ABSTRACT

The main objective of the proposed solution is to be automated the various functions and activities of the bank through Internet. The solution will facilitate to the bank employees and the account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before. Using the solution the bankers and account holders can generate various kinds of reports.

To develop net banking project we used the software html, java script, are used to develop front page .jsp and servlets are used to develop front end. Oracle is used to store the details of customer in database. Jdbc drivers is used to connect the java with oracle.

#### INTRODUTION & OBJECTIVE

The main objective of the proposed solution is to be automated the various functions and activities of the bank through Internet. The solution will facilitate to the bank employees and the account holders with the different modules. This solution is very much necessary for the private sector banks and the corporate sector. The banking industry will take a new shape and explore like never before. Using the solution the bankers and account holders can generate various kinds of reports.

BUSINESS REQUIREMENTS:

Searching Capabilities:

For the account holder’s convenience and on hand information, this solution provides certain searching and checking features for his account. The account holder can any time and any number of time can log on and search for various details as the account’s balance, details of transactions, interest amounts, debits / credits, etc. The account holder will have his unique id and password for logging on to the account’s information.

**User friendly:**

The solution provides very simple and modified features, which are very easy to view and operate various features. The said project is designed and organized in very simplified manner to suit the current requirements of the account holders of various models such as Saving Bank Account, Current Account and Recurring Deposit Account.

# Transaction Management:

The transaction made through either net or manually in bank need to have a

consistency with respect to the account details and other related information like transaction details across various databases.

# Value Added Service

The solution provides good number of value added services in comparison to the normal banking services. Account holder can view his accounts and give the instructions of making payment to various government organizations for various services. An account holder can issue the instructions to transfer certain amount to any particular account number of the same / different bank. Individual can log on to the site and open new bank account in his name online by following the simplified registration form instructions

# Security

The Net Banking system deals with a lot of proprietary information for its users, which are confidential. It is therefore imperative to provide a means though which information can be kept confidential. This is also ensures that the data that is put into the system maintains its integrity because malicious or unauthorized individual will not have access to alter them. The security is at two different levels, one at account holder and other at administrative level at the bank’s office.

**ABOUT ORGANISATION**

**Annex Solutions** has emerged to be a world-class solutions and products organization with clientele spread across geographies. It has time-and-again taken up challenges for accomplishing the mission of customer satisfaction armored with a focused vision and technical expertise.

Our growth and success has evolved from our ability to foresee customer challenges and address them with apt solutions. Our teams, comprising of research innovators, architects and developers have constantly worked on developing products, solutions and mission-critical applications

**Annex Solutions** Technologies is a global software development firm specializing in software testing and product development services catering to technology companies across diverse industry segments

Our world-class practices and methodologies make us the preferred technology partner for many technology companies. Our growth comes from the unique business model and integration of people, processes and technology. We have continually demonstrated our commitment to develop cost-effective, quality products and custom-applications built on strict time-lines by adopting industry standard processes.

**NET BANKING**

#### CURRENT SYSTEM

In current banking system if we want perform any operation in bank we must go to bank. For example we want clear a cheque, going to a bank and waiting for some time and clearing the cheque.

It is possible only we are in the same city. If we are out of station it is not possible due to this the customer wasting the money and time. If u want to perform any operation we must go to bank.

In the bank side increasing the customer numbers they become busy. They are not satisfying the customers to reduce the burden banks are decided to online the bank operations.

If we want to pay the bills like current bill, phone bill, or any other bills we have to by our own hands. there is no third party to pay.

These are the problems in current banking system

#### PURPOSE OF THE SYSTEM

The Net Banking is a web-based application some of its features are pointed out here:

The proposed system can be accessed from any part of the world, as opposed to stand alone or manual system, and provides information at any time, anywhere round the clock to the customers.

Even though it is a web-based application it will keep the details of its clients private and no body is allowed to tinker with the details.

The customer needs to register, by which he is given user name and password through which he can login and do the transactions whatever he wants to do. It provides easy to use and user friendly interface for the user.

The system provides freedom to the user to move freely around various screens and status of the system returned, as it was when he left the screen.

by expert personalities maintaining the web site.

The user can access the system at any time, because it’s 24-hour online from any where in the world.

The customer can do all the work online without persisting him to go to the bank like he can deposit the money, transfer amount from account to another account, can get this available balance, able to see the transaction reports that has done etc to mention a few.

The customer can save his money and time that is a valuable one in today’s day- to – day life.

# MODULE DESCRIPTION

The system can be differentiated into the following modules which are closely integrated together.

# New Account

# Teller Services

## Transaction Details

## Interest Statement

## Un Cleared Cheque

# Transaction Services

# Bill Payment Services

# Other Payments

# Requests

# Maintenance Services

# User Alerts

Out of these the modules I have done are

# New Account

# Teller Services

# Bill Payment Services

# Other Payments

# New Account

Opening an account is possible through Internet. Account can be opened in the following methods explained below**.**

## *Savings Account*

### Input

Customer Details.

### Output

Alert message.

## *Current Account*

### Input

Customer Details.

### Output

Alert message.

## *Credit Card*

Customer needs to open a savings/current account bank account before opening the credit card account. Credit card account will be linked with their savings/current account. Customer needs to give their account detail when applying for the credit card.

### Input

Customer account details

### Output

Alert message

## *Term Deposit*

Term Deposit can be of two types: Flexible deposit and Cumulative deposit.

### Flexible Deposit

Flexible deposit has links with the savings bank account.

* + Input
* Customer details
* Amount
* Period
  + Years
  + Months
  + Days
* Renewal Option
  + Repay the deposit
  + Auto Renewal
    - Principal only
    - Principal along with interest
  + Output

Alert message.

### Cumulative Deposit

* + Input
* Customer details
* Amount
* Period
  + Years
  + Months
  + Days
  + Output

Alert message

### Recurring Deposit

* + Input
* Customer details
* Period
* Installment amount
  + Output
  + Alert message

# Teller Services

Customer can use the facility of Teller to receive the details of their account. Teller services component provides the following services:

## Account Summary

## Transaction Details

## Card Transaction

## Interest Statement

## Un Cleared Cheque

## Account Summary

Customer can go to the Teller option and select the Account Summary. It provides account summary of the customer. Account summary will be grouped as:

### Regular Accounts

### Investment Accounts

### Loan Accounts

### Credit card Account

On selecting the account summary field, the type of accounts field will be displayed. Here the customer selects their account type and the account number will be entered further. On entering these, the account summary is displayed. Further, customer can enter from and to dates to see the opening balance and the closing balance.

* + Input
* Account Type
* Account Number
* Statement Duration
  + Output
* Date
* Description
* Credit/Debit
* Amount
* Balance

## Transaction Details

User can use the transaction details option to obtain the details of their particular transactions.

* + Input
* Account type
* Account number
* Period of transaction
  + Output

Transaction history for the specified period

## Card Transaction

The card transaction option will be provided for displaying the card transaction details.

* + Input
* Card Type
* Card Number
* Period of transaction
  + Output
* Card Number
* Account Number
* Expiry Date
* Date of transaction
* Pay To
* Amount

## Interest Statement

In this option, a customer receives statement on interest earned/debited in their account for a particular period

* + Input
* Account Type
* Account Number
* Interest type (accrued/credited/debited)
* From and to dates
  + Output
* Date
* Description (loan no. or flexi deposit no etc)
* Interest Accrued/Credited/Debited
* Interest credited during last year
* Interest credited during the current year

## Un Cleared Cheque

Here, a customer gets report about the Un Cleared Cheque. A separate table is being maintained for tracking cheque clearance.

* + Input
* Account type
* Account number
  + Output

Details of Un-Cleared Cheque:

* Date
* Drawn on
* Cheque number
* Amount

# Bill Payment Services

Bill Payment Service components facilitate customers to instruct the banks to issue payment to their bills regularly against utilities such as electricity, gas, water etc. Customer nominates the service provider to the bank, provided the bank has a tie up with the provider. Service providers publish the bills to the bank and the customers will be alerted subsequently. Bank will make payment to these service providers as they get on line instructions from the customer. Bank debits service charge from customer’s account for providing the service.

Following details will be displayed and the customer has multiple options tochoose:

* Bill No.
* Bill date
* Bill period
* Payee
* Amount
* Description
* Select for payment (check box)

Customer has to select bills to be paid from the check box option. The customer also gives the account number in which the amount has to be debited.

* + Output

Alert message will be displayed to the user showing the service charge amount that will be debited from his account**.**

# Other Payments

Other Payments component incorporates the following services:

* Recurring Payments
* Remittances
* Recurring Payments

A customer can move the regular payment facility from one account to another. Bank determines the service charge for providing the service to the user. It will be displayed to the user for information to decide for utilizing the services provided by the bank.

Here, the Customer instructs the bank to remit their recurring payment.

* + Input

User has to enter the following fields:

* Payee Name
* Payment frequency
* Start date
* End date
* Payment Amount
* Account Type
* Account No.
* Branch
  + Output

Alert message showing the service charge for providing the service.

## Remittances

Following services are provided to the customer:

* + Transferring funds from one account to another within the bank.
  + Making remittances.

Service charges will be displayed for the customer to avail the facility and will be determined by the bank.

* + Input

The customer provides following details:

* Payee name
* Payee bank name and branch
* Payee account number
* Amount
* Account type
* Account No.
* Branch
  + Output

Alert message showing the service charge to be debited from the customer’s account.

* Account Type
* Account No.
  + Output

Alert message showing the service charge