# ABSTRACT

This project aims to automate the Pygmy deposit scheme in credit society for small savers. As we see lot of fraudulent activities in payment collectives from collection agents, the idea is to design full proof system which involves less human efforts. Credit Societies can automate their collection process by introducing generic hand-held devices for our concern, android mobile, to their field Collection Agents i.e., Cash Collectors for better control, visibility and end-Customer experience. In this application cash collector can view the customer list where he wants to go for collection with their detail address and also the collection plan of customer. Collection information is sent immediately to the Credit Society server and also customer gets its confirmation message as soon as he made payment to cash collector with details of total collection amount till date. Cash collector can view complete collection sheet of each customer at the end of month so that he will cross check it with the system and the customer This entire system will have web based background for maintaining depositional transactional history.

# 1. INTRODUCTION

This project aims to automate the pigmy deposit scheme in credit society for a small savers .Credit societies can automate their collection process by introducing generic hand held devices for our concern ,android mobile ,to their field collection agents that is the cash collector for a better control ,visibility and end- customer experience. We see a lot of fraudulent activities in a payment collectives from collection agent ,the idea is you design full proof system which involves less human efforts. The pigmy people invest money in the credit society .the cash collector collects the money for the pigmy people .the cash collector is the person who is working under the credit society.

The cash collector updates the data on the android mobile or any other android devices through the finance crop app .We are saving our whole data on the server database . In this application cash collector can view the customer list where, he wants to go for collection with their detailed address and also the collection plan of the customer.

The collection information is sent immediately to the credit society server and also the customer gets its conformation message as soon as he makes payment to cash collector with details of total collection amount till date .Cash collector can view complete collection sheet of each customer at the end of month so that will cross check it with the system and the customer . This entire system will have web based background for maintaining depositional transactional history.

# 2. LITERATURE SURVEY

When we have to deal indirectly with a person for any kind of purposes, we need a security or assurance between them. When it comes to money, both of them are necessary. Lending loan and loan transaction takes us many centuries behind. Where lending and returning happened between two person. Nowadays, to manage the time we include every additional for our necessary, and we include another person in between a lender and the receiver. To assure that a middle person is correct, a lender and the receiver both need a assurance. And this is what our app tell about.

# FINANCE BANKS:

A finance bank provides a loan to a person on some basis and the interest or the full amount has to be returned to the bank. A member from the bank arrives to receive the money. How could we trust him pay him the money? Well our app will definitely help in this case where a person who receives the amount acknowledges that he has received the amount and the message will be sent to both the ends. For company reference, this transaction will also be sent to the company server and stored in the database.

# LANDLORDS OR MONEY-LENDERS:

Other than the banks, even the loan lending transactions occur between the landlords or non-official money lenders to common people. Here a lender cannot take the interest or full amount from the receiver’s account. He has to borrow directly from him. If there is inclusion of a middleman, then our app helps to assure the surety of that man by sending bill to both lender and receiver as soon as he acknowledges the payment.

# OTHERS:

Not only for the loan purposes, it happens everywhere in money transactions where a middleman involves. Not only a middleman, as a assurance even two people without a middleman can make a complete use of this app.

# ANDROID:

To make this possible, we are using android. Android is a easier and a best way to reach all the needs. Every person carries a mobile phone, and all phones are almost android nowadays. This helps to make things happen quicker and safer. Giving a paper bill can be in affective when compared to use of an app. To make all simpler and better we tend to use android as a platform to achieve our need.

# 3.OVERALL DESCRIPTION ANDARCHITECTURAL DESIGN OF THE PROPOSED SYSTEM

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System architecture of project could be described as: There is a one dedicated server. Admin and employee will login to the server, employee will have android phone, now employee will ask the customer for his/her user id and the current payment he/she wants to make.

There are two employees, one will have mobile phone and the other one is employee at pc-side i.e. in campus employee. Customer can come to the bank or society itself and can deposit money. As soon as customer makes the payment to pc side employee. His/her name will automatically get vanished from remote employee list.

# Advantages:

• This entire system will have web based background for maintaining depositional transactional history.

• Human efforts will reduce in maintaining the details and entering the daily collections into the system.

• The system provides security to the customer by providing login id and password.

• Thus system is fraudulent and trustworthy. Also make the system paperless.

# Disadvantages:

• If we compare our system with traditional paper based system. Some technical assistance would be needed.

• The company or co-operative society has to purchase android phone but which will certainly be the one time investment.

# Applications:

• We are going to implement our system in cooperative society to ease the management of the cooperative society also give a technical touch which would help automize the working of co-operative society.

# 4. SPECIFIC AIM OF THE PROJECT

Design and Development of

* Generic Context Scripting Language (CSL)
* Context Aware Rapid Application Development Toolkit (CARDT)
* Context Aware

# 6. REQUIREMENT SPECIFICATION

# Software Requirements :

* Android SDK
* Android Studio IDE
* Jelly bean
* Java 7+,python 3.0+
* Flask , Sql Database

# Hardware Requirements:

# Smart phone

* Display 2.7 inch
* Android 5+
* OS 4.5.1 recommended
* 1GHZ processor
* 512 MB of RAM

# 7. BACK GROUND AND JUSTIFICATION

•Pigmy agents can use one mobile phone for making calls &pigmycollection.

•Entry of receipt immediately gets recorded in the server.

•By using additional SMS receipt software package, the customer canhave receipt of the payment in form of SMS on his registered mobile number.

•After the payment, customer can hear the payment confirmationmessage in audio format from Pigmy agent`s mobile phone. The physical payment receipt can be given to the customer on next day.

•One mobile can be used for accepting pigmy & other kind of depositsas well. (Other deposits like saving deposits & microfinance etc.)

•Mobile phone is much easier to handle & operate as compare topigmy machine.

•Pigmy payments get recorded in the server in real time so fraudcases can be avoided at much extent.

•There is no need to worry about losing recorded data of pigmypayments in case of losing mobile phone as the data is being recordedin the server in real time at the time of saving the entry by the agent*.*

# 8. APPROACH / WORK PLAN

The project work will be spread over in three different phases each having some specific activities till the final design is evaluated and tested.

# Phase 1( Requirement Analysis and Design):

As proposed the project work would start its journey from collecting the various relevant literatures available about the existing context aware computing architectures around the world. This will help to arrive at a better solution for the proposed architectural design. This involves studying the various existing architectures and comparing those with that of the requirement of our system. In case, an existing architectural framework does not prove appropriate / adequate for the System, the investigations shall continue for the evolution of a new architecture for the System. Once an acceptable solution is available the design will be validated and a report on the aspects of the design that needs further improvement / replacement will be generated.

This phase includes the following activities

* Literature Survey
* Problem Formulation
* Requirement Analysis
* Architectural Design
* High Level Design / System Modeling
* Risk Analysis
* Report Preperation (Synopsis)
* Presentation

**Phase 2( Programming Phase ) :**

This phase includes building of the systems using suitable programming language .

# Phase3 (Deployment and Testing Phase) :

The developed system will be made available for real time usage. Different types of testing say White box testing and black box testing will be done.

# The table below shows the work plan of the project.

|  |  |  |  |
| --- | --- | --- | --- |
| SL.NO | Duration | Phase Details | Project Status |
| 1 | September 2016 | Phase1 | 5% |
| 2 | October 2016 | Phase1 | 10% |
| 3 | November 2016 | Phase 1 | 15% |
| 4 | December 2016 | Phase 1 | 25% |
| 5 | January 2016 | Phase 2 | 35% |
| 6 | Febraury 2016 | Phase 2 | 50% |
| 7 | March 2016 | Phase 2 | 75% |
| 8 | April 2016 | Phase 3 | 90% |
| 9 | May 2016 | Phase 3 | 100% |

Table1 : Project Work Plan

# 9.CONCLUSION

The investor of these societies is the pygmy people who cannot invest large amount at a time but if you consider them in mass, they are the backbone of our economy. The daily collection system in today’s world is prone to fraudulent activities and also this system makes heavy use of the paper.

Hence, this system is used to reduce human efforts and represent PYGMY Deposit System with Android cloud for pygmy people. Using this system we make daily collection paperless. Furthermore, the system will be trustworthy.

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