**Industrial Internship Report on**

**”Banking System”**

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*Executive Summary*

The main aim of designing and developing this Internet banking System Java primarily based

Engineering project is to provide secure and efficient net banking facilities to the banking customers over the internet. Apache Server Pages, MYSQL database used to develop this bank application where all banking customers can login through the secured web page by their account login id and password. Users will have all options and features in that application like get money from western union, money transfer to others, and send cash or money to inter banking as well as other banking customers by simply adding them as payees.

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Preface:

**In this 6 week Internship is help full for me and for career development**

**in this internships I am able to understand alots of things in which how to solve the problem. In this 6 week I am able to do my first project on my own.**

**It will be the best experience for me.**

**Thank you to upskill campus , UCT and all mentor.**

2.Introduction

The main objective of the project is to develop online Banking system for banks. In present system all banking work is done manually. User have to visit bank to Withdrawal or Deposit amount. In present bank system it is also difficult to find account information of account holder. In this bank management system we will automate all the banking process. In our bank management system user can check his balance online and he can also transfer money to other account online. In this Software you can keep record for daily Banking transactions. The main purpose of developing bank management system is to design an application, which could store bank data and provide an interface for retrieving customer related details with 100% accuracy. This bank management system also allow user to add new customer account, delete account and user can also modify existing user account information. Using this system user can also search any individual account in few seconds. Using our bank management system user can also check any translation in any account. Our system also provide security check to reduce fraud. The system will check the user’s existence in the database and provide the set of services with respect to the role of the user.

Now a day’s, managing a bank is tedious job up to certain limit. So software that reduces the work is essential. Also, today’s world is a genuine computer world and is getting faster and faster day-by-day. Thus, considering above necessities, the software for bank management has become necessary which would be useful in managing the bank more efficiently.

All transactions are carried out online by transferring from accounts in the same Bank or international bank. The software is meant to overcome the drawbacks of the manual system.

3. Abstract:

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. This project has been developed to carry out the processes easily and quickly, which is not possible with the manuals systems, which are overcome by this software. This project is developed using Java language. Creating and managing requirements is a challenge of IT, systems and product development projects or indeed for any activity where you have to manage a contractual relationship. Organization need to effectively define and manage requirements to ensure they are meeting needs of the customer, while proving compliance and staying on the schedule and within budget.

The impact of a poorly expressed requirement can bring a business out of compliance or even cause injury or death. Requirements definition and management is an activity that can deliver a high, fast return on investment. The project analyzes the system requirements and then comes up with the requirements specifications. It studies other related systems and then come up with system specifications. The system is then designed in accordance with specifications to satisfy the requirements. The system design is then implemented with Java. The system is designed as an interactive and content management system. The content management system deals with data entry, validation confirm and updating whiles the interactive system deals with system interaction with the administration and users. Thus, above features of this project will save transaction time and therefore increase the efficiency of the system

4.Main Purpose:

The Traditional way of maintaining details of a user in a bank was to enter the details and record them. Every time the user needs to perform some transactions he has to go to bank and perform the necessary actions, which may not be so feasible all the time. It may be a hard-hitting task for the users and the bankers too. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain. Here, we provide automation for banking system through Internet. Online Banking System project captures activities performed by different roles in real life banking which provides enhanced techniques for maintaining the required information up-to-date, which results in efficiency. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain.

**Main Goal**

**1. Motto-** Our motto is to develop a software program for managing the entire bank process related to Administration accounts customer accounts and to keep each every track about their property and their various transaction processes efficiently.

Hereby, our main objective is the customer’s satisfaction considering today’s faster in the world.

**2. Customer Satisfaction**: Client can do his operations comfortably without any risk or losing of his privacy. Our software will perform and fulfill all the tasks that any customer would desire.

**3. Saving Customer Time**: Client doesn't need to go to the bank to do small operation.

**4. Protecting the Customer:** It helps the customer to be satisfied and comfortable in his choices, this protection contains customer’s account, money and his privacy.

**5. Transferring Money:** Help client transferring money to/or another bank or country.

**Methods**

• We need to be able to generate an account number

• Account types: Savings or Current Account

• Maintain/update Balance

• Open/Close Account

• Withdraw/Deposit

5. Administrative Modules:

Here in my project there are two types of modules. This module is the main module which performs all the main operations in the system. The major operations in the system are:

# **Admin Module**

Admin can access this project there is an authorization process. If you login as an Admin then you will be redirected to the Admin Home Page and if you are a simple user you will be redirected to your Account Home Page. This performs the following functions: Create

Individual Accounts, manage existing accounts, View all transactions, Balance enquiry,

Delete/close account etc.

1- Admin login

2- Add/delete/update account

3- Withdrawal/deposit/statements transaction

4- Account Information

5- User details list

6- Active/Inactive account

7- View transaction histories

# User Module

A simple user can access their account and can deposit/withdraw money from their account.

User can also transfer money from their account to any other bank account. User can see their transaction report and balance enquiry too.

1- User login, use PIN system

2- Creating/open new account registration

3- Funds transfer (local/international/domestic)

4- View statements transaction

5- User account details

6- Change Password and Pin

## Banks terms:

1. All requests received from customers are logged for backend fulfillment and are effective from the time they are recorded at the branch.

2. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.

3. The BAMS Bank service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.

4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.

5. The Bank reserves the right to modify the services offered or the Terms of service of

BAMS Bank. The changes will be notified to the customers through a notification on the Site.

**Customer’s obligations**

1. The customer has an obligation to maintain secrecy in regard to Username &

Password registered with the Bank. The bank presupposes that login using valid

Username and Password is a valid session initiated by none other than the customer.

2. Transaction executed through a valid session will be construed by RR to have emanated from the registered customer and will be binding on him/her.

3. The customer will not attempt or permit others to attempt accessing the BAMS Bank through any unlawful means.

6. Benefits of online banking:

Many of us lead busy lives. Some of us are up before the crack of dawn, getting ourselves prepared so we can in turn get our families ready for the day. We rush to work, rush to get the kids to school, and at the end of the day we rush home only to brace ourselves for the next day. After a hectic day, the last thing you want to do is spend time waiting in line at the bank, or even the post office. That's where Online Banking comes in. Many of the benefits of doing our banking online are obvious:

1- You don't have to wait in line.

2- You don't have to plan your day around the bank's hours.

3- You can look at your balance whenever you want, not just when you get a statement.

There are some hidden benefits too. As a young bank customer, you're just learning how to manage your money and observe your spending patterns.

Online banking allows you to watch your money on a daily basis if you want to. By keeping close tabs on your funds, you'll always be aware of what's happening in your bank account.

For those experienced spenders, this option is far more appealing than the sudden discovery that you're broke!

It's also helpful to watch how much interest you're gathering on investments and savings or what service charges you have incurred.

**Most available benefits**

1. Online banking with key bank is fast, secure, convenient and free.

2. Quick, simple, authenticated access to accounts via the web application.

3. Simply scalable to grow with changing system requirement.

4. Global enterprise wide access to information.

5. Improved data security, restricting unauthorized access.

6. Minimize Storage Space.

7.Future Look:

The “Banking Online System is a big and ambitious project. I am thankful for being provided this great opportunity to work on it. As already mentioned, this project has gone through extensive research work. On the basis of the research work, we have successfully designed and implemented banking online System. To know what the future of online banking looks like, it’s probably worth looking at the present – online banking isn’t new. When you think of online banking, you probably think about a computer (either a desktop or laptop), a three or four step security process and then an interface that lets you view the balance of your various bank accounts and credit cards, whilst permitting you to transfer money and pay bills. And you’re not wrong either. The most valuable future looks are following below:

1- More branches of the bank, maybe it will be international, that means more ATM machines outside.

2- Customer issues development based on their needs, so the help desk will be aware of their needs and easy to use.

3- Developing a mobile App for banking system that help users to do the obtained his operations without go to the bank only he needs to sign in using his A/C NO. And password and then use your own PIN. Finally the system will update automatically.

8.Conclusion:

This project is developed to nurture the needs of a user in a banking sector by embedding all the tasks of transactions taking place in a bank. Future version of this project will still be much enhanced than the current version. Writing and depositing checks are perhaps the most fundamental ways to move money in and out of a checking account, but advancements in technology have added ATM and debit card transactions. All banks have rules about how long it takes to access your deposits, how many debit card transactions you're allowed in a day, and how much cash you can withdraw from an ATM. Access to the balance in your checking account can also be limited by businesses that place holds on your funds.

Banks are providing internet banking services also so that the customers can be attracted. By asking the bank employs we came to know that maximum numbers of internet bank account holders are youth and business man. Online banking is an innovative tool that is fast becoming a necessity. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the customers can directly make and access their accounts.

Thus, the Bank Management System it is developed and executed successfully.

GITHUB LINK: https://github.com/Rashimishra17/banking-system-internship.git