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RDBMS PROJECT REPORT ON

FARMER BANKING

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PROJECT GUIDE

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ABSTRACT

Online Banking System is progressively popular. Banks have actively encouraged this cost-saving trend by persuading customers to sign up. Customers attracted by online banking convenience, seem largely unconcerned about identity theft and phishing email scams. In fact, most customers seem to believe that online banking is completely safe simple because their banks told them so. In reality, this sense of security might be false. Our scenarios are based solely on publicly available online information. The aim of this is that we consider on why banks have developed insecure online banking solutions in the first place.

The online banking system can be considered as one of the great tool supporting many customers as well as banks and financial institutions to make many banking activities through online. Every day banks need to perform many activities related to users which needs huge infrastructure with more staff members etc. But the online banking system allows the banks to perform these activities in a simpler way without involving the employees for example consider online banking, mobile banking and ATM banking. But banking system needs to be more secure and reliable because each and every task performed is related to customer's money.

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CERTIFICATE

Certified that the project work carried out by **Joshni Princia Saldanha (4NM17CS072)** and **Jasmine Giani Mathias (4NM17CS070)** bonafide students of NMAM Institute of Technology, Nitte in fulfillment for the Relational database Management System lab in Computer Science and Engineering during the academic year 2019-2020.

Signature of the Examiners:

Signature of the Guide:

- 1.
- 2.

ACKNOWLEDGEMENT

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CHAPTER 1

INTRODUCTION

Problem Definition

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as internet banking or web banking.

Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers and online bill payments. Virtually every banking institution has some form of online banking, available both on desktop versions and through mobile apps.

Understanding Online Banking

With online banking, consumers aren't required to visit a bank branch to complete most of their basic banking transactions. They can do all of this at their own convenience, wherever they want—at home, at work, or on the go.

Online banking requires a computer or other device, an internet connection, and a bank or debit card. In order to access the service, clients need to register for their bank's online banking service. In order to register, they need to create a password. Once that's done, they can use the service to do all their banking.

Banking transactions offered online vary by the institution. Most banks generally offer basic services such as transfers and bill payments. Some banks also allow customers to open up new accounts and apply for credit through online banking portals. Other functions may include ordering checks, putting stop payments on checks, or reporting a change of address.

Checks can now be deposited online through a mobile app. The customer simply enters the amount before taking a photo of the front and back of the check to complete the deposit.

Online banking does not permit the purchase of traveller's checks, bank drafts, certain wire transfers, or the completion of certain credit applications like mortgages. These transactions still need to take place face-to-face with a bank representative.

Advantages of Online Banking

- Convenience is a major advantage of online banking. Basic banking transactions such as paying bills and transferring funds between accounts can easily be done 24 hours a day, seven days a week, wherever a consumer wishes.
- Online banking allows a user to conduct financial transactions via the Internet.
- Consumers aren't required to visit a bank branch in order to complete most of their basic banking transactions.
- A customer needs a device, an Internet connection, and a bank card to register. Once registered, the consumer sets up a password to begin using the service.
- Consumers can also monitor their accounts regularly closely, allowing them to keep their accounts safe.
- Transactions are executed and confirmed quickly, although not instantaneously. Processing time is comparable to that of an ATM transaction.
- In general, the customer will find lower fees and higher interest rates for deposits due to the reduced cost of operating online and not needing numerous physical bank branches.
- The range of transaction available is fairly broad. Customers can do everything from simply checking on an account balance to applying for a mortgage.
- The interface is very user-friendly and often intuitive.
- Online banking is fast and efficient. Funds can be transferred between accounts almost instantly, especially if the two accounts are held at the same institution.

Disadvantages of Online Banking

For a novice online banking customer, using systems for the first time may present challenges that prevent transactions from being processed, which is why some consumers prefer face-to-face transactions with a teller.

Online banking doesn't help if a customer needs access to large amounts of cash. While he may be able to take a certain amount at the ATM—most cards come with a limit—he will still have to visit a branch to get the rest.

Although online banking security is continuously improving, such accounts are still vulnerable when it comes to hacking. Consumers are advised to use their own data plans, rather than public Wi-Fi networks when using online banking, to prevent unauthorized access.

A customer may also run into a bad service. Sometimes he/she might wait a while for the checks to clear and they certainly can't do anything about it if it is online.

Additionally, online banking is dependent on a reliable Internet connection. Connectivity issues from time to time may make it difficult to determine if banking transactions have been successfully processed.

CHAPTER 2

PROBLEM STATEMENT

Online Banking allows you to do your banking from the comfort of your home or office and view the Farmers Bank account information, transfer funds between eligible accounts.

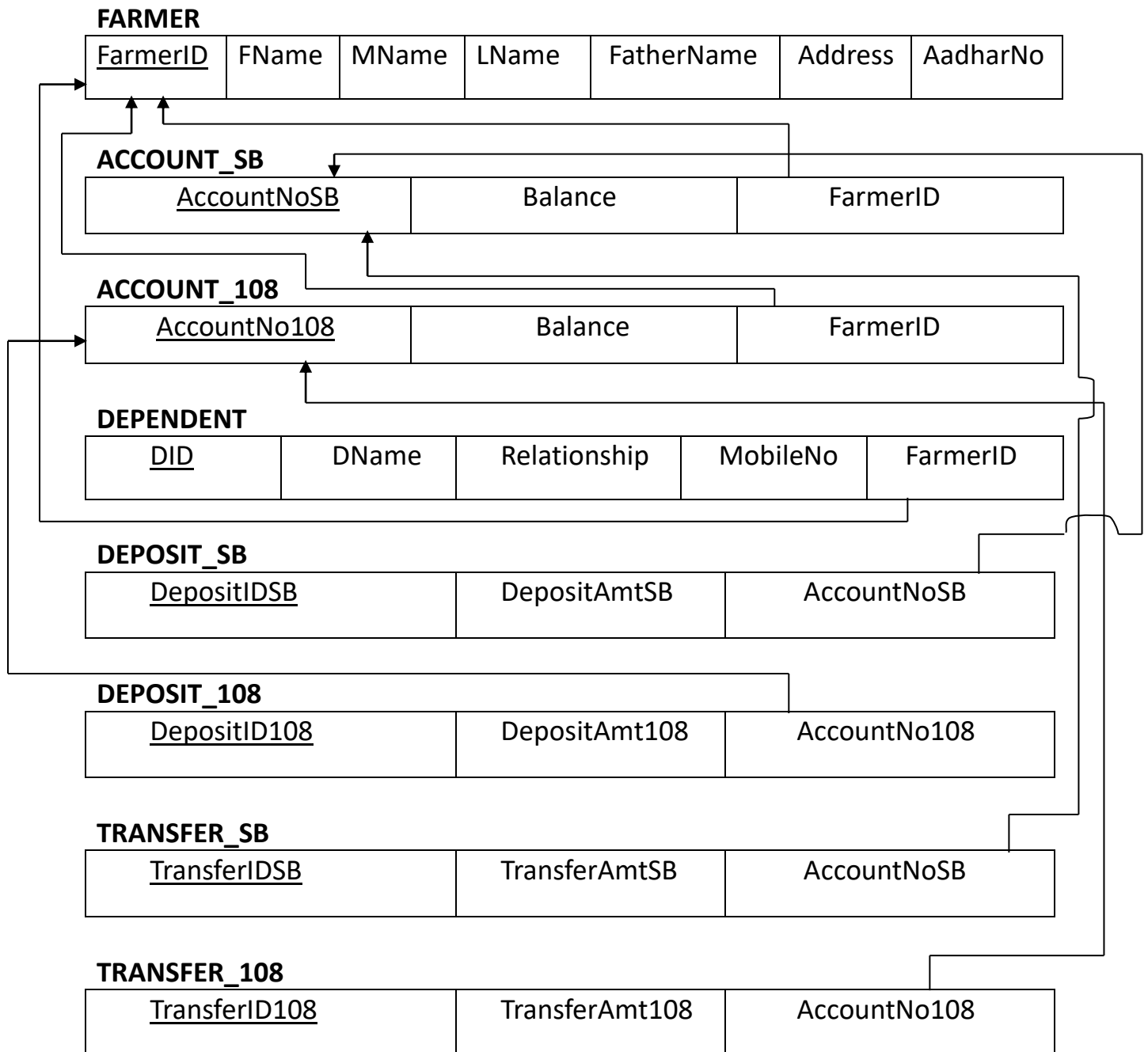
Online banking at Farmers is private and confidential. Unique Access ID and Passcode are required before any information about the account can be obtained, and the complete account numbers never appear on the screen. All data is automatically encrypted. It is confident and the data is treated with the utmost security.

SYSTEM STUDY

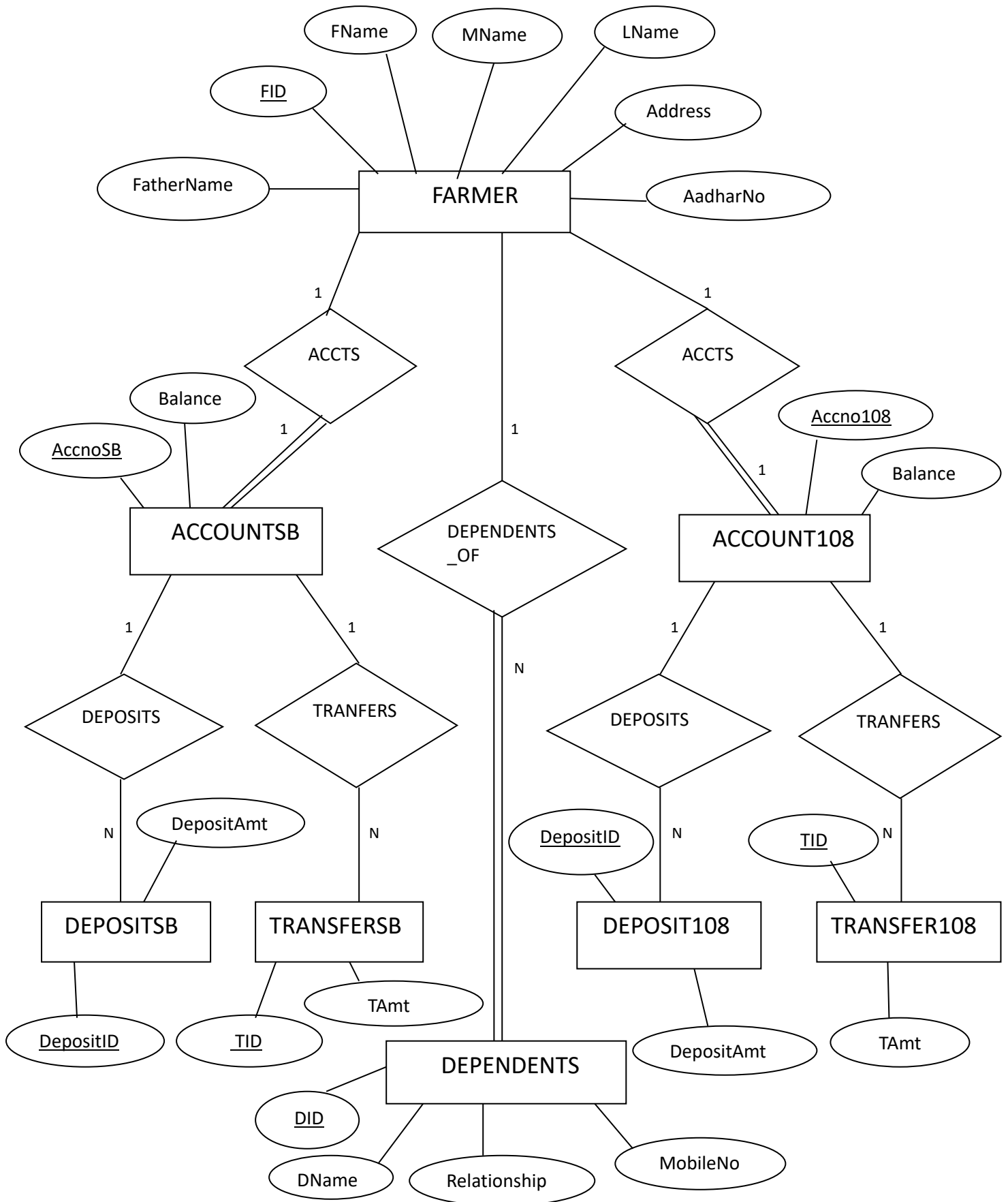
EXISTING SYSTEMS:

The existing system is having many problems such as security problems, more human involvement which is a time consuming process with many manual calculations. It even includes the machine damage and signature verification process for secured transactions which allows the customers and banks to waste their valuable time and resources. The major problem in online banking system is unauthorized user access with fake passwords. The hackers are trying to hack the user accounts and are performing different unauthorized transactions.

Relational Schema Diagram



ER Diagram



CHAPTER 4

FRONTEND TECHNOLOGY

List of technologies for frontend

1. Hyper Text Markup Language (HTML)

Hypertext Markup Language is the standard markup language for creating web pages and web applications.

2. Cascading Style Sheets (CSS)

Cascading Style Sheets is a style sheet language used for describing the presentation of a document written in a markup language like HTML

3. JavaScript

JavaScript, often abbreviated as JS, is a high-level, interpreted programming language. It is a language which is also characterized as dynamic, weakly typed, prototype-based and multi-paradigm.

CHAPTER 5

BACKEND TECHNOLOGY

List of technologies for Backend

1. PHP

Hypertext Preprocessor is a server-side scripting language designed for Web development, and also used as a general-purpose programming language. It was originally created by Rasmus Lerdorf in 1994, the PHP reference implementation is now produced by The PHP Group.

Database:

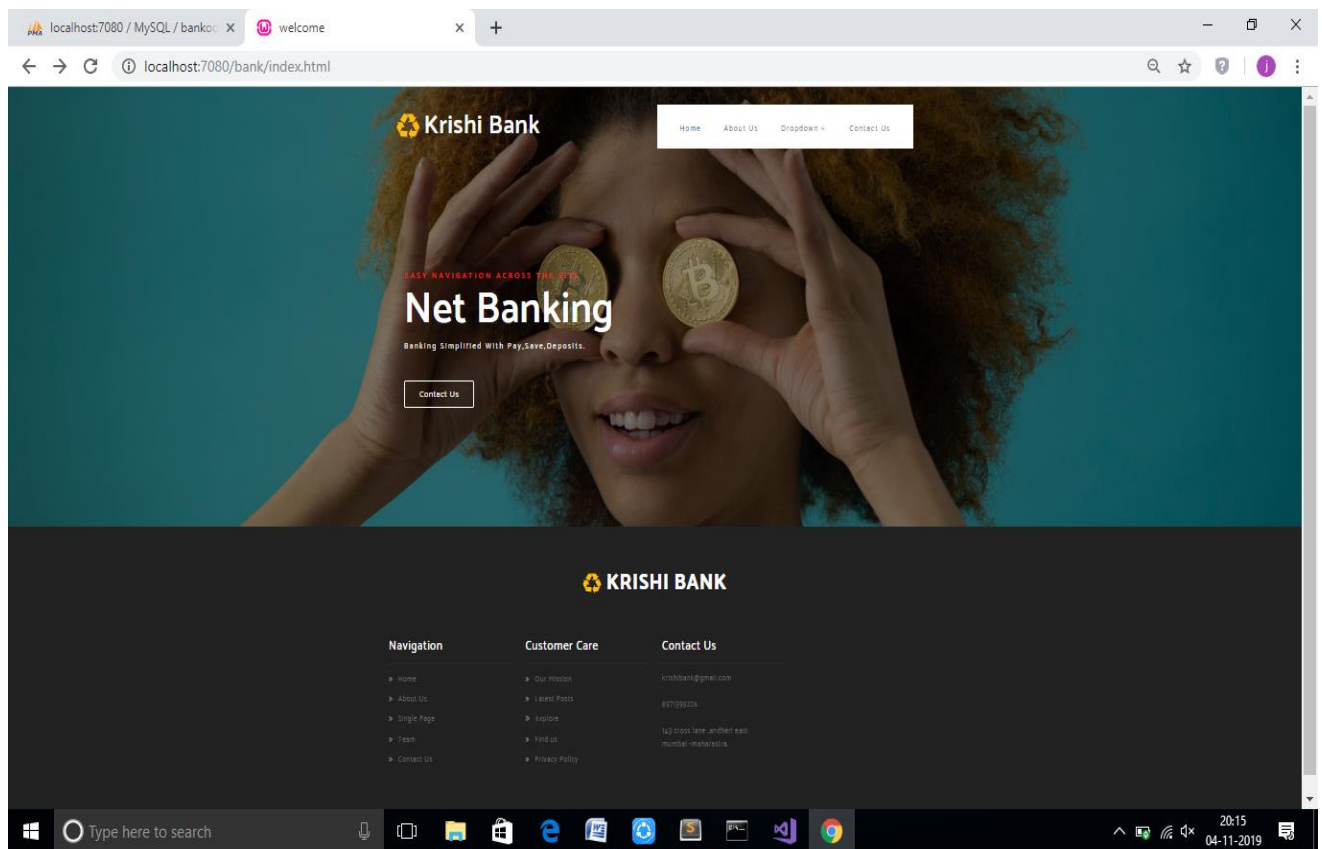
MySQL:

MySQL is an open-source relational database management system. Its name is a combination of "My", the name of co-founder Michael Widenius's daughter, and "SQL", the abbreviation for Structured Query Language.

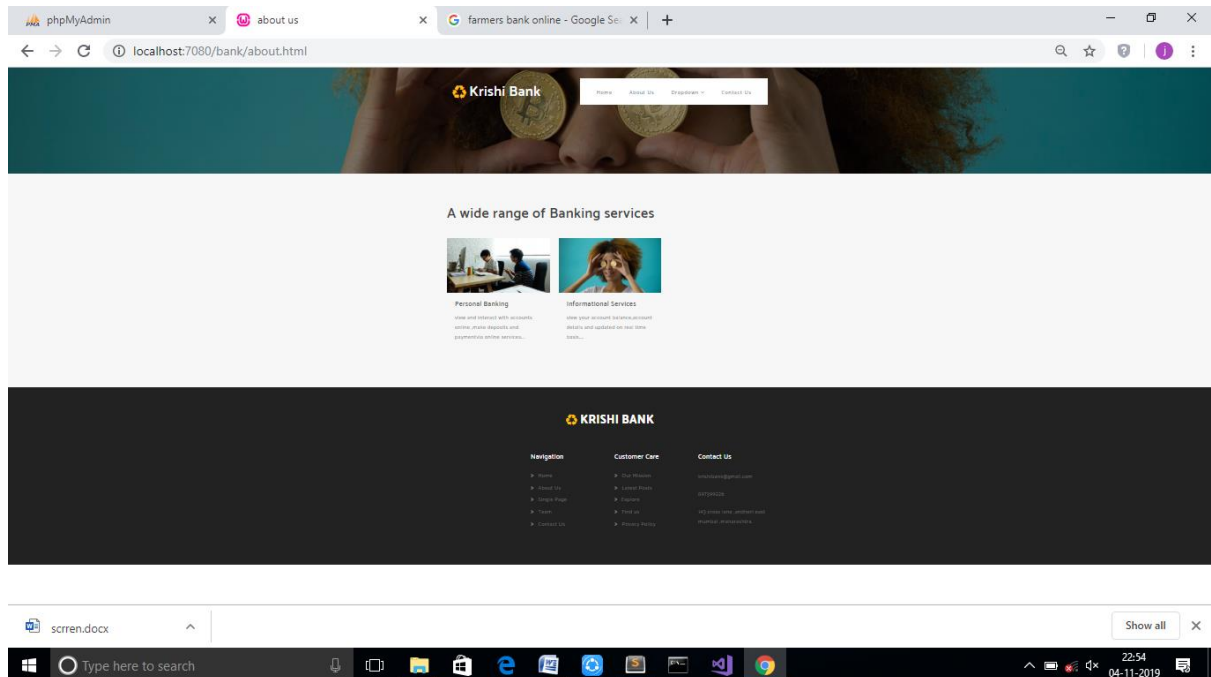
Chapter 6

SCREENSHOTS

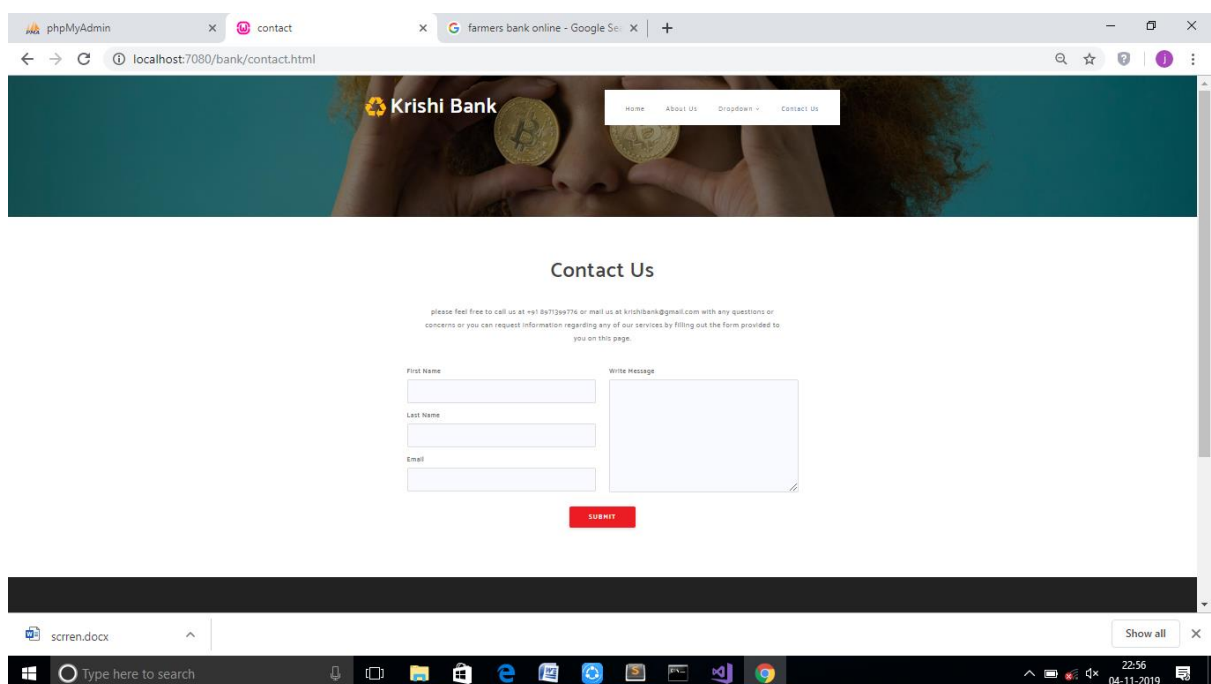
Home page:



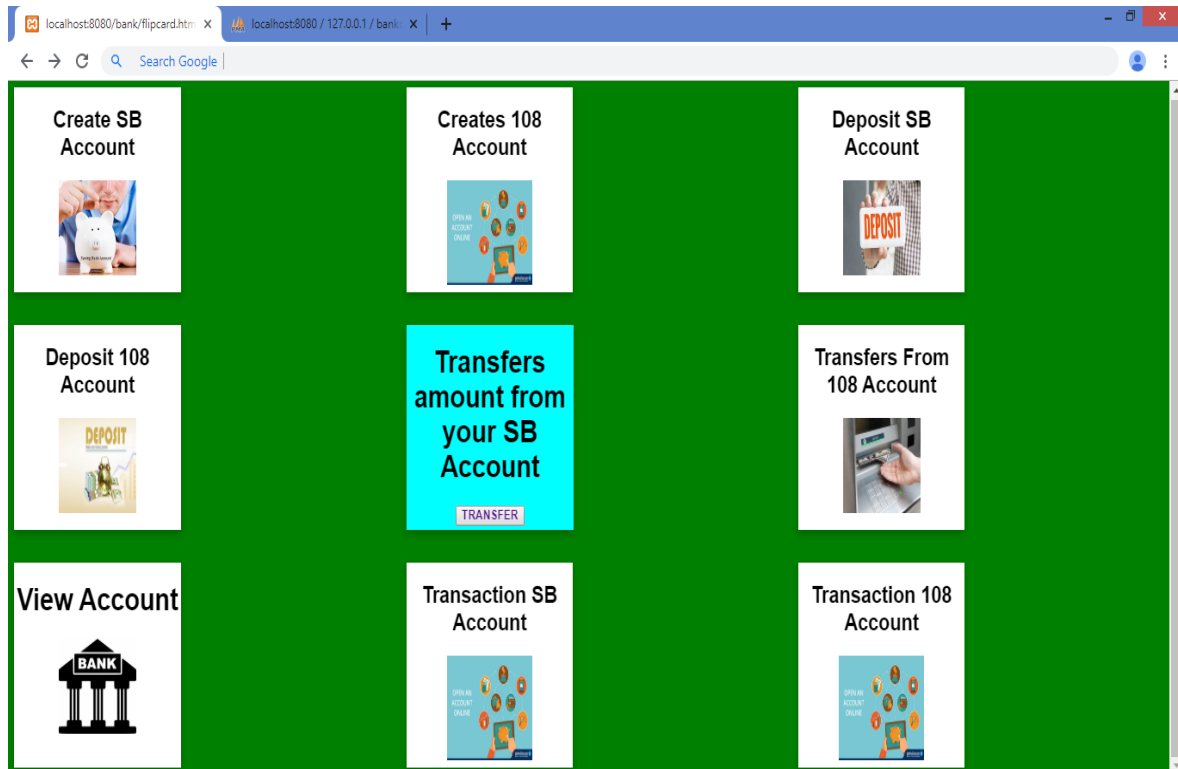
About us:



Contact us:



Services:



Create SB Account:

Create SB Account

FARMER INFORMATION	
FARMER ID	<input type="text"/>
FIRST NAME	<input type="text"/>
MIDDLE NAME	<input type="text"/>
LAST NAME	<input type="text"/>
FATHER NAME	<input type="text"/>
ADDRESS	<input type="text"/>
AADHAR NUMBER	<input type="text"/>
NOMINEE	
AADHAR NUMBER	<input type="text"/>
NOMINEE NAME	<input type="text"/>
RELATIONSHIP	<input type="text"/>
MOBILE NUMBER	<input type="text"/>
<input type="button" value="insert"/>	

Create 108 Account:

Create 108 Account

FARMER INFORMATION

FARMER ID

FIRST NAME

MIDDLE NAME

LAST NAME

FATHER NAME

ADDRESS

AADHAR NUMBER

NOMINEE

IDENTITY NUMBER

NOMINEE NAME

RELATIONSHIP

MOBILE NUMBER

Insert

BACK

Deposit SB Account:

Deposit SB

localhost:8080/bank/depositsb.php

Deposit SB Account

ACCOUNT INFORMATION

ACCOUNT NUMBER

AMOUNT

Deposit

FARMER SB ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	DEPOSIT AMOUNT	ACCOUNT NUMBER
------------	-------------	-----------	----------	----------------	----------------

BACK

View Deposit SB:

Deposit SB

localhost:8080/bank/depositsb.php

ACCOUNT INFORMATION

ACCOUNT NUMBER

AMOUNT

Deposit

deposited

FARMER SB ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	DEPOSIT AMOUNT	ACCOUNT NUMBER
joshni	princia	saldanha	far123	500	2
joshni	princia	saldanha	far123	90	2
joshni	princia	saldanha	far123	90	2
joshni	princia	saldanha	far123	90	2
joshni	princia	saldanha	far123	7800	2
joshni	princia	saldanha	far123	90	2
joshni	princia	saldanha	far123	12000	2
joshni	princia	saldanha	far123	12000	2
joshni	princia	saldanha	far123	7800	2

BACK

Deposit 108 Account:

Deposit 108

localhost:8080/bank/deposit108.php

<

Deposit 108 Account

ACCOUNT INFORMATION

ACCOUNT NUMBER

AMOUNT

Deposit

FARMER 108 ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	DEPOSIT AMOUNT	ACCOUNT NUMBER
------------	-------------	-----------	----------	----------------	----------------

BACK

View Deposit 108:

Deposit 108

localhost:8080/bank/deposit108.php

<

Deposit 108 Account

ACCOUNT INFORMATION

ACCOUNT NUMBER

AMOUNT

Deposit

deposited

FARMER 108 ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	DEPOSIT AMOUNT	ACCOUNT NUMBER
xylene	vinitha	dsouza	far111	100	2

BACK

Transfer SB Account:

Transfer SB

localhost:8080 / 127.0.0.1 / bank

localhost:8080/bank/transfersb.php

<

Transfer SB Account

Account Information

ACCOUNT NUMBER

2

TRANSFER AMOUNT

100

TRANSFER ACCOUNT NUMBER

3

Transfer

BEFORE UPDATION

ACCOUNT NUMBER	BALANCE
----------------	---------

AFTER UPDATION

ACCOUNT NUMBER	BALANCE
----------------	---------

BACK

View Transfer SB Account:

Transfer SB Account

Account Information

ACCOUNT NUMBER

TRANSFER AMOUNT

TRANSFER ACCOUNT NUMBER

Transfer

BEFORE UPDATION

ACCOUNT NUMBER	BALANCE
2	40600

transferred

AFTER UPDATION

ACCOUNT NUMBER	BALANCE
2	40500

BACK

Transfer 108 Account:

Transfer 108 Account

ACCOUNT INFORMATION

ACCOUNT NUMBER

1

TRANSFER AMOUNT

12000

TRANSFER ACCOUNT NUMBER

2

Transfer

BEFORE UPDATION

ACCOUNT NUMBER	BALANCE
1	12000

AFTER UPDATION

ACCOUNT NUMBER	BALANCE
1	11800

BACK

View Transfer 108 Account:

Transfer 108 Account

ACCOUNT INFORMATION

ACCOUNT NUMBER

TRANSFER AMOUNT

TRANSFER ACCOUNT NUMBER

Transfer

BEFORE UPDATION

ACCOUNT NUMBER	BALANCE
1	492

insufficient balance

AFTER UPDATION

ACCOUNT NUMBER	BALANCE
1	492

BACK

View Account:

FARMER ID

far111

submit

FARMER SB ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	ACCOUNT NUMBER	BALANCE
------------	-------------	-----------	----------	----------------	---------

FARMER 108 ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMERID	ACCOUNT NUMBER	BALANCE
------------	-------------	-----------	----------	----------------	---------

View Account:

Browser tabs: FARMER INFORMATION, localhost8080 / 127.0.0.1 / bank

Address bar: localhost:8080/bank/disp1.php?id=far111&add=submit

FARMER ID

submit

FARMER SB ACCOUNT

FIRST NAME	MIDDLE NAME	LAST NAME	FARMER ID	ACCOUNT NUMBER	BALANCE
FARMER 108 ACCOUNT					
FIRST NAME	MIDDLE NAME	LAST NAME	FARMER ID	ACCOUNT NUMBER	BALANCE
xylene	vinitha	dsouza	far111	2	4691

SB Account Transactions:

Browser tabs: localhost8080/bank/transaction, localhost8080 / 127.0.0.1 / bank

Address bar: localhost:8080/bank/transactions.php

ACCOUNT INFORMATION

ACCOUNT NUMBER

View

FARMER SB ACCOUNT

ACCOUNT NUMBER	DEPOSIT AMOUNT	TRANSFER AMOUNT	DATE
CURRENT BALANCE			
BALANCE			

BACK

View SB Account Transactions:

ACCOUNT INFORMATION

ACCOUNT NUMBER

View

FARMER SB ACCOUNT

ACCOUNT NUMBER	DEPOSIT AMOUNT	TRANSFER AMOUNT	DATE
3	100	----	2019-11-04 20:57:57
3	----	5000	2019-11-04 19:56:25
3	----	100	2019-11-04 19:56:25

CURRENT BALANCE

BALANCE
400

BACK

108 Account Transactions:

ACCOUNT INFORMATION

ACCOUNT NUMBER

View

FARMER 108 ACCOUNT

ACCOUNT NUMBER	DEPOSIT AMOUNT	TRANSFER AMOUNT	DATE
----------------	----------------	-----------------	------

CURRENT BALANCE

BALANCE

BACK

View 108 Account Transactions:

localhost:8080/bank/transaction: x

localhost:8080 / 127.0.0.1 / bank: x

+

←

→

↻

localhost:8080/bank/transactions108.php

☆

🔍

⋮

ACCOUNT INFORMATION

ACCOUNT NUMBER

View

FARMER 108 ACCOUNT

ACCOUNT NUMBER	DEPOSIT AMOUNT	TRANSFER AMOUNT	DATE
2	100	----	2019-11-04 20:40:53
2	----	500	0000-00-00 00:00:00
2	----	1	0000-00-00 00:00:00
2	----	2	2019-11-04 20:44:35

CURRENT BALANCE

BALANCE

4691

BACK

CHAPTER 7

CONCLUSION

Traditional banks offer many services to their customers, including accepting customer money deposits, providing various banking services to customers, and making loans to individuals and companies. Compared with traditional channels of offering banking services through physical branches, e-banking uses the Internet to deliver traditional banking services to their customers, such as opening accounts, transferring funds, and electronic bill payment.

E-banking can be offered in two main ways. First, an existing bank with physical offices can also establish an online site and offer e-banking services to its customers in addition to the regular channel. E-banking is provided without extra cost to customers. Customers are attracted by the convenience of e-banking through the Internet, and in turn, banks can operate more efficiently when customers perform transactions by themselves rather than going to a branch and dealing with a branch representative.

CHAPTER 8

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3. www.w3schools.com