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**DATABASE MANAGEMENT SYSTEMS
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B. Tech in Information Technology

**School of Engineering and Technology, CHRIST (Deemed to be
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REPORT

On

DESIGN AND IMPLEMENTATION OF

BANKING SYSTEM

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INTRODUCTION

Banking is one of the most regulated businesses in the world. It is vital system for developing economy for the nation.

It is the place where customers feel the sense of safety for their property. In the bank, customers deposit and withdraw their money. Transaction of money also is a part where customer takes shelter of the bank. Now to keep the belief and trust of customers, there is the positive need for management of the bank, which can handle all this with comfort and ease. Smooth and efficient management affects the satisfaction of the customers and staff members, indirectly. And of course, it encourages management committee in taking some needed decision for future enhancement of the bank.

ABOUT THE PROJECT

The project that we have undertaken aims to develop a banking system that is clean, user-friendly and multi-functional. Development of this application includes a number of fields such that the user feels comfortable and the system appears as dynamic to him. The project “Banking System” includes the following functionalities.

- Create an account: A user can create an account by providing the name of the account holder, account number, select amount type whether its Saving account or Current account and providing an initial amount.
- Deposit amount: The user can deposit money just by providing his/her account, then the system displays his/her profile and entering an amount.
- Withdraw amount: The user can also withdraw money just by providing his/her account, then the system displays his/her profile and entering an amount.
- Balance Enquiry: For certain purpose, he/she can also check for the balance inquiry which displays the account holder's name with account number type and amount.
- List account holder's detail: He/she can also check for all the account holder's list. Another feature is that the user can also close their account by providing their account number and he/she can modify their account detail and type if they want to.

RULES GOVERNING THE PROJECT

- All the customers of the bank have a **unique** account number.
- The account numbers are not nullable i.e., they cannot take **null** values.
- A person is eligible to get a loan from the bank if he has an account in the bank.
- The percentage of interest imposed on the loan depends on the Company's policies.

ER Diagram

ER diagram of Bank has the following description :

- Bank have Customer.
- Banks are identified by a name, code, address of main office.
- Banks have branches.
- Branches are identified by a branch_no., branch_name, address.
- Customers are identified by name, cust-id, phone number, address.
- Customer can have one or more accounts.
- Accounts are identified by acc_no., acc_type, balance.
- Customer can avail loans.
- Loans are identified by loan_id, loan_type and amount.
- Account and loans are related to bank's branch.

Entities and their Attributes are :

Bank Entity : Attributes of Bank Entity are Bank Name, Code and Address.

Code is Primary Key for Bank Entity.

Customer Entity : Attributes of Customer Entity are Customer_id, Name, Phone Number and Address.

Customer_id is Primary Key for Customer Entity.

Branch Entity : Attributes of Branch Entity are Branch_id, Name and Address.

Branch_id is Primary Key for Branch Entity.

Account Entity : Attributes of Account Entity are Account_number, Account_Type and Balance.

Account_number is Primary Key for Account Entity.

Loan Entity : Attributes of Loan Entity are Loan_id, Loan_Type and Amount.

Loan_id is Primary Key for Loan Entity.

BANKING SYSTEM

Relationships are :

Bank has Branches => 1 : N

One Bank can have many Branches but one Branch can not belong to many Banks, so the relationship between Bank and Branch is one to many relationship.

Branch maintain Accounts => 1 : N

One Branch can have many Accounts but one Account can not belong to many Branches, so the relationship between Branch and Account is one to many relationship.

Branch offer Loans => 1 : N

One Branch can have many Loans but one Loan can not belong to many Branches, so the relationship between Branch and Loan is one to many relationship.

Account held by Customers => M : N

One Customer can have more than one Accounts and also One Account can be held by one or more Customers, so the relationship between Account and Customers is many to many relationship.

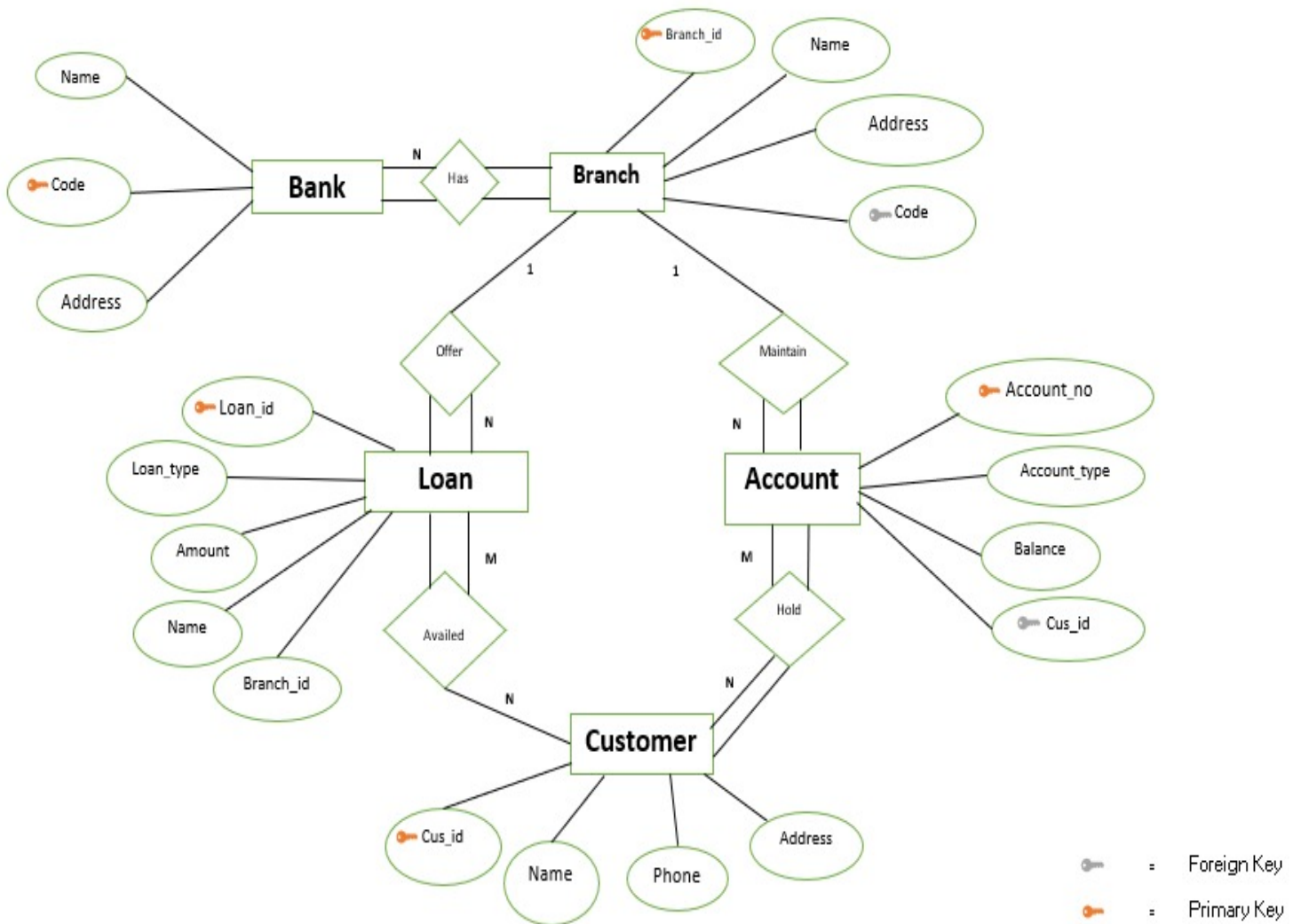
Loan availed by Customer => M : N

(Assume loan can be jointly held by many Customers).

One Customer can have more than one Loans and also One Loan can be availed by one or more Customers, so the relationship between Loan and Customers is many to many relationship.

The following bank ER diagram illustrates key information about bank, including entities such as branches, customers, accounts, and loans. It allows us to understand the relationships between entities.

BANKING SYSTEM



ER Diagram Converted into Relations

TABLE DESCRIPTION

```
project=# \d bank;
```

Table "public.bank"				
Column	Type	Collation	Nullable	Default
name	character varying(20)			
code	integer		not null	
address	character varying(30)			

Indexes:

"bank_pkey" PRIMARY KEY, btree (code)

Referenced by:

TABLE "branch" CONSTRAINT "branch_code_fkey" FOREIGN KEY (code) REFERENCES bank(code)

```
project=# \d branch;
```

Table "public.branch"				
Column	Type	Collation	Nullable	Default
branch_id	integer		not null	
name	character varying(20)			
address	character varying(30)			
code	integer			

Indexes:

"branch_pkey" PRIMARY KEY, btree (branch_id)

Foreign-key constraints:

"branch_code_fkey" FOREIGN KEY (code) REFERENCES bank(code)

```
project=# \d customer;
```

Table "public.customer"				
Column	Type	Collation	Nullable	Default
cus_id	integer		not null	
name	character varying(20)			
phone	numeric(14,0)			
address	character varying(30)			

Indexes:

"customer_pkey" PRIMARY KEY, btree (cus_id)

Referenced by:

TABLE "account" CONSTRAINT "account_cus_id_fkey" FOREIGN KEY (cus_id) REFERENCES customer(cus_id)

BANKING SYSTEM

```
project=# \d account;
```

Table "public.account"				
Column	Type	Collation	Nullable	Default
account_no	integer		not null	
account_type	character varying(20)			
balance	integer			
cus_id	integer			
branch_id	integer			

Indexes:

"account_pkey" PRIMARY KEY, btree (account_no)

Foreign-key constraints:

"account_cus_id_fkey" FOREIGN KEY (cus_id) REFERENCES customer(cus_id)

```
project=# \d loan;
```

Table "public.loan"				
Column	Type	Collation	Nullable	Default
loan_id	integer		not null	
loan_type	character varying(20)			
amount	numeric(12,2)			
name	character varying(20)			
branch_id	integer			

Indexes:

"loan_pkey" PRIMARY KEY, btree (loan_id)

DATA IN TABLES

```
project=# select * from bank;
```

name	code	address
------	------	---------

SBI	11	Nariman_Point_Mumbai
HDFC	22	Worli_Mumbai
PNB	33	Sector10_Dwarka_New Delhi
AXIS	44	Worli_Mumbai

(4 rows)

```
project=# select * from branch;
```

branch_id	name	address	code
-----------	------	---------	------

1124	SBI Kolkata	Kolkata Main	11
1127	SBI Borivili	Borivili West	11
1158	SBI Dehradun	Dehradun Main	11
2211	HDFC Adarsh Nagar	Adarsh Nagar Delhi	22
2243	HDFC Calicut	G H Roda Calicut	22
2278	HDFC Assam	Guwahati	22
3389	PNB Delhi	Greater Kailash Delhi	33
3357	PNB Gurgaon	M G Road Gurgaon	33
4423	AXIS West Bengal	Akra Fatak Kolkata	44
4477	AXIS Maharastra	Byculla Mumbai	44

(10 rows)

```
project=# select * from customer;
```

cus_id	name	phone	address
--------	------	-------	---------

1	Sarthak	9856733456	Delhi
2	Joshna	8865472217	Calicut
3	Adarsh	7762864320	Kolkata
4	Rehmaan	6574893023	Mumbai

(4 rows)

BANKING SYSTEM

```
project=# select * from account;
```

account_no	account_type	balance	cus_id	branch_id
1687	checking account	28000	1	3389
1710	credit account	26000	1	1158
2911	investment account	55000	2	4423
2662	checking account	24000	2	2278
2877	deposit account	27000	2	1124
3943	investment account	49000	3	2243
3891	deposit account	17000	3	1127
3799	credit account	21000	3	3357
4855	deposit account	35000	4	4477
4745	credit account	29000	4	2211

(10 rows)

```
project=# select * from loan;
```

loan_id	loan_type	amount	name	branch_id
227	Credit Card Loan	17000.00	Sarthak	1158
456	Two Wheeler Loan	60000.00	Sarthak	3389
101	Small Business Loan	870000.00	Adarsh	4423
499	Credit Card Loan	23000.00	Adarsh	2278
789	Home Loan	300000.00	Adarsh	1124
201	Small Business Loan	500000.00	Joshna	2243
435	Car Loan	400000.00	Joshna	1127
765	Personal Loan	56000.00	Joshna	3357
666	Home Loan	750000.00	Rehmaan	4477
555	Personal Loan	50000.00	Rehmaan	2211

(10 rows)

POSSIBLE QUERIES TO SHOW THE WORKING OF THE SYSTEM

1. *Selecting customer with minimum balance*

```
SELECT * FROM CUSTOMER, ACCOUNT

WHERE ACCOUNT.BALANCE =

(

SELECT MIN(BALANCE) FROM ACCOUNT

)

AND CUSTOMER.CUS_ID=ACCOUNT.CUS_ID;
```

```
Project=# select * from customer,account
Project=# where account.balance=(select min(balance) from account) and customer.cus_id = account.cus_id;
 cus_id | name | phone | address | account_no | account_type | balance | cus_id | branch_id
-----+-----+-----+-----+-----+-----+-----+-----+-----
      3 | Adarsh | 7762864320 | Kolkata |      3891 | deposit account |    17000 |      3 |      1127
(1 row)
```

2. *Selecting customer with maximum balance*

```
SELECT * FROM CUSTOMER, ACCOUNT

WHERE ACCOUNT.BALANCE =

(

SELECT MAX (BALANCE) FROM ACCOUNT

)

AND CUSTOMER.CUS_ID=ACCOUNT.CUS_ID;
```

```
Project=# select * from customer,account
Project=# where account.balance=(select max(balance) from account) and customer.cus_id = account.cus_id;
 cus_id | name | phone | address | account_no | account_type | balance | cus_id | branch_id
-----+-----+-----+-----+-----+-----+-----+-----+-----
      2 | Joshna | 8865472217 | Calicut |      2911 | investment account |    55000 |      2 |      4423(1 row)
```

BANKING SYSTEM

3. *Selecting loans taken by each customer*

```
SELECT CUS_ID, LOAN.NAME, ADDRESS, LOAN_ID, LOAN_TYPE,
AMOUNT
FROM CUSTOMER, LOAN
WHERE CUSTOMER.NAME = LOAN.NAME;
```

```
Project=# select cus_id,loan.name,phone,address,loan_id,loan_type,amount,branch_id from customer,loan
Project=# where customer.name = loan.name;
```

cus_id	name	phone	address	loan_id	loan_type	amount	branch_id
1	Sarthak	9856733456	Delhi	227	Credit Card Loan	17000.00	1158
1	Sarthak	9856733456	Delhi	456	Two Wheeler Loan	60000.00	3389
3	Adarsh	7762864320	Kolkata	101	Small Business Loan	870000.00	4423
3	Adarsh	7762864320	Kolkata	499	Credit Card Loan	23000.00	2278
3	Adarsh	7762864320	Kolkata	789	Home Loan	300000.00	1124
2	Joshna	8865472217	Calicut	201	Small Business Loan	500000.00	2243
2	Joshna	8865472217	Calicut	435	Car Loan	400000.00	1127
2	Joshna	8865472217	Calicut	765	Personal Loan	56000.00	3357
4	Rehmaan	6574893023	Mumbai	666	Home Loan	750000.00	4477
4	Rehmaan	6574893023	Mumbai	555	Personal Loan	50000.00	2211

(10 rows)

4. *Selecting deposit accounts*

```
SELECT * FROM ACCOUNT
WHERE ACCOUNT_TYPE='DEPOSIT ACCOUNT';
```

```
Project=# select * from account where account_type = 'deposit account';
```

account_no	account_type	balance	cus_id	branch_id
2877	deposit account	27000	2	1124
3891	deposit account	17000	3	1127
4855	deposit account	35000	4	4477

(3 rows)

BANKING SYSTEM

5. *Selecting customers with account balance more than 30000*

```
SELECT * FROM CUSTOMER, ACCOUNT  
WHERE BALANCE>30000 AND  
ACCOUNT.CUS_ID=CUSTOMER.CUS_ID;
```

```
Project=# select * from customer, account  
Project=# where balance>30000 and account.cus_id= customer.cus_id;  
cus_id | name | phone | address | account_no | account_type | balance | cus_id | branch_id  
-----+-----+-----+-----+-----+-----+-----+-----+-----  
2 | Joshna | 8865472217 | Calicut | 2911 | investment account | 55000 | 2 | 4423  
3 | Adarsh | 7762864320 | Kolkata | 3943 | investment account | 49000 | 3 | 2243  
4 | Rehmaan | 6574893023 | Mumbai | 4855 | deposit account | 33000 | 4 | 4477  
(3 rows)
```

6. SELECT * FROM BANK.BRANCH WHERE BANK.CODE=BRANCH.CODE;

```
Project=# select * from bank,branch  
Project=# where bank.code =branch.code;  
name | code | address | branch_id | name | address | code  
-----+-----+-----+-----+-----+-----+-----  
SBI | 11 | Nariman_Point_Mumbai | 1124 | SBI Kolkata | Kolkata Main | 11  
SBI | 11 | Nariman_Point_Mumbai | 1127 | SBI Borivili | Borivili West | 11  
SBI | 11 | Nariman_Point_Mumbai | 1158 | SBI Dehradun | Dehradun Main | 11  
HDFC | 22 | Worli_Mumbai | 2211 | HDFC Adarsh Nagar | Adarsh Nagar Delhi | 22  
HDFC | 22 | Worli_Mumbai | 2243 | HDFC Calicut | G H Roda Calicut | 22  
HDFC | 22 | Worli_Mumbai | 2278 | HDFC Assam | Guwahati | 22  
PNB | 33 | Sector10_Dwarka_New Delhi | 3389 | PNB Delhi | Greater Kailash Delhi | 33  
PNB | 33 | Sector10_Dwarka_New Delhi | 3357 | PNB Gurgaon | M G Road Gurgaon | 33  
AXIS | 44 | Worli_Mumbai | 4423 | AXIS West Bengal | Akra Fatak Kolkata | 44  
AXIS | 44 | Worli_Mumbai | 4477 | AXIS Maharastra | Byculla Mumbai | 44  
(10 rows)
```


BANKING SYSTEM

7. *Selecting customers with loan greater than 70000*

```
SELECT CUS_ID, CUSTOMER.NAME, PHONE, ADDRESS, LOAN_ID,  
LOAN_TYPE, AMOUNT  
FROM LOAN, CUSTOMER  
WHERE CUSTOMER.NAME=LOAN.NAME AND AMOUNT>70000;
```

```
Project=# select cus_id,customer.name,phone,address,loan_id,loan_type,amount from loan,customer  
Project=# where customer.name= loan.name and amount>70000;  
cus_id | name      | phone      | address  | loan_id | loan_type      | amount  
-----+-----+-----+-----+-----+-----+-----  
3 | Adarsh    | 7762864320 | Kolkata  | 101     | Small Business Loan | 870000.00  
3 | Adarsh    | 7762864320 | Kolkata  | 789     | Home Loan          | 300000.00  
2 | Joshna    | 8865472217 | Calicut  | 201     | Small Business Loan | 500000.00  
2 | Joshna    | 8865472217 | Calicut  | 435     | Car Loan           | 400000.00  
4 | Rehmaan   | 6574893023 | Mumbai   | 666     | Home Loan          | 750000.00  
(5 rows)
```

8. *Selecting all details of all customers*

```
SELECT * FROM CUSTOMER, BANK, ACCOUNT, BRANCH  
WHERE ACCOUNT.CUS_ID = CUSTOMER.CUS_ID  
AND BRANCH.BRANCH_ID=ACCOUNT.BRANCH_ID  
AND BRANCH.CODE=BANK.CODE;
```

```
Project=# select * from customer,bank, account,branch  
Project=# where account.cus_id = customer.cus_id and branch.branch_id = account.branch_id and branch.code = bank.code;  
cus_id | name      | phone      | address  | name      | code | address      | account_no | account_type | balance | cus_id | branch_id | branch_id | name      | address      | code  
-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----  
1 | Sarthak   | 9856733456 | Delhi    | PNB       | 33    | Sector10_Dwarka_New Delhi | 1687       | checking account | 28000   | 1      | 3389      | 3389      | PNB Delhi | Greater Kailash Delhi | 33  
2 | Joshna    | 8865472217 | Calicut  | AXIS      | 44    | Worli_Mumbai | 2911       | investment account | 55000   | 2      | 4423      | 4423      | AXIS West Bengal | Akra Fatak Kolkata | 44  
2 | Joshna    | 8865472217 | Calicut  | HDFC      | 22    | Worli_Mumbai | 2662       | checking account | 24000   | 2      | 2278      | 2278      | HDFC Assam | Guwahati | 22  
2 | Joshna    | 8865472217 | Calicut  | SBI       | 11    | Nariman_Point_Mumbai | 2877       | deposit account | 27000   | 2      | 1124      | 1124      | SBI Kolkata | Kolkata Main | 11  
3 | Adarsh    | 7762864320 | Kolkata  | HDFC      | 22    | Worli_Mumbai | 3943       | investment account | 40000   | 3      | 2243      | 2243      | HDFC Calicut | G H Roda Calicut | 22  
3 | Adarsh    | 7762864320 | Kolkata  | SBI       | 11    | Nariman_Point_Mumbai | 3891       | deposit account | 17000   | 3      | 1127      | 1127      | SBI Borivili | Borivili West | 11  
3 | Adarsh    | 7762864320 | Kolkata  | PNB       | 33    | Sector10_Dwarka_New Delhi | 3799       | credit account | 21000   | 3      | 3357      | 3357      | PNB Gurgaon | M G Road Gurgaon | 33  
4 | Rehmaan   | 6574893023 | Mumbai   | HDFC      | 22    | Worli_Mumbai | 4745       | credit account | 29000   | 4      | 2211      | 2211      | HDFC Adarsh Nagar | Adarsh Nagar Delhi | 22  
4 | Rehmaan   | 6574893023 | Mumbai   | AXIS      | 44    | Worli_Mumbai | 4855       | deposit account | 33000   | 4      | 4477      | 4477      | AXIS Maharastra | Byculla Mumbai | 44  
1 | Sarthak   | 9856733456 | Delhi    | SBI       | 11    | Nariman_Point_Mumbai | 1710       | credit account | 27000   | 1      | 1158      | 1158      | SBI Dehradun | Dehradun Main | 11  
(10 rows)
```

BANKING SYSTEM

9. *Transanction to update balance of Customers with Account number 4855 and 1710.*

```
BEGIN;  
UPDATE ACCOUNT  
SET  
BALANCE=BALANCE-1000  
WHERE ACCOUNT_NO=4855;  
UPDATE ACCOUNT  
SET  
BALANCE=BALANCE+1000  
WHERE ACCOUNT_NO=1710;  
COMMIT;  
SELECT * FROM ACCOUNT;
```

```
Project=# begin;  
BEGIN  
Project=# update account  
Project=# set  
Project=# balance = balance-1000  
Project=# where account_no=4855;  
UPDATE 1  
Project=# update account  
Project=# set  
Project=# balance = balance+1000  
Project=# where account_no=1710;  
UPDATE 1  
Project=# commit;  
COMMIT  
Project=# select * from account;  
account_no | account_type | balance | cus_id | branch_id  
-----  
1687 | checking account | 28000 | 1 | 3389  
2911 | investment account | 55000 | 2 | 4423  
2662 | checking account | 24000 | 2 | 2278  
2877 | deposit account | 27000 | 2 | 1124  
3943 | investment account | 49000 | 3 | 2243  
3891 | deposit account | 17000 | 3 | 1127  
3799 | credit account | 21000 | 3 | 3357  
4745 | credit account | 29000 | 4 | 2211  
4855 | deposit account | 33000 | 4 | 4477  
1710 | credit account | 27000 | 1 | 1158  
(10 rows)  
  
Project=#
```


BANKING SYSTEM

10. Transaction to update balance of one customer and delete account of another customer

BEGIN;

UPDATE ACCOUNT

SET

BALANCE=BALANCE + (

SELECT BALANCE FROM ACCOUNT

WHERE ACCOUNT_NO=2911

)

WHERE ACCOUNT_NO = 2662;

DELETE FROM ACCOUNT WHERE ACCOUNT_NO=2911;

COMMIT;

```
Project=# begin;
BEGIN
Project=# update account
Project=# set
Project=# balance = balance+(select balance from account where account_no =2911)
Project=# where account_no = 2662;
UPDATE 1
Project=# delete from account where account_no = 2911;
DELETE 1
Project=# commit;
COMMIT
Project=# select * from account;
 account_no | account_type | balance | cus_id | branch_id
-----+-----+-----+-----+-----
      1687 | checking account |    28000 |      1 |      3389
      2877 | deposit account |    27000 |      2 |      1124
      3943 | investment account |    49000 |      3 |      2243
      3891 | deposit account |    17000 |      3 |      1127
      3799 | credit account |    21000 |      3 |      3357
      4745 | credit account |    29000 |      4 |      2211
      4855 | deposit account |    33000 |      4 |      4477
      1710 | credit account |    27000 |      1 |      1158
      2662 | checking account |    79000 |      2 |      2278
(9 rows)

Project=#
```

FRONT END

Bank System is based on a concept of recording customer's account details.

Here the user can perform all the tasks like creating an account, deposit amount, withdraw amount, check balance, view all account holders' detail, close an account and modify an account.

There's no login system for this project.

Synopsis

Project Name: Banking System = C++ + SQL

Features:

- 1.Create an account: A user can create an account by providing the name of the account holder, account number, select amount type whether its Saving account or Current account and providing an initial amount.
- 2.Deposit amount: The user can deposit money just by providing his/her account, then the system displays his/her profile and entering an amount.
- 3.Withdraw amount: The user can also withdraw money just by providing his/her account, then the system displays his/her profile and entering an amount.
- 4.Balance Enquiry: For certain purpose, he/she can also check for the balance inquiry which displays the account holder's name with account number type and amount.
- 5.List account holder's detail: He/she can also check for all the account holder's list. Another feature is that the user can also close their account by providing their account number and he/she can modify their account detail and type if they want to.

C++:

1.Classes

2.File Handling

In order to store all the user's data, an external file (DAT file) is created by the system, so every time we get into the system we can operate with the existing accounts.

Bank System is developed using C++ Programming Language and different variables, strings have been used for the development of it.

BANKING SYSTEM

Recommended IDEs:

- 1.Dev C++
- 2.Code Blocks

Software Requirements:

1. C++
2. SQL

Hardware Requirements:

1. Processor: 1.8 GHz or faster
2. RAM: 2 GB of RAM; 8 GB of RAM recommended (2.5 GB minimum if running on a virtual machine)
3. Hard disk space: Minimum of 800MB up to 210 GB of available space, depending on features installed; typical installations require 20-50 GB of free space.

REFERENCES

<https://www.slideshare.net/unsajawaid/documentation-on-bank-management-system>

https://www.researchgate.net/publication/301293322_Bank_Account_Management_System