

BANKING SYSTEM Application Development

ELF / HTD Training Programs
Full Stack - Use Cases

Table of Contents

1. INTRODUCTION	2
1.1 Instructions	2
2. PROBLEM STATEMENT	2
2.1 Objective	2
3. IMPLEMENTATION	2
3.1 Functional Requirements	2
4. System implementation	3
5. Conclusion	11

1. INTRODUCTION

This document outlines the Project. The project is to develop a Banking System (OBS). This document contains the work flow of the system and gives guidelines on how to build the functionality gradually in each of the course modules.

1.1 Instructions

- The code modules in the mini project should follow all the coding standards.
- You can refer to your course material
- The total time required to complete this project is 50 hrs.
- Since this project work will span over couple of months, you will need to take care of maintaining the code

2. PROBLEM STATEMENT

The banking industry is witnessing a revolution in products, process, markets and regulations. And It's a revolution that is not about to stop or even slow down. Since the only option is to adapt and evolve, it is essential that system have the flexibility to quickly adjust the need of today's financial market. It's a tough challenge. Because today's fast-moving marketplace is also extremely competitive. Moreover, the need to retain existing customers and attract new ones often conflicts with the need to reduce costs and improve the efficiency. But whatever the challenges facing in retail banking operation, Online Banking System - OBS can help to meet and overcome them.

2.1 Objective

2.1.1 General Objective

To automate the process of Banking Maintenance System through Online and hence minimize errors resulting from manual system operations.

2.2 Abstract of the Project

This project is aimed at developing an Online Banking Application System (OBS) for Account holders and Bank Admin. Banking allows account holders to view mini/detailed statements and do fund transfer. It allows the bank admin to create account and view all transactions on a secure website

3. IMPLEMENTATION

3.1 Functional Requirements

Following is a list of functionalities of the system. Wherever, the description of functionality is not adequate, you can make appropriate assumptions and proceed. There are two types of users who would access the system viz. Account Holder and Bank administrator. Each one of them would have some exclusive privileges as follows.

1. Account holders

- Login into the system using his/her credentials.
- Viewing /Detailed statement of all the accounts (Multiple accounts, if any can be viewed)
- Request for change in communication address/mobile number for bank

account

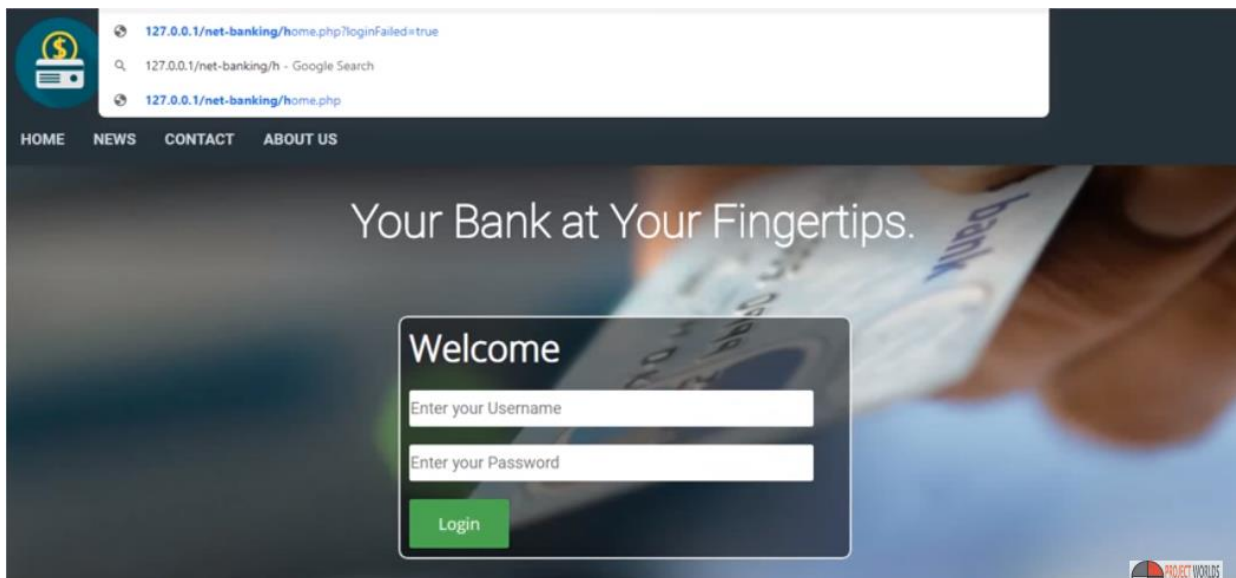
- Request for cheque book
- Track service request
- Fund Transfer
- Change password

2. Bank Admin

- A set of administrators are assigned for managing the system. An admin has been assigned a set of privileges to manage the system. An admin can perform the following functionalities:
- Create a new Account upon request.
- Can view the reports of overall transactions on daily/monthly/quarterly/yearly basis.

4. System implementation

(i) Welcome Page:



(ii) Admin Login:

PROJECTWORLDS BANK

Administrator Login

Username
admin

Password

Login Cancel

PROJECT WORLDS

(iii) Admin Welcome Page:

Welcome, Admin ! Logout

Home

My Customers

Add Customer

Manage Customers

Customer Grievances

Website Management

Post News

Welcome Admin !

From here you can manage all of core Internet Banking settings. You can add/manage customers, view their transactions, edit their details and even delete them. You can also post news on the website. Please keep in mind that with big power comes big responsibility. Therefore please do not misuse your admin control to create trouble.

PROJECT WORLDS

(iv) My Customers:

Welcome, Admin ! Logout

Home

My Customers

Add Customer

Manage Customers

Customer Grievances

Website Management

Post News

Search Customers... By :Name

2. Md Salman Ali
Ac/No : 1133557788
3. Tushar Kr. Pandey
Ac/No : 1122338457
4. Jon Snow
Ac/No : 1233556739

PROJECT WORLDS

(v) Add Customer:

PROJECTWORLDS BANK

Welcome, Admin ! Logout

Home

My Customers

Add Customer

Manage Customers

Customer Griveances

Website Management

Please fill in the following details . . .

First Name : Last Name :

Gender : ☒ Male ☐ Female ☐ Others

Date of Birth :

1996-11-10

1995-05-29

(1) Customer Details

Welcome, Admin ! Logout

Home

My Customers

Add Customer

Manage Customers

Customer Griveances

Website Management

Post News

Gender : ☒ Male ☐ Female ☐ Others

Date of Birth :

Aadhar No :

Email-ID : Phone No. :

Address :

Raigarh GAJEN PRADHAN

Delhi

Manage addresses...

Welcome, Admin ! Logout

Home

My Customers

Add Customer

Manage Customers

Customer Griveances

Website Management

Post News

Address :

Bank Branch :

Account No :

Opening Balance : PIN(4 digit) :

Username : Password :


Waiting for 127.0.0.1...

(vi) Edit and Update:

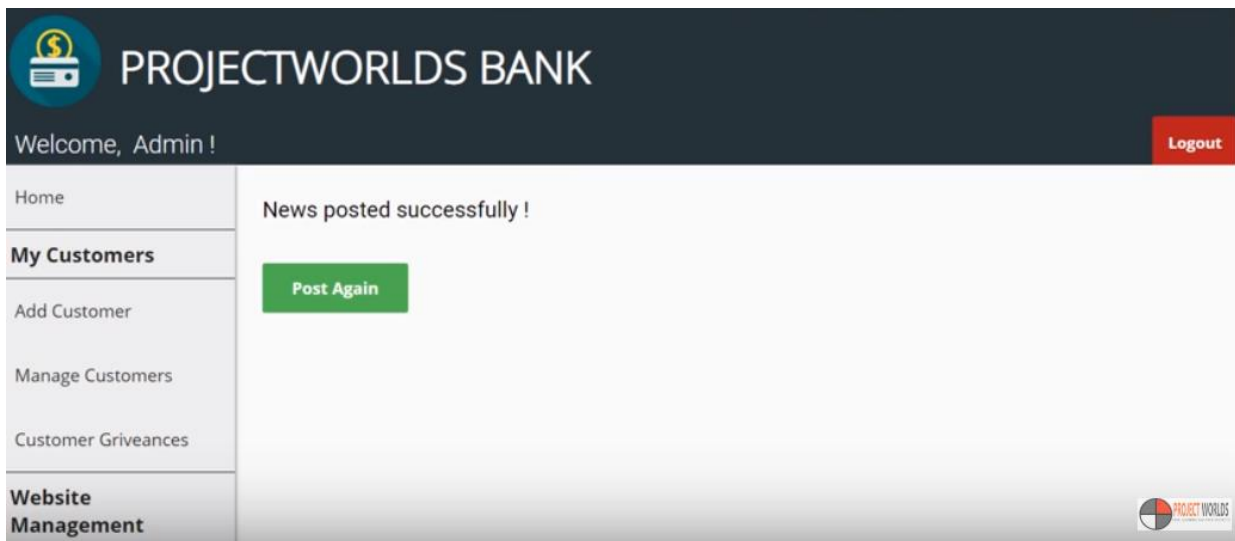
Home	Edit/View Customer details . . .	
My Customers		
Add Customer	Customer ID : 5	
Manage Customers	First Name : gopi	Last Name : pal
Customer Grievances	Balance (INR) : 10,515	
Website Management	Gender : Male	
	Date of Birth : 1995-05-29	
Post News	Aadhar No : 560255859	

Welcome, Admin !		Logout
Home	Address : cg.	
My Customers		
Add Customer	Bank Branch : New York ▾	
Manage Customers	Account No : 6666	
Customer Grievances	PIN(4 digit) : 6666	
Website Management	Username : gopi	Password : password
	Go Back	Update

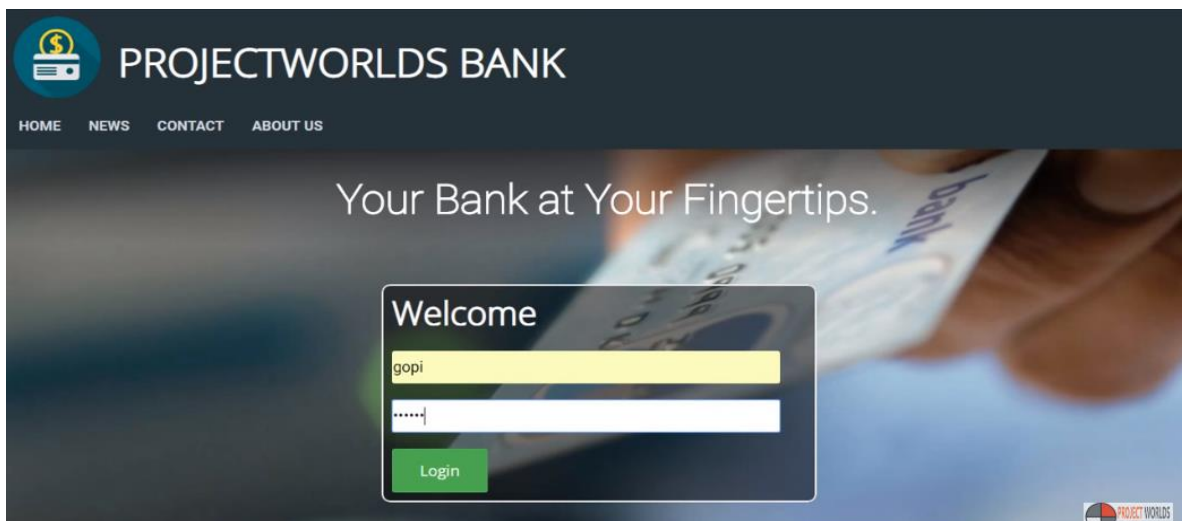
(vii) Post News:

 PROJECTWORLDS BANK		Logout
Welcome, Admin !		
Home	News Headline : Notice	
My Customers		
Add Customer	Details : the bank is clo	
Manage Customers		
Customer Grievances		
Website Management		
	Submit	Reset
Post News		

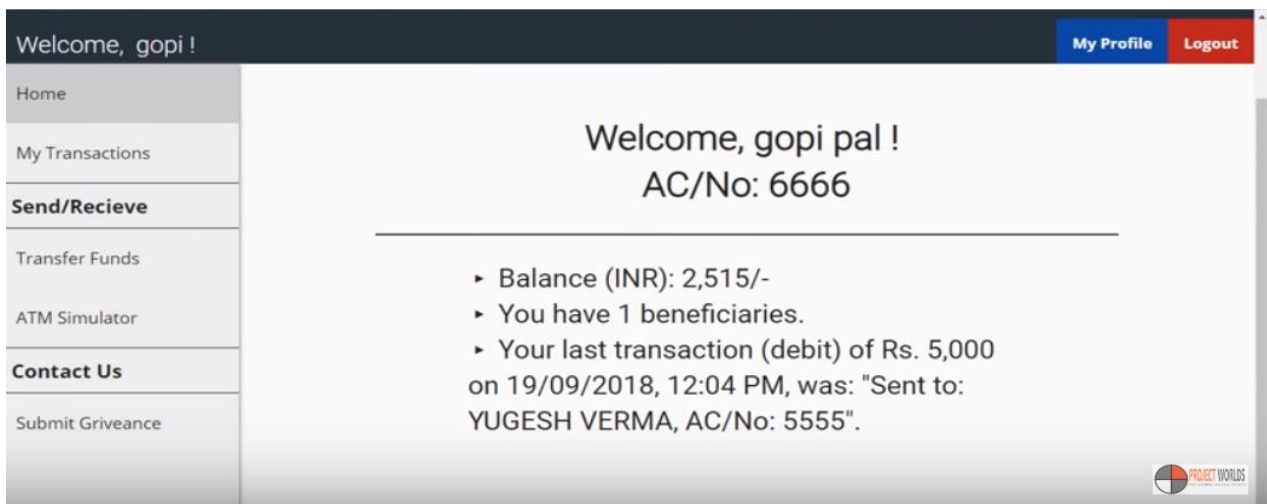
Post Successful:



(viii) Customer Login:



(ix) Customer Account Balance:



(x) Customer Account Details:

Welcome, gopi ! [My Profile](#) [Logout](#)

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator

Contact Us

Submit Griveance

Your account details . . .

First Name : gopi Last Name : pal

Account No : 6666

Balance (INR) : 10,515

Gender : Male

Date of Birth : 1995-05-29

Aadhar No : 560255859

Email-ID : Username :

127.0.0.1/net-banking/customer_transactions.php

(xi) Account Balance:

Welcome, gopi ! [My Profile](#) [Logout](#)

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator

Contact Us

Submit Griveance

Filter Sort By :Tn. ID ↓

Filter : None

Trans. ID	Date & Time (IST)	Remarks	Debit (INR)	Credit (INR)	Balance (INR)
1	09/09/2018, 12:41 AM	Opening Balance	0	25,000,000	25,000,000
2	19/09/2018, 11:58 AM	Opening Balance	0	10,515	10,515

PROJECTWORLDS

(xii) ATM Simulator:

PROJECTWORLDS BANK

Welcome, gopi ! [My Profile](#) [Logout](#)

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator

Contact Us

Submit Griveance

ATM Simulator

Enter Amount (in INR) :

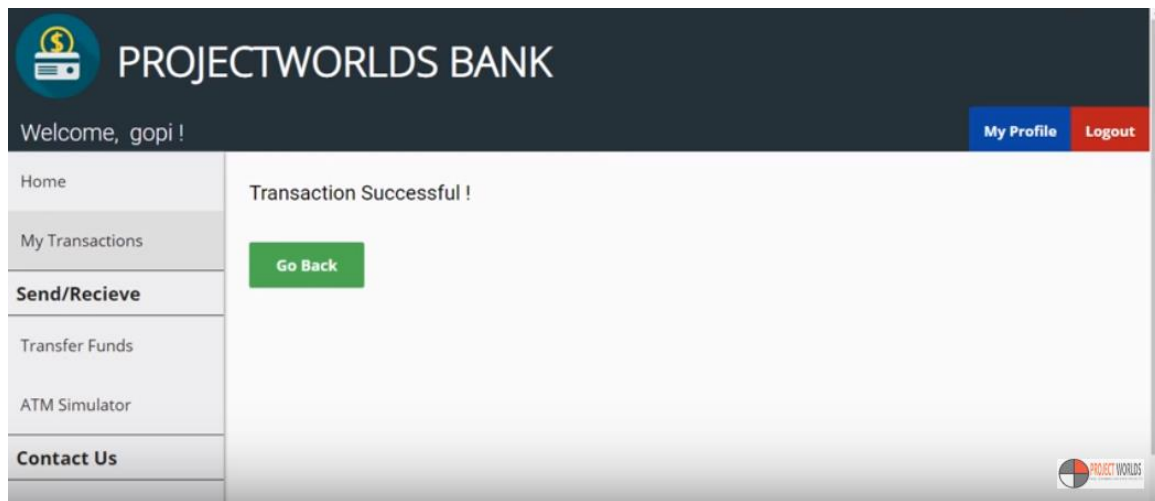
Type : ☒ Debit ☐ Credit

PIN(4 digit) :

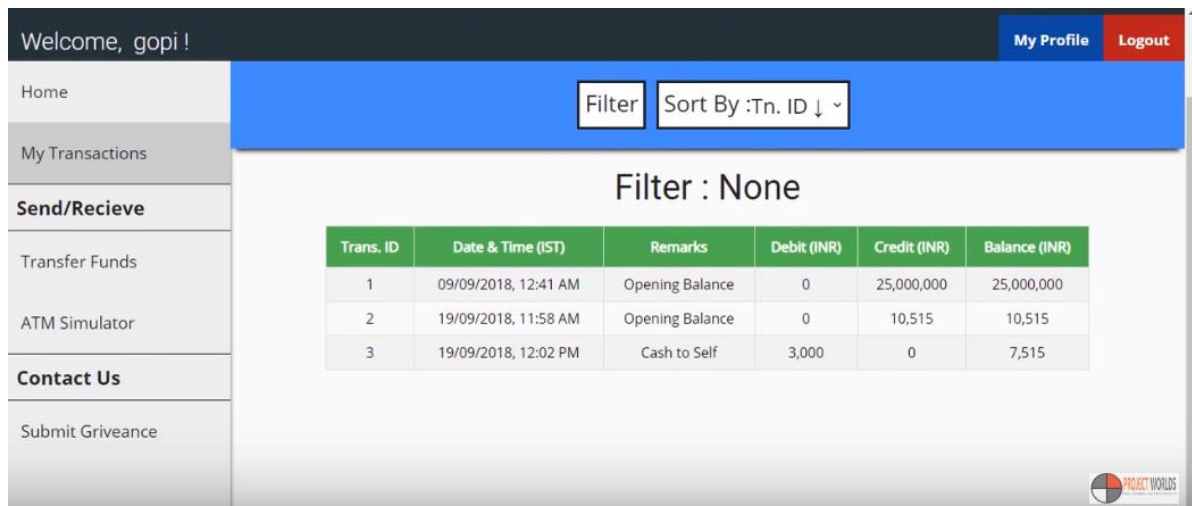
Waiting for 127.0.0.1...

PROJECTWORLDS

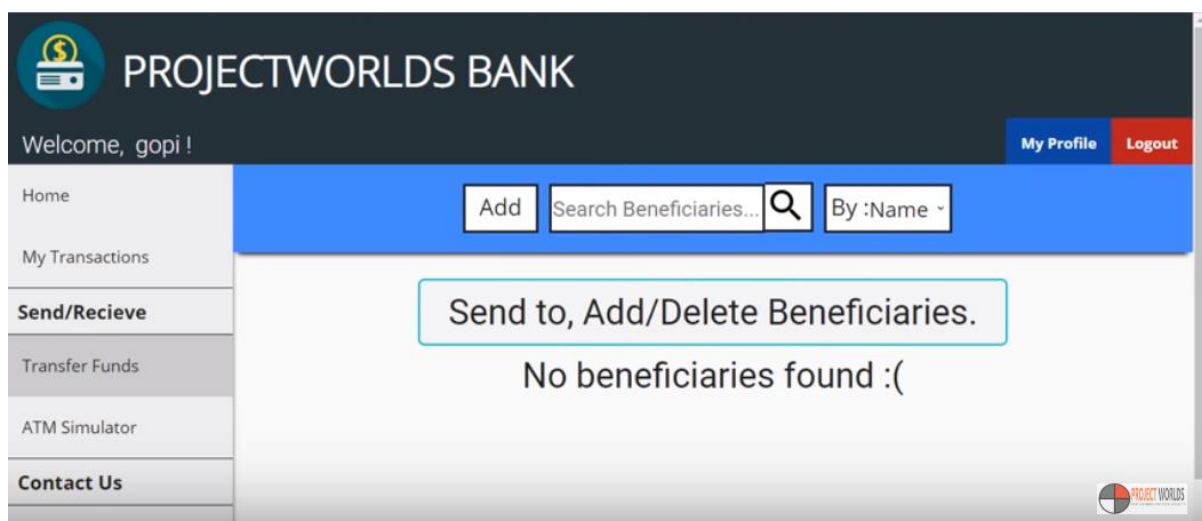
(xiii) Transaction Successful:



(xiv) My Transaction:



(xv) Send or Add Beneficiary:



(xvi) Beneficiary Details:

Welcome, gopi ! My Profile Logout

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator

Contact Us

Submit Grievance


Please fill in beneficiary details...

First Name : YUGESH Last Name : VERMA

Account No : 5555

Email-ID : yugeshverma@gmail.com Phone No. : 9165065742

Go Back Submit Reset



(xvi) Transfer Funds:

Welcome, gopi ! My Profile Logout

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator

Contact Us

Submit Grievance

Transfer Funds


To : YUGESH VERMA

Account No : 5555

Enter Amount (in INR) : 5000

Enter your password :

Go Back Submit Reset



(xvii) Beneficiary Details:

Welcome, gopi ! My Profile Logout

Home

My Transactions

Send/Recieve

Transfer Funds

ATM Simulator


Contact Us

Submit Grievance

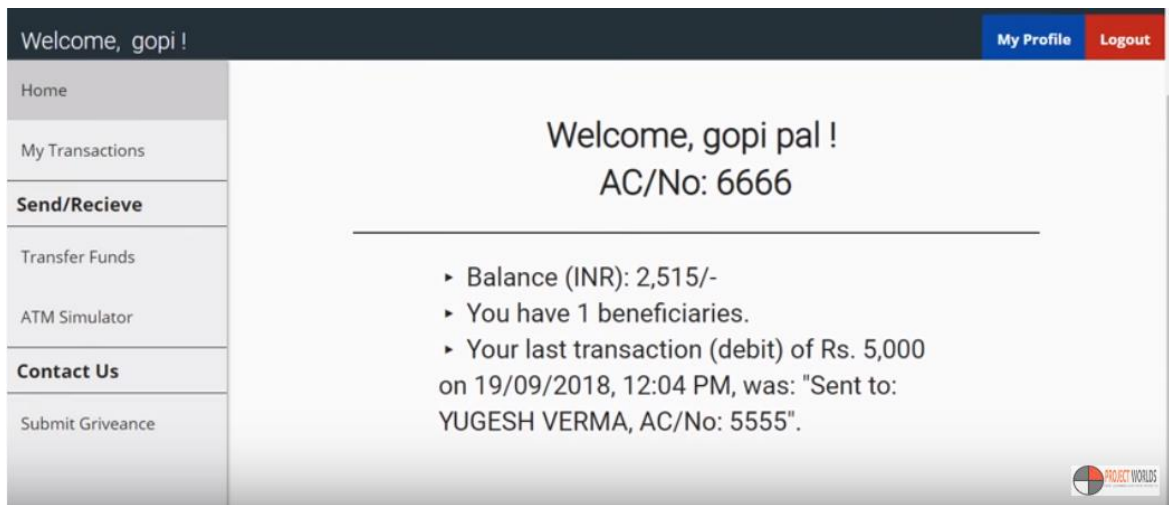
Filter Sort By :Tn. ID ↓

Filter : None

Trans. ID	Date & Time (IST)	Remarks	Debit (INR)	Credit (INR)	Balance (INR)
1	09/09/2018, 12:41 AM	Opening Balance	0	25,000,000	25,000,000
2	19/09/2018, 11:58 AM	Opening Balance	0	10,515	10,515
3	19/09/2018, 12:02 PM	Cash to Self	3,000	0	7,515
4	19/09/2018, 12:04 PM	Sent to: YUGESH VERMA, AC/No: 5555	5,000	0	2,515



(xviii) New Balance:



5. Conclusion

Online Banking enable better Business anywhere, anytime. Represents a tremendous opportunity. However, factors such as illiteracy, availability of cheaper labor force, reluctance to change by the existing staff of banks and slow growth of Technology are responsible for slow growth of online banking.