Case 1 (Fund Transfer from Conventional to IFB Acct)

Conventional Account Dr
IFB Account Cr

Liability of Conventional part decreases but liability of IFB increases.

Problem: Trial balance of Conventional and IFB alone will not match, only one leg affected i.e. **A ≠ L + C**

Possible Solution ?????

Case 2: IFB Account opened at Branch A withdraw cash from Branch B

At Branch A:	IFB Account	Dr
	Payable to HO	Cr (Inter Branch GL)
At Branch B	Receivable from HO	Dr (Inter Branch GL)
	IFB Cash	Cr
At HO Finance	Receivable from Branch B	Dr (Inter Branch GL)
	Payable to Branch A	Cr (Inter Branch GL)

Problem: Are these Inter Branch GLs Conventional or IFB? If these Inter branch GLs are for that of Conventional, then Branch A and Branch B IFB trial balances will not much i.e. **A ≠ L + C.**

Possible Solutions ????

Case 3: **IFB Account holder withdraw cash from ATM**

IFB Account	Dr	
ATM Cash	Cr	(IFB or Conventional ATM?)

Problem: How can the machine (ATM) intelligently identifies whether the customer is an IFB or Conventional customer?

Possible Solution **????**

Case 4: Fund Transfer of IFB Account using Online (Internet) or Mobile Banking.

	IFB Account	Dr
	Another IFB Account	Cr
OR	IFB Account	Dr
	Conventional Account	Cr

Problem: How can the system intelligently identifies whether the customer is IFB or Conventional? How can balance of both IFB and Conventional be in synch?

Possible Solution ???