

CHITTAGONG UNIVERSITY OF ENGINEERING AND TECHNOLOGY



Report on
Problem Analysis and Requirement specification

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Course Name: System Analysis and Design

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JANATA BANK LTD. (POMRA BRANCH) PROBLEM ANALYSIS & REQUIREMENT SPECIFICATIONS

1.1 Introduction

A problem-solving strategy called system analysis analyzes the entire system into its constituent elements to show how these elements interact to achieve the system's goals. The infrastructure, methodology, and technology are what the design is most focused with. It is a process where the everyday operations of a certain company are investigated at generally. It focuses on software development activities as well as operational systems, subsystem relationships, and their contributions to accomplishing the goal.

Objectives are based on a complicated structure that follows a rigorous hierarchy. A little change in the hierarchy will have an effect on the entire system, either overtly or covertly. Therefore, by analyzing at the system, all of these problems may be solved. An analyst must be able to describe the various phases of system development life cycles, identify the components of system analysis, and explain the components of system designing in order to analyze a system. They also must engage with internal users and consumers. We selected Janata Bank Limited (Pomra Branch, Chittagong) to analyze.

1.2 Problem Statement

Observing and analyzing the banking system of Janata Bank Limited, Pomra Branch, Chittagong.

1.3 Scope of this Study

The study will primarily focus on system analysis of Janata Bank Limited at Pomra Branch, Chittagong. This research is based entirely on the officials' practical experience and information gained from working and observing.

1.4 Overview of the Organization

Janata Bank Limited is the second largest State-owned Commercial Bank (SCB) in Bangladesh. It was established in 1972 by combining the erstwhile United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President's Order No. 26) of 1972. Including 4 overseas branches in United Arab Emirates, Janata Bank runs its business with 915 branches across the country having a big family of around 11,463 (As on 31.07.2020) employees with its head office located at Janata Bhaban at Motijheel C/A, the heart of the capital city, Dhaka. In 15 November, 2007 Janata Bank got registered with the Joint Stock of Registrars and restructured it as a public limited company with the name Janata Bank Limited.

1.4.1 Organizational structure of Janata Bank Limited

The top management of Janata Bank, like any other corporate organization, has the primary responsibility of making all major decisions. Principal officer, who is the highest level of the organizational structure, play a critical role in policy formulation and implementation. One principal officer, three senior officers, and four officers make up the management. The principal officer directs and instructs mid and lower level employees on the tasks they ought to do. There is also an organizational structure at the Janata Bank branch in Pomra. There, the principal officer and the senior officers play a very important role. They are accountable to higher authorities for the smooth and profitable operation of the branch. General banking, foreign remittance, loan and advance, cash, and recovery and overall are the five sections. Each section has its own set of materials for following the upper-level directive.

1.4.2 Mission of Janata Bank Limited

In order to provide high-quality financial products, deliver excellent customer service through a skilled management team, and ensure solid corporate governance in every stage of the banking network, serve our clients and stakeholders with long-lasting solutions that integrate our leading edge technology, experience, and financial power.

1.4.3 Future Plans

Janata Bank Limited has some particular goals for future operations of the organization. The following are a few examples:

- Opening 3 sub-branches to serve remote area
- Increase man-power
- Long term changes in economic & financial conditions
- Standard fluctuation of exchange rates
- Sufficient modification of provision requirements.

1.4.4 Location

The Pomra Branch of Janata bank Limited is located in Rangunia upazila of Chittagong district which provides service to Rangunia upazila and those upazila where there is no branch of Janata bank.

1.4.5 Reason for choosing Janata Bank Limited

Janata Bank Limited is the second largest state-owned leading public commercial bank in Bangladesh. Janata Bank Ltd is, directly and indirectly, contributing to achieving the socio-economic development of the country as a trusted partner in progress. Janata Bank Limited is also engaged in various profitable financial activities inclusive, eco-friendly and sustainable growth and is committed to various welfare activities from a social responsibility point of view.

1.5 Purpose

1. To learn about the management hierarchy of the organization.
2. To gather different information about the banking system.
3. To identify the classification of the system using the gathered information.
4. To draw the organogram of the organization.

1.6 Management Structure

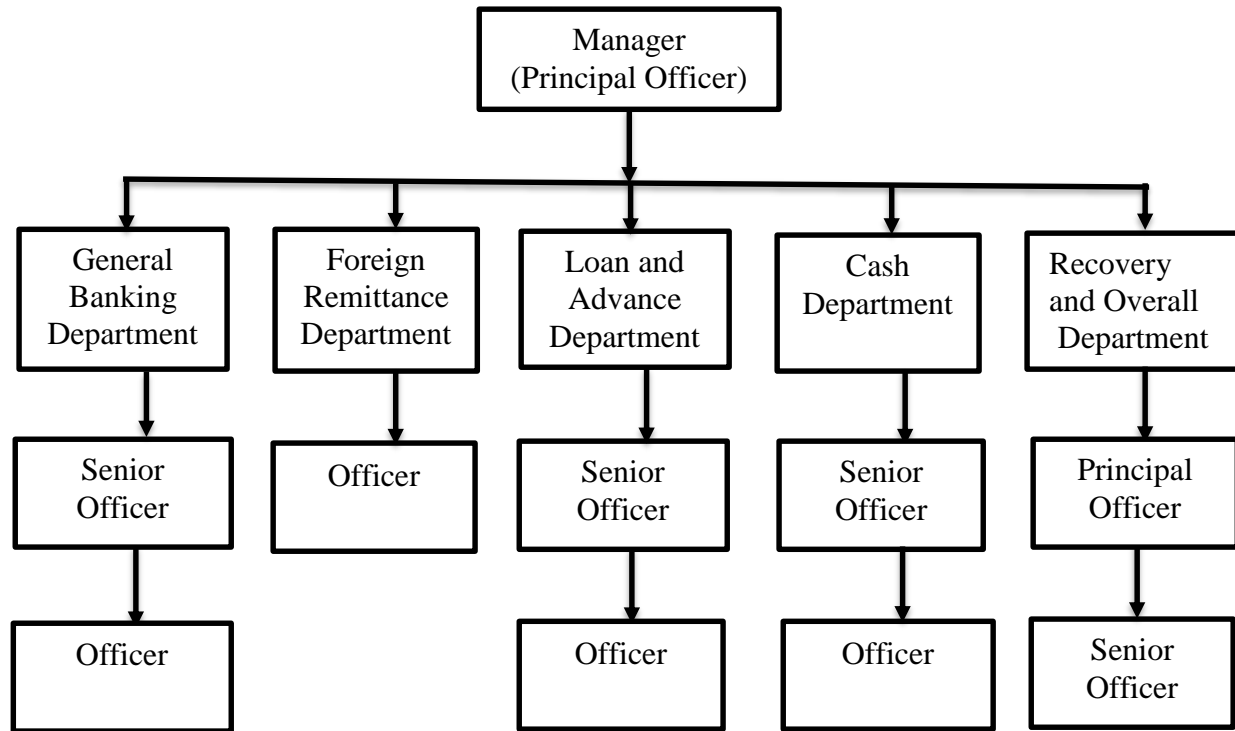


Figure 1: Management Structure of Janata Bank (Pomra Branch)

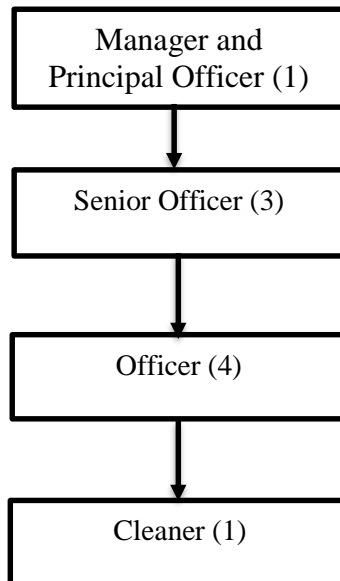


Figure 2: Management Hierarchy of Janata Bank (Pomra Branch)

1.7 Types of information

1.7.1 Operational information:

1. Managing day by day cash transactions:
 - Accepting deposits
 - Clearing of cheques
 - Bill payment.
2. Different types of account opening and closing.
3. Issuing credit and debit cards.
4. Converting foreign currency to BDT.
5. Granting loans according to the requirements.

1.7.2 Tactical information:

1. Advertising the services provided by Janata bank.
2. Allotting different sections of work among staff.
3. Granting leave to the employees.
4. Influencing customers by decreasing interest rate in new projects.
5. Giving incentives to employees based on performance appraisal reports.

1.7.3 Strategic Information:

1. Managing Human Resource Management Division
2. Determining the policies on establishment.
3. Modernizing Human Resource Management to increase productivity.
4. Approving hardware appliances for better facilities.
5. Calculating annual profit-loss.

1.7 Information Gathering

Questionnaire:

1. What is the hierarchy of your bank?
2. What services are conducted through online and offline?
3. What types of loans are available in your bank?
4. What is the transaction process with other banks?
5. How does this branch communicate with head office?
6. How does this branch communicate with other branches?
7. Does your branch deal with foreign currency?
8. Do you have any mobile banking service?
9. Can you give us a brief overview of the functional activities of every section in this branch?
10. Do you think that anything is lacking in this system?
11. Are there any projects ongoing that focus on the improvement of the system?
12. Can you share your thoughts on how this system can be improved further?

1.8 Requirement Specification:

1. Improve performance by increasing IT facilities.
2. Introducing online account opening with proper verification
3. Ensuring better security of online transactions.
4. Ensuring better network infrastructure.

1.9 Conclusion:

Janata Bank Ltd is an excellent illustration of system analysis and design from several viewpoints. We collect information about different operations, different department, number of employee of those department and their role etc. and learned about the organization's hierarchy and information. We focused on how data is handled in the management to acquire various forms of information. Furthermore, we discovered that several operations are still manual and should be automated. As a result, we've chosen to keep looking at Janata Bank Limited's Pomra Branch's current system.