**Bangladesh University of Business Technology(BUBT)**

Department of Computer Science & Engineering

**Topic: Banking Management System**

Subject: Software Development



**Group: A**

**Submitted to: Submitted by:**

|  |  |  |
| --- | --- | --- |
| ID | Name | Signature |
| 18191203006 | Md.Rakib Khan |  |
| 18191203013 | Md.Aminur Rhman |  |
| 18191203023 | Sharmin Sultana Shorna |  |
| 18191203012 | Md.Thoufique Hasan Rakib |  |

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1.Introduction

The Bank Account Management System is an application for maintaining a person's account in a bank. In this project I tried to show the working of a banking account system and cover the basic functionality of a Bank Account Management System. To develop a project for solving financial applications of a customer in banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking tasks. Also to enable the user’s work space to have additional functionalities which are not provided under a conventional banking project. The Bank Account Management System undertaken as a project is based on relevant technologies. The main aim of this project is to develop software for Bank Account Management System.

1.1 Objective

The key objective of adopting core banking technology is to improve the customer experience. It ensures customer convenience and allows “anytime and anywhere” banking. Simultaneously, it has drastically changed the way the banks function. Previously, basic bank functions like maintaining records of the account holders, deposits, transactions, maintaining ledger records, customer information, loan accounts, and others were performed manually. With the introduction of IT technology, various applications have been developed to automate these processes. Now, recording the transactions, calculation, assimilating customer information and maintaining a huge database is possible through software that enables automatic recording in the digital backend database. And the same software is installed throughout the systems of the many branches of the banks, creating a core banking network of the bank.

* 1. Scope

The scope of the Bank Management System extends to all the users who wish for easy banking facilities.This software product will be used for storing user’s account information and the transactions made by them.

**2.DATA FLOW DIAGRAM**

**Remittance**

**My Acc**

**Bank A/c**

**Main Menu**

**Bill Pay**

**Send Money**

**Top Up**

**Merchant Pay**

**Deposit**

**LogOut**

**CashOut**

**Banking Management System**

**Registation**

**LogIn**

**3.CODING AND OUTPUT**

|  |  |
| --- | --- |
| fast page-1.JPG | **Main Menu.JPG** |
| **Registation Section.JPG** | **Bill pay section.JPG** |
| **Login Section.JPG** | **Send Money section.JPG** |

|  |  |
| --- | --- |
| topUp.JPG | Remittance.JPG |
| Bank A_C.JPG | CashOut.JPG |
| my acount.JPG | Merchant pay.JPG |

**4.ADVANTAGES**

**The main advantages of electronic banking are: –**

1. The cost of operation per unit of services is lower for banks.
2. Offers convenience to customers since they are not required to go to the bank’s facilities.
3. There is a very low incidence of errors.
4. The customer can obtain funds at any time from ATMs.
5. Credit cards and debit cards allow customers to get discounts at points of sale.
6. The customer can easily transfer the funds from one place to another place electronically.

**5.LIMITATIONS**

**Limitations of E-Banking**

* Huge Number of branches all over the Bangladesh even outside the country and for the purpose of automation huge investment is necessary.
* Most of the branches are in the rural areas where there are no modern digital communication facilities.
* Most of the users or clients of the banks are poor and uneducated village people having no knowledge about electronic banking and cannot afford it at the current cost level.
* Most of the officials of these banks in the classical stage especially the state owned ones are aggie and cannot understand and are reluctant to accept modern electronic banking. To turn around these banks at first the outdated mentality of these officials of the classical banks.
* Illiteracy is a great problem in consideration of E-Banking activities execution.