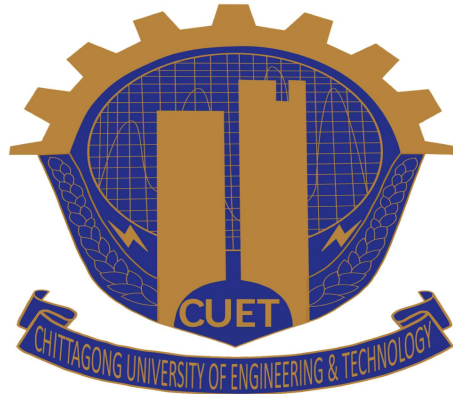


Chittagong University of Engineering and Technology



Department of Computer Science and Engineering

Course Code : CSE-354

Course Title : Systems Analysis and Design (Sessional)

System Analysis and Design on Islami Bank Bangladesh Limited (Jatrabari Branch)

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1. Introduction:

Islami Bank Bangladesh Limited is a Joint Venture Public Limited Company engaged in commercial banking business based on Islamic Shari'ah with 63.09% foreign shareholding having largest branch network (total 394 Branches, 228 Sub-Branches and 2706 Agent Outlets) among the private sector Banks in Bangladesh. It was established on the 13th March 1983 as the first Islamic Bank in South East Asia. It is listed with Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd. The Authorized Capital of the Bank is Tk. 20,000 Million and Paid-up Capital are Tk. 16,099.91 Million having 33,686 shareholders as on 31st December 2021. IBBL is committed to provide banking service that is purely based on Islamic Shari'ah, transparent and efficient.

2. Problem Statement:

- i. To learn about the management system of Islami Bank Bangladesh Limited, Jatrabari Branch
- ii. To know about the management hierarchy of the bank
- iii. To optimize and improve their management system
- iv. To learn about the needs of each level of management
- v. To learn and observe how the bank handles all types of customers and their needs

3. Purpose:

To establish Islamic Banking through the introduction of a welfare oriented banking system and also ensure equity and justice in the field of all economic activities, achieve balanced growth and equitable development through diversified investment operations particularly in the priority sectors and least developed areas of the country. To encourage socio-economic upliftment and financial services to the loss-income community particularly in the rural areas.

IBBL's vision is to always strive to achieve superior financial performance, be considered a leading Islamic Bank by reputation and performance.

- IBBL's goal is to establish and maintain the modern banking techniques, to ensure soundness and development of the financial system based on Islamic principles and to become a strong and efficient organization with highly motivated professionals, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure stability of financial systems.
- They always try to encourage savings in the form of direct investment.
- They also attempt to stimulate investment, particularly in initiatives that are more likely to result in increased employment.

4. Scope:

The study is on the problem analysis and requirement specification of an organization. Our main focus is on the system analysis of Islami Bank Bangladesh Limited, Jatrabari Branch.

5. Overview of the organization:

The bank has three main departments in specified branches. It is shown in the figure below:

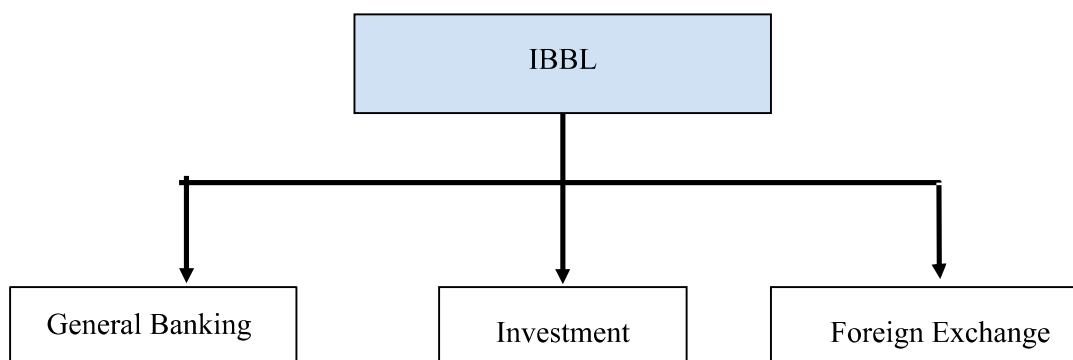


Figure 1: Department structure

The department structure of the Jatrabari branch has a little difference because it has the foreign exchange department. The departmental structure of Islami Bank Bangladesh Limited, Jatrabari Branch is given below:

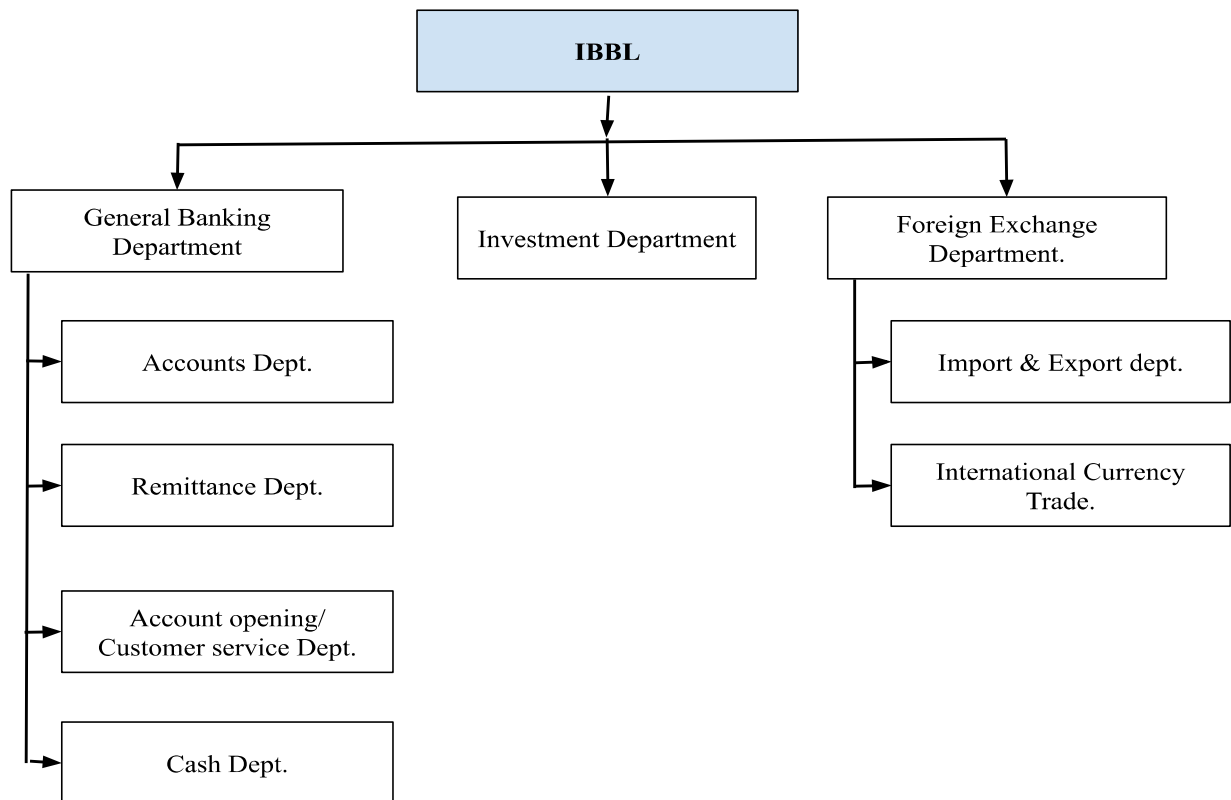


Figure 2: Department structure (Jatrabari Branch)

6. Management Structure:

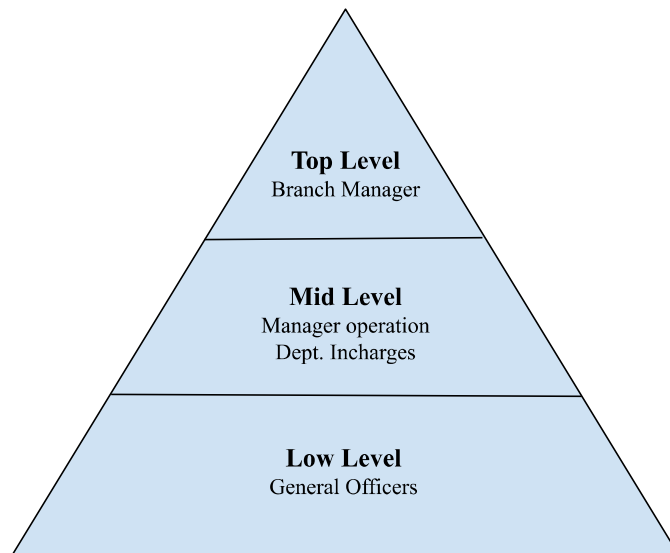


Figure 3: Management Level

There are a total of 60 employees working in this branch. They can be categorized as follows:

6.1.Top Level:

6.1.1. Branch Manager (S.V.P)

This is the highest position in the branch. The branch manager monitors the operations of all departments and approves different techniques and ideas for branch progress.

6.2.Mid Level:

6.2.1. Operation Manager(F.A.V.P)

There are three operation managers in this branch who observe the activities of the three departments.

6.2.2. Department in charge (General Banking, Investment Banking, Foreign Exchange) (S.P.O)

In three departments, there are 6 senior principal officers in the department in charge. Accounts, Remittance, Account Opening/Customer Services, Cash department, Export & Import, and International Currency Trade are the classifications of the general banking and foreign exchange department. Each officer executes general working procedures related to their role, such as operations of other department workers, and permits various actions.

6.2.3. Principal Officer (P.O)

There are 8 Principle officers who make mid-level decisions with S.P.O and make decisions for each department.

6.3.Low Level:

6.3.1. Department officer(General Banking, Investment Banking, Foreign Exchange)

There are 6 Senior officers in the Accounts department. Balance check and check issues are primary work for those officers, 2 Senior officers in the Remittance department process all remittance-related work, 1 Senior officer In the Account Opening/Customer Services department along with some Junior and Assistant Officers are working and they give information to customers on how to open an account and the required documents to open an account. The most important department is the Cash department. Here 3 senior officers are working with 7 Junior officers. Each department activity is supervised by the department in charge.

7. Position Hierarchy:

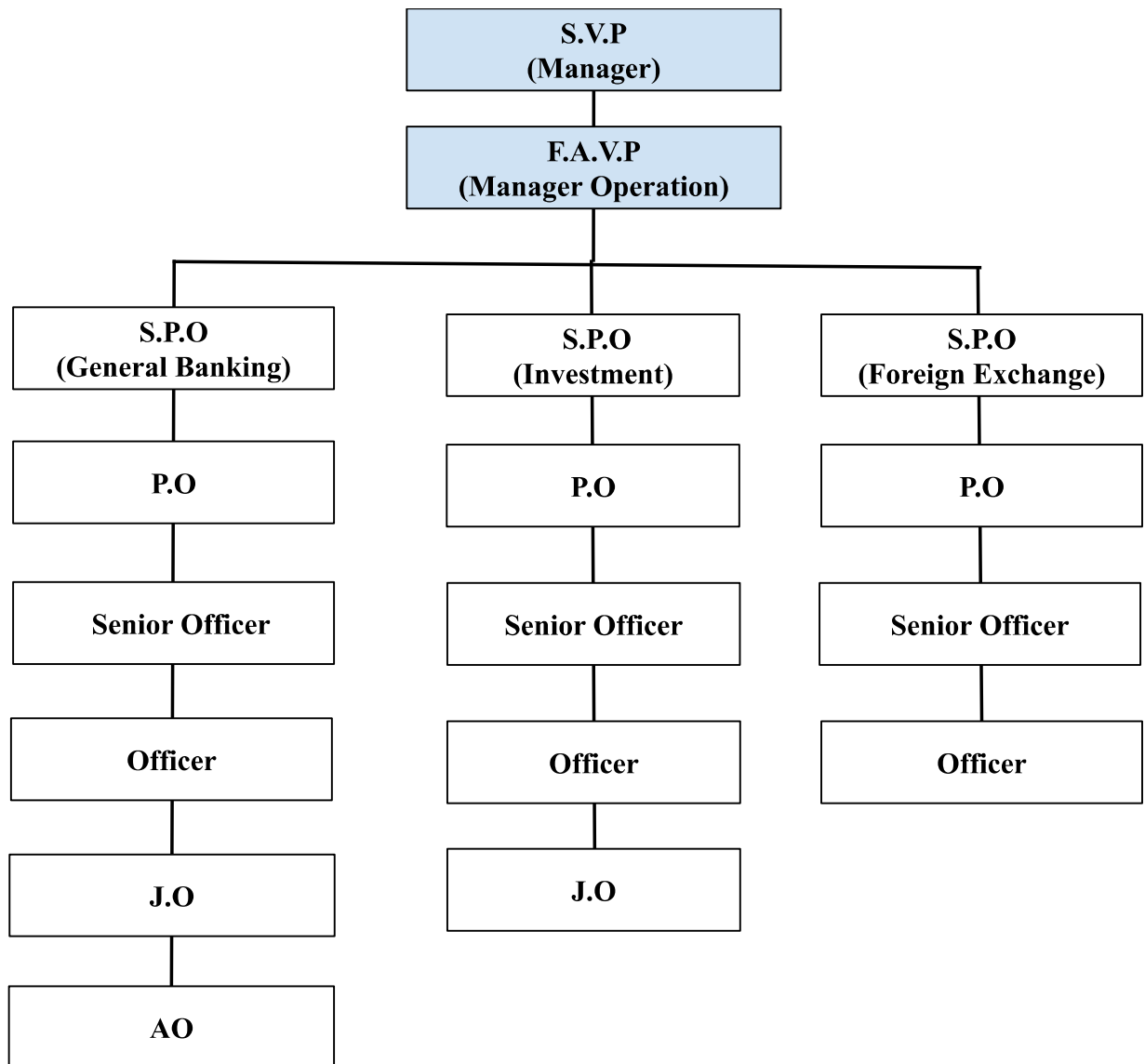


Figure 4: Position Hierarchy

8. Types of Information:

8.1. Operational Information :

- Account opening
 - Al Wadeah Current Account(AWCA)
 - Mudaraba Savings Account(MSA)
 - Mudaraba Term Deposit Account(MTDA)
 - Mudaraba Special Notice Account(MSNA)
 - Mudaraba Hajj Savings Account (MHSA)
 - Mudaraba Special Savings(Pension) Account(MSSA)
 - Mudaraba Savings Bond(MSB)
 - Mudaraba Monthly Profit Deposit Account(MMPDA)
 - Mudaraba Muhor Savings Account(MMSA)
 - Mudaraba Waqf Cash Deposit Account (MWCDA)
 - Mudaraba NRB Savings Bond(MNSB) Account
 - Mudaraba Foreign Currency Deposit Account(MFCD)
 - Students Mudaraba Savings Account (SMSA)
 - Mudaraba Farmers Savings Account (MFSA)
- Cash Deposit and Withdrawal
- Clearing Bank to Bank Transaction
- Customer service and query
- Check Issue
- Alternative Delivery Channel (ADC) (for managing Online Services)
- Investment

- Foreign Exchange
- Export/Import and L/C(Letter of Credit)
- Bill payments, Corporate payments, Govt. Tax payments etc
- Fund transfer
- To send a credit proposal to the Head Office
- To report various transaction information to the Head Office

8.2. Tactical Information :

- Sponsorship policy
- Offering discounts for creating new accounts
- Internet Banking, Mobile banking services, ATM services, etc
- Measuring performance to find out the lacking and taking necessary steps
- Visit customer business firms
- Competitive profit rate

8.3. Strategic Information :

- To invest in the thrust and priority sector of the economy
- To train and develop human resources continuously and provide adequate logistics to satisfy customers' needs
- To ensure zero tolerance for negligence in compliance issues both Sharia'h and regulatory issues
- To ensure diversification by Sector, Size, Economic purpose, and Geographical location wise investment and Women entrepreneur financing
- To send money from abroad introduced the “Islami Bank Remittance Card”
- Analysis of the competitive market

- To increase facilities for different levels of employees

8.4. Statutory Information :

- Amount of tax to the government
- Corporate tax
- General tax

9. Information Gathering:

- To know the concept of the Islami Banking system
- Number of departments in this branch
- Branch Hierarchy
- Total number of staff
- Daily activities
- Monthly activities
- Yearly activities
- Facilities of the customers
- Discounts for creating new accounts
- Working hours of the bank officers per day
- Facilities of the employees according to their position
- Number of customers visits in this branch
- Types of accounts created by customers in this branch
- Is there any policy to attract customers to open an account in this branch
- Is there facility difference among customers
- Employee recruit method

- The vision of this bank

10. Requirement Specification:

- Bringing on young, talented workers who are familiar with the newest systems and technology creation of a specialized mobile banking app
- Increase hardware facilities
- Create online bill payment options such as WASA, energy, and broadband through mobile banking (Ex: Cellfin)
- Building an ATM booth which will be a real-time data transfer system based on a gateway for storing and updating user information
- For ATM Deposits, a CRM method is used

11. Conclusion:

Analyzing an organization's information system was the main task. Because Islami Bank Bangladesh Limited(Jatrabari Branch) has a varied banking system and a focus on customer satisfaction, we choose it for our project. The time constraints on information collecting and the staff rigid schedules were challenging we encountered throughout the process. However, because the staff members were eager to participate in sharing information, we had the chance to examine the current status and the needs of this information-based organizational syste