l. Additional Conditions

    m. Confirmation instruction

    n. Payment Instruction

    o. Related export letter of credit or contract no. and date

    p. Tolerance (if any)

    x. Port of loading

    y. Port of discharge/place of delivery

    z. Partial shipment

    aa. Transshipment

    bb. Incoterms

xxxiv.   Shall maintain common clauses in system by marking a one or two word reference number against each. This will enable users to recollect the long clauses in seconds. If any special clause is required they can always write down in the free field.

xxxv.   Shall have the facility to match shipment date / expiry date with the BTB DC.

xxxvi.   Shall have the facility to view the full history of the master DC at a glance including total BTB, FDBC, Fund realized, EXP issued.

xxxvii.   Shall have the facility to tag the SG with the Master LC and produce notification.

xxxviii. Shall generate exception reports.

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6.   Module: Treasury

6.1   Products

Sl. No.	Item	Description
6.1.1	Foreign Exchange	System shall provide facility to: i. Cash/Spot ii. Forward iii. Swap
6.1.2	Money Market	System shall provide facility for: i. Deposits/Placements – Fixed, Notice and Call ii. Certificate of deposits iii. Discount instruments iv. Refinancing Fund v. Commercial Papers
6.1.3	Securities	System shall provide facility for (on behalf of bank & customer): i. Discounted instruments ii. Fixed rate instruments iii. Floating rate instruments iv. All kinds of bonds (e.g. coupon bonds, zero coupon bonds, asset backed/Islamic bonds etc.) v. Shares, Equities & Warrants vi. Debentures vii. Preference shares viii. Securitization ix. Share trading on stock exchanges x. Issuance of all kinds of money and capital market bonds xi. Primary Dealership of securities from Bangladesh Bank
6.1.4	Derivatives	System shall provide facility for: i. Forward Rate Agreements ii. Interest Rate Swaps iii. Currency Interest Rate Swaps iv. Futures, Options v. Repo/Reverse Repo
6.1.5	Foreign Exchange Margin Trading	System shall be able to perform: i. Margin trading with margin account maintenance ii. Setting up of initial & maintenance margin (in percentage terms) iii. Settlement & verification of margin trades iv. Closure of margin trades

6.2   Front Office

Sl. No.	Item	Description
6.2.1	Basic Feature	i. System shall be able to perform Straight Through Processing with level-wise authorization as per regulatory guideline. ii. System shall have currency-wise foreign currency & money

			market position blotter.
		iii.	System shall have Individual dealer wise log in screen and monitoring system.
		iv.	System shall show each dealer about his limit information (open & used currency/counterpart wise).
		v.	System shall have direct interface to dealing systems like Reuters dealing 3000/3000 extra, Telerate, Bloomberg for deal capture and also for download currency rates for generation of exchange rates (card rate, treasury rate).
6.2.2	Online Real-Time Facilities	i.	System shall perform intraday positions & profitability analysis for deal/currency/dealer-wise.
		ii.	System shall process Nostro position and funding.
		iii.	System shall perform dealer's limit (Stop/Loss, triggers) checking/ up gradation showing open position currency-wise.
		iv.	System shall perform counter party limit checking/up gradation showing open position.
		v.	System shall monitor central bank regulatory limits for both LCY & FCY.
		vi.	System shall have interest/yield, NPV calculator based on parameterized methods (e.g. with or without upfront tax impact, tax at maturity, in case of tax change, discounted value, premature encashment etc.).
		vii.	System shall have credit analyzer for counter party limit.
		viii.	System shall have exception event handling option.
6.2.3	Trades	i.	System shall be capable to make amendment, cancellation, deletion to trades captured in the system with proper authorization and notification to the mid office.
		ii.	System shall be able to provide data for monitoring e.g. VAR limit, notional limit, regulatory limit, ALCO set limit, and other limits set at divisional level.
		iii.	System shall have built-in currency converter and calculator to facilitate all kinds of interest/yield, discounted, present value at present and accrual basis.
		iv.	System shall have ability to generate fund transfer instruction to related office.
		v.	System shall have ability to match deals, discounted instruments for profitability analysis or liquidation of contracts.
		vi.	System shall perform maintenance of static data like standing instruction, sweep facility, event and holiday calendar.
		vii.	System shall be able to adopt introduction of new currency created for a new financial zone.

6.3   Middle Office

Sl. No.	Item		Description
6.3.1	Basic Feature	i.	System shall be able to cover the following middle office features: -

		a. Credit risk exposure monitoring and control
		b. Product limit for main and sub-limit
		c. Limits by tenors
		d. Counterparty Limit
		e. Stop loss limit
		f. Trigger limit
		g. Dealer's limit
		h. Dealing room limit
		i. Inter day limit
		j. Settlement limit
		k. Forward limit
		l. Mandatory limit for SLR/CRR
		m. Off-Market Rate Monitoring
		n. Overnight foreign currency limit
		o. Secured/Unsecured Credit Lines
		p. Online excess overrides and Audit Trail reports
		q. Authorization of deal captured at front office
		ii. System shall generate P/L according to dealer-wise, currency-wise, product-wise, deal-wise, counter party-wise and for a specific period-wise.
		iii. System shall perform mark to market, revaluation, and forward revaluation.
		iv. System shall be able to set internal trading limits and monitoring at various levels, e.g. Product, Dealer, Trading Books, Currency, etc.
		v. Shall have the facility of Revaluation Reserve Securities wise.
		vi. Shall have the facility of Revaluation Loss Securities wise.

6.4　Back Office

Sl. No.	Item	Description
6.4.1	Basic Feature	i. System shall monitor outstanding trades tracking.
		ii. System shall track confirmed/unconfirmed trades (incoming & outgoing).
		iii. System shall have features for Standard Settlement Instruction and Incomplete Settlement Instructions.
		iv. System shall have Historical Trades Analysis.
		v. System shall have trade confirmation and settlement processing.
		vi. System shall provide mark-to-market revaluation, Coupon Accruals and alerts.
		vii. System shall have standard control process – Maker-Checker "4-eyes principle".
		viii. System shall perform Dealer and or Settlement Verification.
		ix. System shall prepare regulatory report.
		x. System shall perform treasury reconciliation e.g. Local book to correspondent book, Local book to Local book, correspondent

book to correspondent book, etc.
xi. System shall issue BB cheques/DD/Pay order and charge realization with automated accounting entries.
xii. System shall have ability to receive and sent SWIFT messages including auto message preparation and accounting entries.

6.5 Other Features

Sl. No.	Item	Description
6.5.1	Deal Capture	i. System shall be able to capture any deal in front office for both local and foreign currency. ii. System shall perform real time online monitoring of dealer-wise/counterpart-wise/currency-wise limit and shall show the open limit and then shall pass the deal to mid office after proper authorization. After mid office verification, deal will be passed to back office for settlement. iii. System shall have flexible dealing screen to capture all local market features respective to all standard products (e.g. deal passing without mentioning rate).
6.5.2	Interest Calculation	i. System must perform all possible methods of interest calculation (e.g.360/364/365/366 days and if any other). ii. System shall have facility to change interest rate with effect from a prior/future date and the re-computation of interest to be done globally and the dues to be adjusted in the affected accounts. Shall keep history of interest changes globally and at account level. iii. System shall support various method of charging/paying/calculating interest (e.g. Flat, Floating, Tiered, Mixed, Compounding, Grace period, Add on facility, Holiday marking with feature of in advance/subsequent to a holiday, Premature encashment, Renewal, Premature encashment of interest and Renewal of principal with or without accrual, Penal charge implication etc.). iv. System shall have ability to give effect to back value to interest change and all related effect to concerned accounts. v. System shall provide calculators for all kinds of interest/yield rate and amount calculation like flat, fixed, compound, tiered, mixed, discounted values, NPV based on grace period, with or without accruals and all other possible methods. vi. System shall calculate all kinds of SWAP and its legs, forward contracts, future and option contracts. vii. Shall have facility to tag spread margin (+/-) with any product rate to other product/individual account.
6.5.3	Accounting	i. System shall generate accounting entries for treasury contracts (off & on balance sheet items) in a flexible and parameterized manner supporting generation of multi currency general ledger entries. The accounting entries shall be defined based on product type, client type and a business event.

		ii.	System shall have ability to automatically generate the "Accrual" of all kinds of treasury products (e.g. Swap Profit/Loss, Income/Expense) accounting entries for the duration between the value dates of Spot and Forward Legs (or Forward & Forward Legs).
		iii.	System shall automatically generate premium related accounting entries, on value date for Options Contracts
		iv.	System shall perform back value accounting entries for predefined time period by the bank.
6.5.4	Maker-Checker Process	i.	System shall be able to run Maker Checker process in which, one user captures the contract or settlement details, and a different user validates/verifies/authorizes the contract or settlement details.
		ii.	System shall make the contract active, only after the maker checker process.
6.5.5	Settlement Processing	i.	System shall allow the users to maintain default settlement instructions by counter party currency wise.
		ii.	System shall also allow split settlement &multi currency settlement.
		iii.	System shall have ability to produce confirmation, payment & receive messages based on the settlement instructions.
6.5.6	Contract Reversal	i.	System shall automatically generate the accounting entries to reverse the initial accounting entries posted to the General ledger and also generate cancellation message like MT392 for instance.
6.5.7	Revaluation of FX Contracts	i.	System shall be able to perform Mark to Market Revaluation of FX Contracts like spot, forward, total holding etc. based on various methods.
6.5.8	Management Information for FX Contracts	i.	System shall be able to provide information like net position by currency, forward cumulative currency position from FX Contracts for the management.
6.5.9	FX Position Keeping	i.	System shall be able to track trade date positions & the actual value date positions for FX Contracts, including Margin trading.
6.5.10	Profitability Analysis of FX Contracts	i.	System shall be able to calculate the unrealized profit on daily or cumulative figures for FX Contracts. The daily profitability is based on the difference between the previous day's market rate and the current day market rate.
6.5.11	Brokerage Commission Calculation	i.	System shall be able to calculate the amount of brokerage commission automatically.
		ii.	System shall also be able to maintain the currency in which the brokerage commission is calculated.
6.5.12	Amendment of Money Market Contracts	i.	System shall have ability to perform the following amendments on Money Market Contracts with level wise predefined authorization: - a. Increase principal b. Decrease principal c. Rate change

		d. Change in interest frequency e. Change in rollover frequency f. Maturity extension, etc.
6.5.13	Prior to Maturity adjustments of Money Market Contracts	System shall allow the users to perform the following adjustments, prior to maturity of money market trades: i. Deposit and withdrawal entries from Call/Notice accounts ii. Early withdrawal of fixed term deposits with or without penalty & tax effect iii. Rollover of outstanding trades iv. Changes in settlement instructions
6.5.14	Back Valuation of Contracts	i. System shall be parameterized to allow the users to maintain the maximum period for which a contract can be backdated.
6.5.15	Charges on Contracts	i. System shall maintain and automatically generate the charges & the charge related accounting entries for treasury contracts as defined by the users.
6.5.16	Auto Renewal of Money Market Contracts	i. System shall support the followings: a. Money market deals could be configured to be auto-renewed upon maturity. b. The auto-renewal attribute of a money market contract shall be set up at a product level. c. Upon deal creation, the auto-renewal attribute shall be defaulted. The user could manually override the auto-renewal setting for each contract. d. User shall have the ability to override any renewed contract with level wise authorization.
6.5.17	Deal Matching of Security Transactions	i. System shall have ability to perform the rules given below: a. Matching will be possible only for transactions with the same security, and trading book code. b. A new deal being matched (the sale deal) needs to be completely matched against the buy(s). c. It is possible to match a sale deal against multiple buys; buy deals likewise can have multiple sale deals matched with them. d. The value date of the sale deal shall be greater than or equal to the value date (s) of the buy deals with which it being matched. e. If a sale deal is being reversed, all the match records with the buy deal shall be deleted after proper authorization.
6.5.18	Portfolio Restructuring	i. System shall have ability to perform Portfolio Restructuring including the following: a. To split/merger of stock from one counter to another or within the same counter b. Compute new stock quantity c. Apply new stock price
6.5.19	Security Lending	i. System shall have ability to support security lending. It shall allow the users to input collateral as security for lending. The cash and/or security can be used as collateral.

		ii.	System shall validate the position before security can be lent out.
6.5.20	Coupon & Maturity Redemptions	i.	System shall have ability to automatically generate the accounting entries for Coupon & Maturity Redemptions of securities contracts.
		ii.	System shall also be able to automatically generate the coupon payment deals. The coupons alert shall be generated on given specified time before the coupon date.
6.5.21	Short Sales	i.	System shall have ability to support short sales of bonds & securities. This shall be extended even to those cases where there is no opening position having proper authorization.
6.5.22	Custodian Information	i.	System shall have ability to capture the "own" & "counter-party" custodian information for securities.
6.5.23	Security Delivery Types	i.	During settlement of bonds & security contracts, system shall have ability to specify the following delivery types: a. Receive against payment (RVP) b. Receive free of payment (RFP) c. Deliver against payment (DVP) d. Deliver free of payment (DFP)
6.5.24	Fixed vs Floating & Floating vs. Floating for Interest Rate SWAP Transactions	i.	System shall have ability to handle both Fixed vs. Floating & Floating vs. Floating (basis swap) transactions for Interest Rate SWAP.
6.5.25	Interest Differential Processing for FRA/IRS Transactions	i.	System shall have ability to perform the rate fixing for Forward Rate Agreements, Interest Rate SWAP & Currency Interest Rate SWAPs, also process the settlement of the interest differential.
6.5.26	PI & RI For IRS/CIRS Transactions	i.	System shall have ability to calculate & generate accounting entries automatically for Interest Payable (PI) & Interest Receivable (RI) from Interest Rate SWAPs & Currency Interest Rate SWAP contracts.
6.5.27	Different Types of Future Contracts	i.	System shall have ability to handle different types of Future Contracts like: a. Currency Futures b. Interest Rate Futures c. Long Term IR Futures d. Short Term IR Futures e. Index Futures f. Stock Index Futures g. Equity Index Futures
6.5.28	Processing of Key Events of Future Contracts	i.	System shall have ability to process the following key events of Future Contracts: a. Auto Generation of LIFO/FIFO/MIN/MAX b. Matching and Liquidation Trades c. Revaluation of position and warning for Call Margin Situation d. Tracking and assisting in execution of trades and settlement
6.5.29	Exchange Settlement of	i.	System shall have ability to perform future trade liquidation &

	Future Contracts		deal matching as per the exchange settlement dates for future contracts.
6.5.30	Trade Liquidation of Future Contracts	i.	System shall have ability to perform the future trade liquidation by the following methods: a. Reduce the open position by selling b. Manual Deal matching c. Auto Deal matching – LIFO, FIFO, MIN, MAX & deal matching as per the exchange settlement dates for future contracts.
6.5.31	Different Types of Option Contracts	i.	System shall have ability to handle different types of Option Contracts like: a. Currency Options b. Interest Rate Options c. Long Term IR Options d. Short Term IR Options e. Index Options f. Stock Index Options g. Equity Index Options h. American Options i. European Options
6.5.32	Different Trade Types for Option Contracts	i.	System shall have ability to generate different trade types for Option Contracts as follows: a. Normal, Hedge vs. Cover Deals. b. Normal cover & short sales.
6.5.29	Options Exercise	i.	System shall have ability to handle the following types of Options Exercise: a. American Option trades can be exercised when they are IN-THE-MONEY. b. Display of un-expired option contracts that can be exercised c. Exercise price is defaulted and can be amended d. Options Exercise Settlement amount and profit & loss amount are automatically calculated.
6.5.33	Issuance	i.	System shall have ability to handle issuance of securities, shares, debentures, etc. and all related monitoring, alert and report feature.
6.5.34	On-line Updates	i.	Once the treasury contracts are done, system shall be able to perform the following on-line updates: a. Updates to the Bank-wide overall cash flow b. Updates to the Bank-wide Nostro positions c. Updates to the Bank-wide Currency positions d. Intra-day positions e. Estimated P/L.
6.5.35	Limit Exposure Checking	i.	System shall monitor/track the following limits/exposures online real-time: a. Counter party b. Country c. Region

			d. Product e. Settlement f. Dealer
6.5.36	Revaluation & Related Accounting Entries	i. ii.	System shall have daily/monthly/predefined interval revaluation/mark to market of all foreign exchange positions/securities with the related calculation. System shall automatically generate the revaluation accounting entries for all the treasury products based on pre-agreed method.
6.5.37	Automatic or Manual Generation of Deal Numbers	i.	System shall have both the options of automatically generating deal ticket with numbers, or manually entering the deal numbers depending on the treasury department's policies.
6.5.38	Interfaces	i.	System shall have ability to interface and manage regarding messages to the following external systems: a. SWIFT b. Reuters c. Telerate d. Central Depository Bangladesh Ltd. e. Stock Exchanges
6.5.39	STP Processing	i.	System shall support Straight Through Processing from deal entry to settlement and accounting
6.5.40	Deal Modification	i.	System shall facilitate the following online operations for treasury deal modification: a. Approval b. Corrections c. Amendments d. Reversals e. Cancellations
6.5.41	Maturity Diary	i.	System shall have ability to generate diary reminders for expiry dates and interest due dates against all treasury contracts.
6.5.42	Cash Flow Management	i. ii.	System shall perform daily fund requisition from Retail and Corporate through system. System shall automatically update the relevant Nostro accounts with the funds expected to be received/paid once a transaction is processed with prior approval.
6.5.43	Messages	i.	System shall produce the payment notices/ receipts for each payment made through the Nostro accounts with detailed information on transaction identifier, counter party name, transaction details, deal date, value date etc. The related confirmation notices to be sent to the counter party shall also be automatically generated.
6.5.44	Budget	i.	System shall monitor the variance between the actual P/L and other positions with budget figures on various areas.
6.5.45	Work Flow Process	i.	System shall show the work flow process in every working area of treasury.
6.5.46	Cheque Management System	i.	System shall have ability to manage cheque printing, cheque inventory management, tracking of fund transfer against loan

			disbursement, remittance payment, cash management service etc.
6.5.47	Asset Liability Management	i.	System shall have ability to support the following features/analysis/reports: a. Product-wise cost/yield for asset & liability b. Capital Management c. BIS Ratios (Capital Adequacy Ratio etc.) d. Gearing Ratio e. Leverage etc. f. Gap Analysis g. Structural Liquidity Gap (bucket-wise & cumulative gap against set limit) h. Interest Rate Sensitivity (reprising, bucket wise & cumulative gap against set limit) i. Dynamic Liquidity j. Dynamic Gaps k. Option Adjusted Gaps l. Duration Analysis m. Economic Value of Equity n. Duration calculation for every product (asset & liability) & cumulative duration o. Duration Gap p. Sensitivity Analysis q. Scenario Analysis using Monte Carlo Technique r. Rate Shock Analysis s. Trend Analysis of all asset & liability products. t. DEAR, EAR, VAR u. Ratio Analysis v. ROA, ROE w. Earning Asset /paying liability x. Yield on earning asset y. Equity/Total Asset z. Break even yield on earning asset aa. Un drawn commitment as % of unused WBC bb. Net Interest Margin & Risk adjusted Margin cc. Forecasted effect on NIM & RIM, ROA, ROE dd. Balance Sheet trend analysis ee. Forecast Vs Actual, Forecast Vs Budget & Budget Vs Actual - business segment-wise position (rolling 6/12 months) ff. Concentration analysis as per product/customer/maturity-wise gg. Liquidity Stress Testing hh. Scenario Analysis ii. Back testing assumptions in Trend Analysis jj. Liquidity Ratios kk. SNAP Liquidity Ratio ll. Short term borrowing/liquid asset mm. Volatile liability/total asset

		nn. Liquid asset/short term liabilities oo. All other standard ALM reports pp. Options to add new ratios as when required by the BB	
6.5.48	ALCO Process	i.	System shall support: a. ALCO limit setting and monitoring b. ALCO pack preparation based on committee requirement c. Interest rate fixation by ALCO at product level
6.5.49	Local Nostro Transactions	i. ii. iii.	System shall have ability to process fund transfer instructions via other banks for loan disbursement & repayment, remittance payment, cash management service etc. by other departments through treasury for efficient fund management. System shall have ability to handle all related accounting entries by itself. System shall have ability to calculate shadow interest on Nostro

7.   Module: System Administration

7.1   User Management

Sl. No.	Item	Description
7.1.1	User Group Maintenance	i. User groups shall be maintained as per bank's policy such as, • Manager • Supervisor • Officer • Administrator, etc.
7.1.2	User Creation	i. User creation, update, disable, transfer shall be done with proper documentation. As per bank's policy, user password shall be reset maintaining a periodic gap.
7.1.3	User Information	i. User information shall be maintained properly with a minimum of: • User ID • Employee ID • User Name • User Role • User Branch • Prime Menu • User Type (HO User, Approval Authority , Relationship Manager, Manager, Officer, Supervisor) • User Authorization to any branch • User Terminal IP, Operating Time, Application Server IP
7.1.4	User Administration	i. The administrator shall be able to do the followings as per bank's policy: • User Management • Menu Options/Functions Management • Set access controls to meet the application security • Transaction limit setup as per approved DOA
7.1.5	Ordinary Users	i. An Application User shall be able to do the following: • Access menus as allowed by the application security set up for each unit/branch user • Perform transaction and other input as allowed by the application security set up for each unit user • Perform overrides, if permitted • Perform enquiries as allowed by the application security set up for each unit user

7.2   Role Management

Sl. No.	Item	Description
7.2.1	Application Access Control	i. Users are granted or revoked for the Application. ii. Each Menu Options/Functions are granted or revoked for each user. iii. Special security features provided for certain enquiry functions,

		such as, Account Balance of Specific Branch, Account or Customer.
7.2.2	User Role	i. Creation of different role name for different type of users. ii. Addition/deletion of functions in a role. iii. Selection of right for each function under a role, e.g. add/modify/cancel/delete/inquiry/view/print etc. iv. Allowing single or multiple roles with a user ID.
7.2.2	Transaction Limit for Group	• Branch code • Group Code • Max amount for local credit • Max amount for local debit • Max amount for inter-branch credit • Max amount for inter-branch debit • As per approved DOA for Customers and GL/P&L Account
7.2.3	Transaction Authorization	• Max amount for local credit • Max amount for local debit • Max amount for inter-branch credit • Max amount for inter-branch debit • As per approved DOA for Customers and GL/P&L Account
7.2.4	Transaction Limit (Local) for Individual User	• User ID • Max amount for local credit • Max amount for local debit • As per approved DOA for Customers and GL/P&L Account
7.2.5	Transaction Authorization	• Max amount for local credit • Max amount for local debit • As per approved DOA for Customers and GL/P&L Account
7.2.6	Transaction Limit (Inter-Branch)	• Assigning branch • Max amount for inter-branch credit • Max amount for inter-branch debit • As per approved DOA for Customers and GL/P&L Account
7.2.7	Authorization Password	• Authorization Password Maintenance
7.2.8	Supervisor Overrides	• Whether or not the warning requires supervisor override • Which supervisors can override the warning
7.2.9	Availability Codes	• Availability codes are used to define which users are available for authorizing warnings remotely.

7.3   Application Administration

Sl. No.	Item	Description
7.3.1	Application Environment Setup	• Library List Setup • User Password Rule

7.3.2	Bank Parameters	• Maintain Spot Rates • Weekly Holidays • Yearly Calendar • Bank Name • Base Currency • Local Currency • Currency Parameters • Currency Holiday • Chief Local Office • Profit period start day • Profit period start month • Automatically balance system • Length of external account number • Allow alpha customer number • FX rate field size • Regional branch settlement • Real time branch settlement • Maintain reporting defaults. • System shall have facility to maintain daily exchange rate list details with history
7.3.3	Enquiry Security	• Account Enquiries • Statistics Enquiries • Account Services Enquiries • Additional Information Enquiries
7.3.4	Account Maintenance Control Security	• Setting up menu options for customer and internal account detail maintenance • Defining account detail fields which may be maintained using specific menu options • Authorizing individual users to these menu options
7.3.5	Administration	• Apply parameter and control system tailoring upgrades to the application • Run the Application Start and End of Day processing for the unit • Backup and Restore files as required • Housekeeping activities • Option to run EOD/SOD at Head office level for all Units/Branches
7.3.6	Audit Trail	• Journal Report for User Profile Management Activity • Journal Report for all types of Transaction • Journal Report for all types Overrides • Journal of Enquiry Usage Security • Journal Report of all parameter changes and configuration level changes.
7.3.7	Transaction Monitoring	• Shall use transaction monitoring system to indentify unusual transactions based on bank's policy and customer behaviour.

8.   Module: Reporting

- Banks' Reporting System(s) shall be capable of generating all regular MIS Reports, Regulatory Required Reports and so on. There shall be some basic banking and regulatory report such as detailed transaction records of any accounts, Daily Affairs, Monthly Affairs, Bills Register, CLs, SBS, RITs, PNL, AML (CTR, STR), Audit Trail, ALM Maturity Profile, List of Risk Limits, Risk Ratios suggested by various guidelines of regulators.

- Various category-wise reporting facility such as Financial Collateral, Immovable Collateral, Rescheduled Loan, Defaulted Loan, Accounts under Legal Action, Rated Assets, Borrower Net Worth, etc. shall be available.

- For variety of solution usage in the bank for different business portfolios, the report generation process shall be automated, transparent and reconciled with host system. Manual intervention shall be prohibited.

- For any changes in parameter level and configuration level, Audit Trail reports shall be available to illustrate the changes history.

- Bank may use Reporting Tool for automated data capturing from different solutions.

- In case of these reports preparation, a clear segregation of entity portion viz. branch & centralized corporate entities shall be ensured by the system especially for the banks which have adopted centralized accounting system and centralized business unit.

- The system shall be capable of producing the chart of accounts and the detailed transaction records of each of these account heads and sub-heads with date, description, debit, credit, balance etc.

- The account heads, product name etc. shall resemble with the forms of the First Schedule of the Bank- Companies Act, 1991 (amended upto 2013) and any amendments of the stated schedule made by BRPD.

- The layout of various reports shall resemble with banking and regulatory practices of Bangladesh.