Title of the Project: Bank Account Management System

Group Number: 11

Group Members:

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System Request for Bank Account Management System

Project Sponsor	Mr. Mohtasin Mehmod, Vice President, BRAC Bank
Business Need	1. Introduce online banking along with offline banking. 2 .Decrease the cost and dependency on offline banking. 3. Reaching more customers. 4. Ensure more safety to the customers. 5. Better Banking experience and services. 6. Provide 24/7 services.
Business Requirement	1. User should be able to log in/register 2. User should be required to provide identification. 3. User should be able to credit amount, debit amount and check balance online. 5. User should be able to use different services. 6. System should be able to provide online customer service. 7. System should be able to give emergency service. 8. User should receive some special offers on online transaction. .
Business Values	1. Increase of new accounts 2 lakhs. 2. increase the ROE (Return on Equity) from 14.6% to 16.3% & ROA (Return of Assets) from 1.35% to 1.65%. 3. Increase NIM (Net Interest Margin) value by 5%. 4. Increase of earning 50 lakhs. 5. Decrease the cost of offline bank maintenance.
Special constraints	1. Strong marketing so that more people can know about this new system as well as make users aware of their account privacy. 2. Bangladesh Bank has issued BRAC Bank's Internet Banking a license for an interim period for 1 year. 3. Should maintain the standards to check the source of money and must keep the details of each transaction.