A Project Report

On

BANK MANAGEMENT SYSTEM

Submitted for partial fulfilment of the requirements for the subject

Project Based Learning (217533, IV Semester)

of

BACHELOR OF ENGINEERING

IN

ARTIFICIAL INTELLIGENCE AND DATA SCIENCE

BY

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2023-24

CERTIFICATE

This is to certify that the project work entitled "**Bank Management System"** is a bonafide work carried out by **Mr.Kunal Ramesh Gangurde (190302016), Mr. Aniruddha Dipak Gunjal (S190302022), Mr.Tejas Sandeep Paigude (S190203048), Mr.Shrikrishna Ashok Sutar (S190203062) , Mr.Omkar Vishwanath Tagade (S190203064)** in partial fulfilment of the requirements for the subject **Project Based Learning** (**217533, IV Semester**) of degree of **Bachelor of Engineering** in **Artificial Intelligence and Data Science** from **GS Moze College of Engineering Pune**, during the academic year 2023-24.

Prof. Deepak K Sharma
Project Guide

Prof. Deepak K Sharma
Head of the Department

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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 workspace 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 PHP, HTML language and MYSQL use for database connection. 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 MYSQL, PHP and HTML. 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.

CHAPTER I

INTRODUCTION

1.1.Objectives

The objective of a bank management system is to efficiently and effectively manage various banking operations, processes, and resources to ensure smooth functioning of the bank while providing excellent services to customers. Some key objectives include:

Customer Service: Ensuring customer satisfaction by providing convenient and reliable banking services, including account management, transactions, loans, and customer support.

Risk Management: Identifying, assessing, and mitigating various risks such as credit risk, operational risk, market risk, and compliance risk to safeguard the bank's assets and reputation.

Operational Efficiency: Streamlining processes and utilizing resources effectively to optimize operational efficiency, reduce costs, and improve profitability.

Information Security: Implementing robust security measures to protect sensitive customer information, prevent fraud, and ensure data integrity and confidentiality.

Strategic Planning: Developing and implementing strategic plans to achieve long-term goals, such as expanding market presence, increasing profitability, and enhancing competitiveness.

Technology Integration: Leveraging technology and innovative solutions to automate processes, enhance customer experience, and stay competitive in the digital banking landscape.

Financial Performance: Maximizing financial performance by managing assets and liabilities effectively, optimizing revenue streams, and controlling expenses.

1.2.Problem specification

The problem specification for a bank management system encompasses the multifaceted challenges and requirements inherent in efficiently managing a bank's operations, resources, and customer interactions. At its core, this system must seamlessly handle various aspects of banking, from customer management to transaction processing, while ensuring security, compliance, and strategic planning. Key components include the need to manage customer information comprehensively, facilitate diverse account operations, process transactions securely, mitigate risks effectively, and comply with stringent regulatory standards. Additionally, the system should offer robust reporting and analytics capabilities to provide insights into financial performance and customer behavior. Integration with external systems and scalability to accommodate growth are also essential considerations. Ultimately, the goal is to develop a user-friendly, technologically advanced platform that optimizes operational efficiency, enhances customer satisfaction, and fosters sustainable growth for the bank.

1.3.Methodologies

When developing a bank management system, regardless of the technology stack used, it's crucial to follow a structured approach to ensure the success of the project. Here's a general outline of methodologies commonly used in the development of bank management systems:

1. **Requirement Gathering and Analysis**:
    - Engage with stakeholders, including bank management, staff, and end-users, to understand their needs and expectations.
    - Document functional and non-functional requirements, such as features, performance criteria, security requirements, and compliance standards.
2. **System Design**:
    - Design the architecture of the bank management system, including the overall structure, modules, and components.
    - Define the database schema, considering factors like data integrity, scalability, and performance.
    - Create wireframes or prototypes to visualize the user interface and interactions.
3. **Agile Methodology**:
    - Adopt Agile methodologies like Scrum or Kanban to manage the development process iteratively and incrementally.
    - Break down the project into smaller tasks or user stories and prioritize them based on business value and urgency.
    - Conduct regular sprint planning, review, and retrospective meetings to track progress, gather feedback, and make necessary adjustments.

4. **Development**:
    - Implement the bank management system according to the requirements and design specifications.
    - Utilize appropriate programming languages, frameworks, and tools based on project requirements and team expertise.
    - Follow coding standards, best practices, and design patterns to ensure code quality, maintainability, and scalability.
5. **Testing**:
    - Perform various types of testing, including unit testing, integration testing, system testing, and user acceptance testing.
    - Validate the functionality, performance, security, and usability of the bank management system.
    - Address any issues or defects identified during testing and ensure they are resolved before deployment.
6. **Maintenance and Support**:
    - Provide ongoing maintenance and support for the bank management system to address bugs, performance issues, and user feedback.
    - Maintain documentation, including user manuals, technical guides, and system documentation, to facilitate system usage and troubleshooting.
    - Offer training and support to bank staff to ensure they can effectively utilize the system in their daily operations.

1.4.Contributions

SR.No	Student Name	Contribution
1	Mr. Aniruddha Dipak Gunjal (S190302022)	Planning.Design,Coding,Report,Testing
2	Mr.Kunal Ramesh Gangurde (190302016)	Planning.Design,,Report,PPT
3	Mr.Tejas Sandeep Paigude (S190203048)	Planning.Design,Coding,Report,Testing,PPT
4	Mr.Omkar Vishwanath Tagade (S190203064)	Planning.Design,,Report,Testing
5	Mr.Shrikrishna Ashok Sutar (S190203062)	Planning.Design,Coding,Report,Testing

CHAPTER II
LITERATURE SURVEY

System analysis is the process of acquiring and analyzing data, diagnosing issues, and using the data to suggest system changes. The system users and system developers must communicate extensively during this problem-solving process. Any system development process should start with a system analysis or research. The system is examined and investigated in minute detail. The system analyst assumes the role of an interrogator and delves deeply into how the current system functions. The input to the system is identified, and the system is seen as a whole.

The various procedures can be linked to the outputs from the organizations. Understanding the issue, identifying the pertinent and important variables, evaluating and synthesizing the many elements, and selecting the best or, at the very least, most acceptable course of action are all part of system analysis.

The process must be thoroughly studied using a variety of methodologies, including questionnaires and interviews. To reach a conclusion, the information gathered by these sources must be carefully examined. Understanding how the system works is the conclusion. The existing system is the name of this system. Now, the current system is carefully examined, and issue areas are found.

The designer now acts as a problem-solver and works to resolve the issues the business is having. Proposals are made in place of the solutions. The proposal is then analytically compared to the current system, and the best one is chosen. The user is given the opportunity to approve or reject the suggestion. On user request, the proposal is assessed and appropriate revisions are made. As soon as the user is content with the suggestion, this loop breaks. The process of gathering and analyzing data in order to use it for future system studies is known as preliminary study. Initial research is a problem-solving activity that necessitates close coordination between system users and developers.

CHAPTER III

PROBLEM DEFINATION

The Bank Management System aims to address the multifaceted challenges faced by financial institutions in effectively managing their operations, resources, and relationships. At its core, the system seeks to streamline and automate various banking processes while ensuring compliance with regulatory standards, enhancing customer service, and mitigating risks. One of the primary challenges confronting banks is the reliance on manual, paper-based procedures, leading to inefficiencies, errors, and delays. Moreover, the increasing complexity of financial transactions and the evolving regulatory landscape necessitate robust systems capable of adapting to changing requirements while maintaining security and integrity.

The Bank Management System will encompass a wide range of functionalities, including but not limited to customer account management, transaction processing, loan management, employee administration, reporting, and analytics. It will provide a centralized platform for managing all aspects of banking operations, facilitating seamless interactions between customers, employees, and regulatory authorities. Additionally, the system will incorporate advanced security measures to safeguard sensitive data and prevent fraudulent activities, thereby instilling trust and confidence among customers.

Furthermore, the system will enable banks to improve operational efficiency, reduce costs, and enhance the overall customer experience by offering convenient and personalized services. Real-time access to accurate financial data will empower decision-makers to make informed choices, optimize resource allocation, and capitalize on emerging opportunities. Ultimately, the success of the Bank Management System will be measured by its ability to drive innovation, foster growth, and ensure the long-term sustainability of the financial institution in an increasingly competitive market landscape.

The problem statement for a bank management system revolves around addressing the complex needs and challenges faced by modern financial institutions in effectively managing their operations, resources, and services. In an increasingly digital and interconnected world, banks encounter numerous hurdles such as inefficient manual processes leading to errors, security vulnerabilities including fraud and data breaches, compliance with stringent regulatory requirements, scalability issues, and the need for real-time data access. Moreover, the demand for seamless customer experiences coupled with the necessity to maximize profitability adds further layers of complexity. The objective of a bank management system is to provide a comprehensive solution that streamlines operations, enhances security, ensures regulatory compliance, fosters scalability, and ultimately improves customer satisfaction. By automating routine tasks, enabling efficient data management, implementing robust security measures, and offering insights through analytics, a well-designed bank management system can empower financial institutions to navigate these challenges effectively, optimize their processes, and stay competitive in the dynamic landscape of the banking industry.

CHAPTER IV

SYSTEM DESIGN

A fully functional project based on Online Banking System that uses PHP Language. Following PHP project contains all the essential features which can be in use for the first year, second year IT students for their college projects. It has a number of features that will allow users to use internet banking features. This system as well as the web application's concept is all clear, it's the same as real-life scenarios and well-implemented on it. To download free Online Banking System project in PHP with source code files, please scroll down to the bottom of this post for the Download button.

About Online Banking System PHP Project

Moving on, this Bank Management System Project in PHP focuses mainly on internet banking. Also, the system displays all the lists of statements. In addition, the system allows managing bank accounts too. This project is divided into two categories: Staff and Customer. In an overview of this web application, the staff can simply manage pending accounts. Meaning all the registration forms are forwarded to the staff's account where he/she has to approve it for further process. The staff has the right to manage customers, search customers, and credit amounts to the customer's account. Here, the depositing amount to the customer's account refers to a credit amount to the customer.

In terms of management of the customers, the staff needs to enter the account numbers for each in order to make changes. And similar goes to searching the records. He/she has to enter an account number for listing all the available information of the particular account. This includes name, id, gender, address, contact info, account details, remaining balance, PAN number, citizenship number, and so on. This way, the staff can view active customer's accounts. And in order to credit the amount to a customer's account, the user has to enter an account number and amount to it. After a successful process, the customer can view their deposit statements from their accounts.

Customer Panel – Creating Bank Account

On the other hand, a user has to follow up steps in order to continue with internet bankings. The very first step is to create a bank account. For this, the user has to provide his/her personal details, PAN number, citizenship number, contact information, address, and select account type. Here, the account type contains current and saving accounts. After submitting the form, it requires approval from the staff users. And after approval, the system provides an account number to the user. Now, the customer has to apply for a debit card. The user needs to fill up certain fields for it. And finally, the user can now register for online banking. Under this section, the customer has to provide all the details such as account number, account name, debit card details, PAN number, etc. At last, the user can finally log in to use the internet banking feature.

Internet Banking – Fund Transfer, Beneficiary Accounts

With access to the internet banking feature, the customer can perform important things. Just like the real internet banking feature, this project allows you to view your profile, change password, transfer funds, and view bank statements. The system displays all the account details on the home screen with an overview of recent banking activities. In order to transfer funds to another account, the customer should first add and link with beneficiary accounts. For this, the system asks for the beneficiary account name, account number, IFSC code, and account type. After adding it, the customer can simply select among the available beneficiary account and enter amounts with remarks. In addition, the user can list and remove beneficiary accounts too.

Bank Statements and More

With this, the system lists out each and every activity under the bank statement. The bank statement section contains every detail required for the customer. It includes transaction date-time, transaction id, descriptions, credit, debit amount, with the remaining balance. This way, the system will generate bank statements for each active customer looking upon their activities. In fact, each account will have its own respective passbook on the database which records each statement. Besides, the customer can view their account, profile, and change their password. The account section displays all the information related to the bank account whereas the profile section displays all the personal information.

Last but not least, a clean and simple dashboard is presented with simple color combinations for greater user experience while using this Online Banking System Project in PHP MySQL. For its UI elements, it fully uses Vanilla CSS as there's no involvement of any CSS framework like Bootstrap. Presenting a new Online Banking Management System in PHP MySQL Project which includes a staff panel with the customer panel that contains all the essential features to follow up, and a knowledgeable resource for learning purposes.

Available Features:

- Staff Panel
- Customer Panel
- Create Bank Account
- Manage Pending Accounts
- Apply for debit card
- Internet Banking Registration
- View Active Customers
- Manage Customer's Account
- Search Customer's Account
- Credit Customer's Account/Deposit
- Bank Statements
- Fund Transfer
- Manage Beneficiary Accounts
- Change Password
- View Personal Account Details
- View Profile

CHAPTER V

IMPLEMENTATION

Hardware Requirements Specification

Processor	: Intel i3/i5
Main Memory(RAM)	: 8GB
Cache Memory	: 512 KB
Monitor	: 14 inch Color Monitor
Keyboard	: 108 Keys
Mouse	: Optical Mouse
Hard Disk	: 160 GB

Software Requirements Specification

Front End/Language	: HTML,CSS,PHP 5.6 Or Newer
Back End/Database	: MYSQL
Additional Tools	: XAPM Server
Editor Software	: VS Code
Web Browser	: Google Chrome, Microsoft Edge (Any Web Browser)
Operating System	: Windows 7, 8, 9, 10, XP

1.Index.php(Front Page)

```
<html>
<title>Online Banking System</title>
<head>
  <link rel="stylesheet" type="text/css" href="css/index.css">
  <link rel="shortcut icon" href="img/chase.jpg">
   </head>
<body>
<?php include'header.php'?>
<div class="index_container">
   <div class="slider">
   <div class="slideimg">
   <img src="img/onbnk.jpg">
      <img src="img/onbnk.jpg">
      <img src="img/onbnk.jpg">
      <img src="img/onbnk.jpg">
      <img src="img/onbnk.jpg">
      </div>
   </div><br>
<div class="news_events">
   <h4>Tips | Updates | Events</h4><br>
      <ul>
         <p>First, open an account. Then apply for a debit card to get further details.
 </p><br>
<p>And finally, proceed for Internet Banking Registration to create your internet banking
account.
</p>
         <br>
      </ul>
   </div>
   <div class="online_services">
```

```
        <h4>Online Services</h4>
        <ul>
          <a href="customer_reg_form.php"><li>Open Account</li></a>
          <a href="debit_card_form.php"><li>Apply Debit Card</li></a><br>
          <a href="#" id="ebanking" ><li><div class="ebanking">Internet Banking
            <div class = "ebanking_options">
            <ul>
              <a href="customer_login.php"><li>Login </li></a>
              <a href="ebanking_reg_form.php"><li>Register</li></a>
            </ul>
          </div>
        </div>  </li></a>
          <a href="fund_transfer.php"><li>Fund Transfer</li></a><br>
        </ul>
</div>
        <div id="aboutus" class="about"><span>About Us</span><br><br>
        <p></p></div>
    <div class="disclaimer">
    <span>Disclaimer !!</spasn><br><br>
        <p>Our bank does not ask for the details of your account/PIN/password. Therefore any one pretending to be asking you for information from the bank/technical team may be fraudulent entities, so please beware.</p>
        <p>You should know how to operate net transactions and if you are not familiar you may refrain from doing so. You may seek bank's guidance in this regard. Bank is not responsible for online transactions going wrong.</p>
        <p>We shall also not be responsible for wrong transactions and wanton disclosure of details by you. Viewing option and transaction option on the net are different. You may exercise your option diligently.</p>
    </div>    </div>
<?php include 'footer.php';?>
</body>
</html>
```

2.Staff Login

```
<?php
session_start();
if(isset($_SESSION['staff_login']))
{
   header('location:staff_profile.php') ;

}
 ?>
<html>
<head>
   <title>Staff Page</title>

   <link rel="stylesheet" type="text/css" href="css/staff_login.css" />

   </head>
       <body>

    <?php include'header.php' ?>
      <div class="staff_login_container">

         <form method="post">
     <br>
      <div class="formspace">
      <p class="formspace2">
      <div class="form">
      <label class="login">Staff</label>
      <div class="input_field">
      <label class="userdetail">Staff ID</label><br>
      <input class="customer_id" type="text" name="staff_id" required /><br>
      <label class="userdetail">Password</label><br>
      <input class="password" type="password" name="password" required/><br>
      <input class="login-btn" type="submit" name="staff_login-btn" value="LOGIN"/><br>
      <a class="help"><label class="label_help" >FORGET PASSWORD ?</label></a>
         <img class="userloginimg" src="img/home-logo-hi.png" height="90px"
width="90px">
      </div>
            </div>
                  </div>  </div>
         </form>
      <br>

      <?php include 'footer.php' ?>
   </body>
</html>
<?php include 'staff_login_process.php'?>
```

3.Customer register Form

```
<?php ob_start() ?>
<html>
<head>
   <title>Registration Form</title>
   <link rel="stylesheet" type="text/css" href="css/customer_reg_form.css"/>
   <?php include'header.php';  ?>
   </head>
   <body>
   <div class="container_regfrm_container_parent">
   <h3>Online Account Opening Form</h3>
   <div class="container_regfrm_container_parent_child">
      <form method="post">
            <input type="text" name="name" placeholder="Name" required />
            <select name ="gender" required >
                <option class="default" value="" disabled selected>Gender</option>
                <option value="Male" required >Male</option>
                <option value="Female">Female</option>
                <option value="Others">Others</option>
           </select>
            <input type="text" name="mobile" placeholder="Mobile no" required />
            <input type="text" name="email" placeholder="Email id" />
            <input type="text" name="landline" placeholder="Landline no" />
            <input type="text" name="dob" placeholder="Date of Birth"
onfocus="(this.type='date')" required />
            <input type="text" name="pan_no" placeholder="PAN Number" required />
            <input type="text" name="Adhar Card" placeholder="Adhar Card Number"
required />
            <input class="address" type="text" name="homeaddrs" placeholder="Home
Address" required  />
            <input class="address" type="text" name="officeaddrs" placeholder="Office
Address" />
            <input type="text" name="country" placeholder="INDIA" value="INDIA"
readonly="readonly" />
            <select name ="state" required >
                <option class="default" value="" disabled selected>State</option>
                <option value="Andhra Pradesh">Andhra Pradesh</option>
                <option value="Arunachal Pradesh">Arunachal Pradesh</option>
                <option value="Assam">Assam</option>
                <option value="Bihar">Bihar</option>
                <option value="Goa">Goa</option>
                <option value="Gujarat">Gujarat</option>
                <option value="Haryana">Haryana</option>
                <option value="Himachal Pradesh">Himachal Pradesh</option>
                <option value="Jharkhad">Jharkhad</option>
                <option value="Karnataka">Karnataka</option>
                <option value="Kerala">Kerala</option>
                <option value="Maharashtra">Maharashtra</option>
```

```
                <option value="Madhya Pradesh">Madhya Pradesh</option>
                <option value="Manipur">Manipur</option>
                <option value="Punjab">Punjab</option>
                <option value="Rajastan">Rajastan</option>
                <option value="Tamil Nadu">Tamil Nadu</option>
                <option value="Telangana">Telangana</option>
                <option value="Uttar Pradesh">Uttar Pradesh</option>
                <option value="Uttarakhand">Uttarakhand</option>
                <option value="West Bangal">West Bangal</option>

            </select>
             <input type="text" name="pin" placeholder="Pin Code" required />
             <input type="text" name="arealoc" placeholder="Area/Locality" required />
             <input type="text" name="nominee_name" placeholder="Nominee Name (If any)"
/>
             <input type="text" name="nominee_ac_no" placeholder="Nominee Account
no"  />

             <select name ="acctype" required >
                <option class="default" value="" disabled selected>Account Type</option>
                <option value="Saving">Saving</option>
                <option value="Current">Current</option>
            </select>
            <input type="submit" name="submit" value="Submit">
            </form>
        </div>
        </div>

<?php include'footer.php';?>

</body>
</html>
<?php
if(isset($_POST['submit'])){
   session_start();
   $_SESSION['$cust_acopening'] = TRUE;
   $_SESSION['cust_name']=$_POST['name'];
   $_SESSION['cust_gender']=$_POST['gender'];
   $_SESSION['cust_mobile']=$_POST['mobile'];
   $_SESSION['cust_email']=$_POST['email'];
   $_SESSION['cust_landline']=$_POST['landline'];
   $_SESSION['cust_dob']=$_POST['dob'];
   $_SESSION['cust_pan=']=$_POST['pan_no'];
   $_SESSION['cust_citizenship']=$_POST['citizenship'];
   $_SESSION['cust_homeaddrs']=$_POST['homeaddrs'];
   $_SESSION['cust_officeaddrs']=$_POST['officeaddrs'];
   $_SESSION['cust_country']=$_POST['country'];
   $_SESSION['cust_state']=$_POST['state'];
```

```
    $_SESSION['cust_city']=$_POST['city'];
    $_SESSION['cust_pin']=$_POST['pin'];
    $_SESSION['arealoc']=$_POST['arealoc'];
    $_SESSION['nominee_name']=$_POST['nominee_name'];
    $_SESSION['nominee_ac_no']=$_POST['nominee_ac_no'];
    $_SESSION['cust_acctype']=$_POST['acctype'];
    header('location:cust_regfrm_confirm.php');

}

?>
```

OUTPUTS SCREEN

1)Front Page

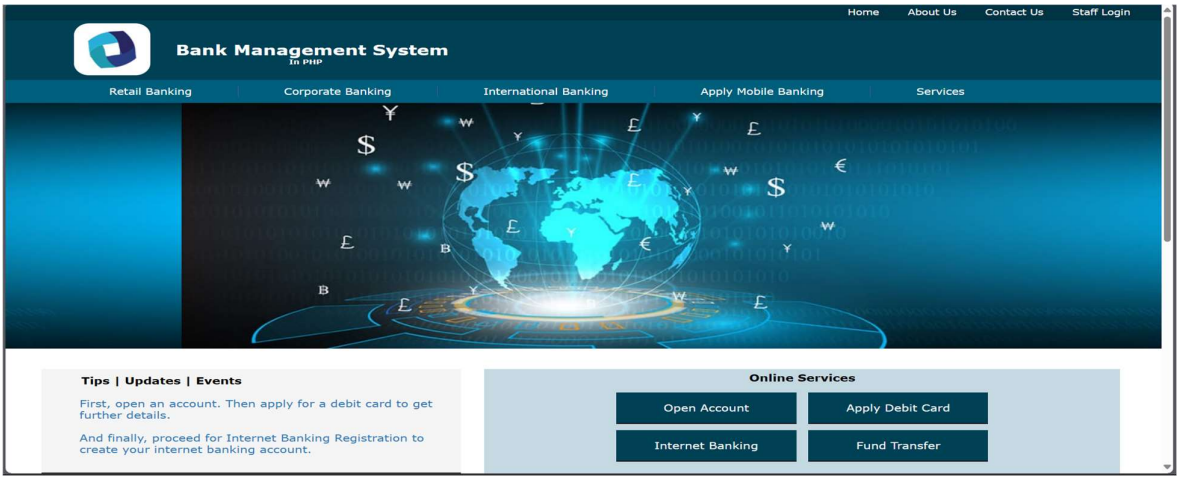

Fig 5.1 Front Page

2) Account opening Form

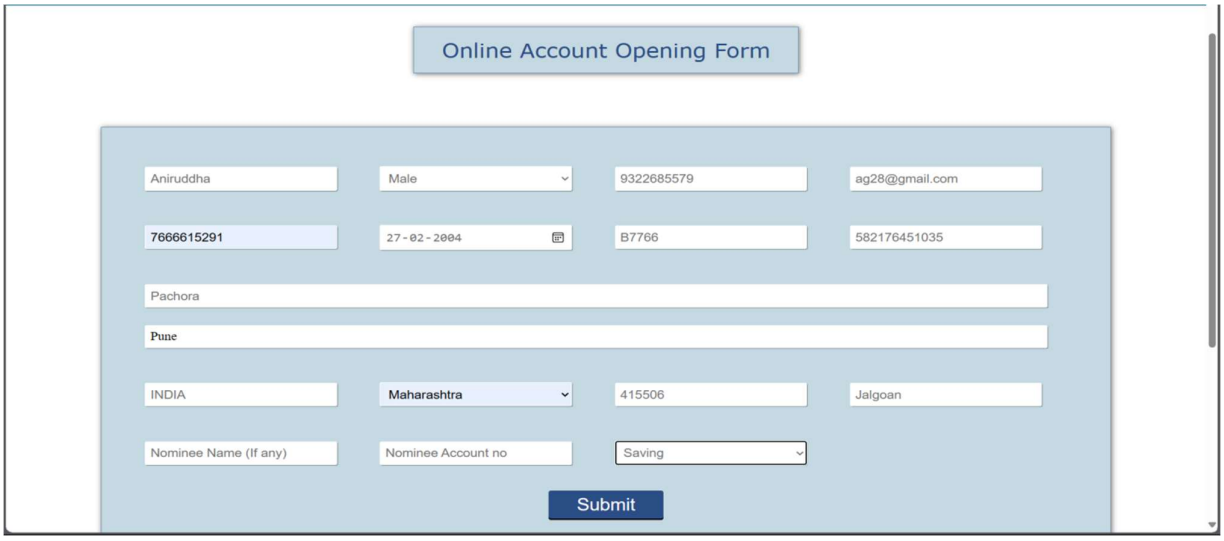

Fig 5.2 Account opening Form

3) Confirmation of details popup message of application

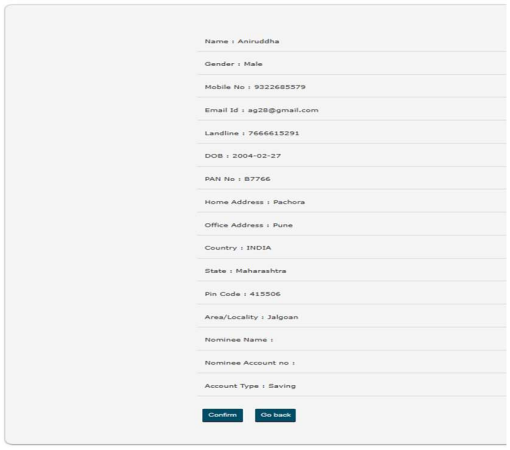

Fig 5. 3.1Confirmation Of Details

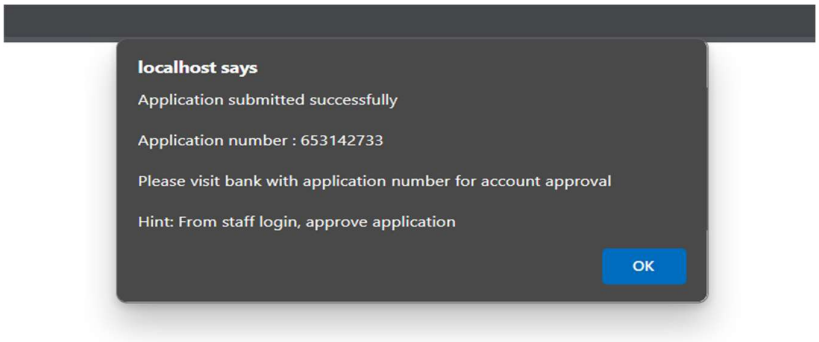

Fig 5. 3.2 Popup Message Of Application

4) Staff login

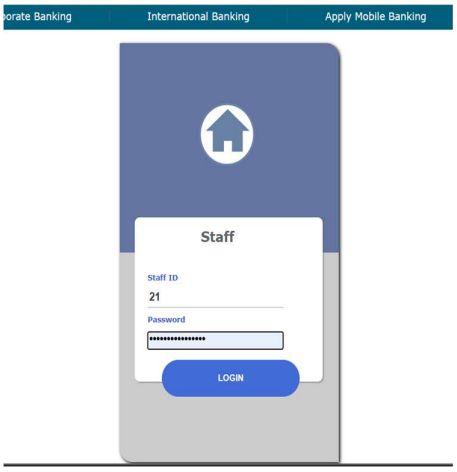

Fig 5. 4 Staff login

5) Staff control panel

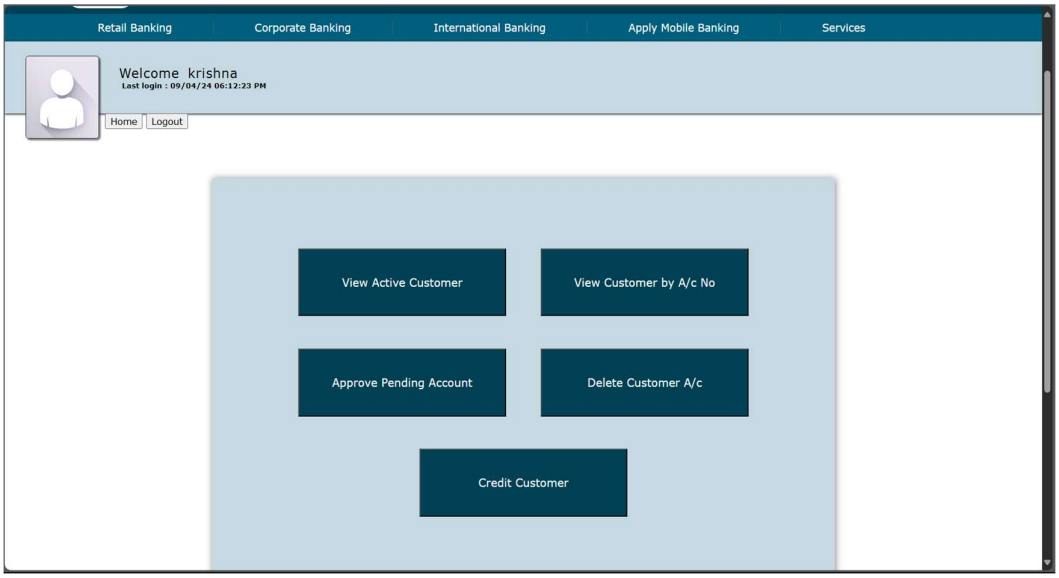

Fig 5. 5Staff control panel

6) Approve the Applicaton

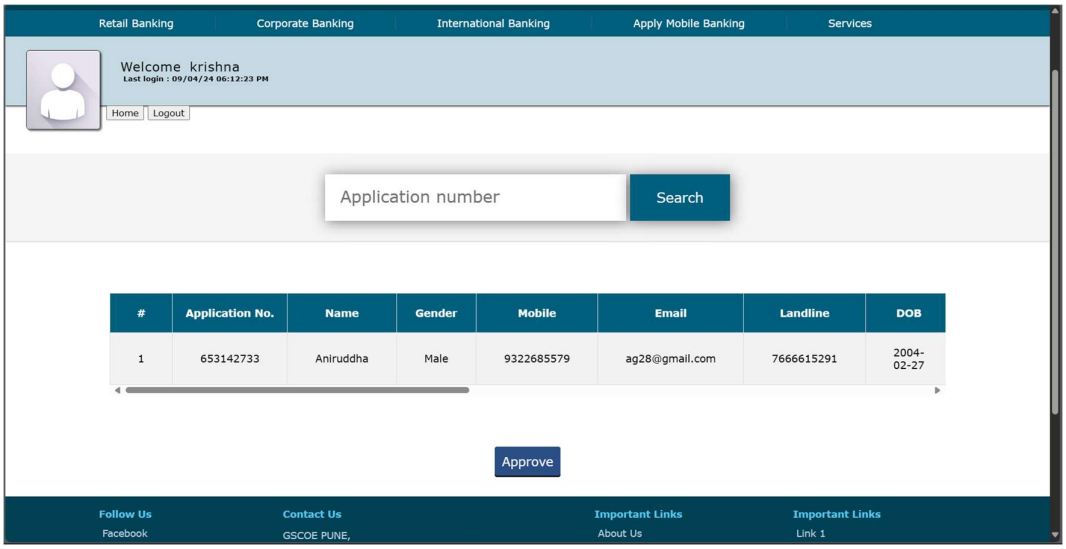

Fig 5. 6 Approve the Applicaton

7) Approve the Applicaton

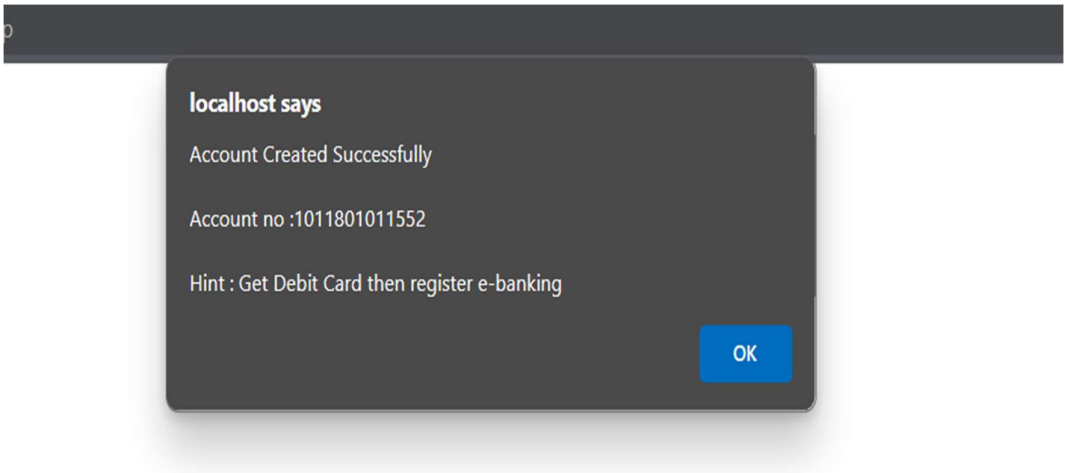

Fig 5.7 Approve the Applicaton

8) Apply Debit Card

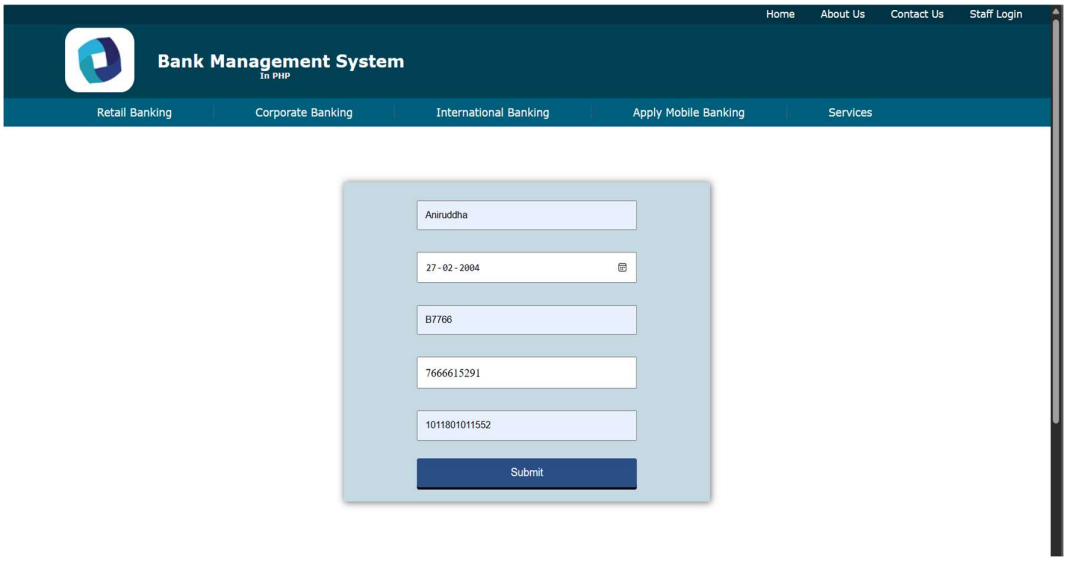

Fig 5. 8 Apply Debit Card

9) Internet Banking Registration

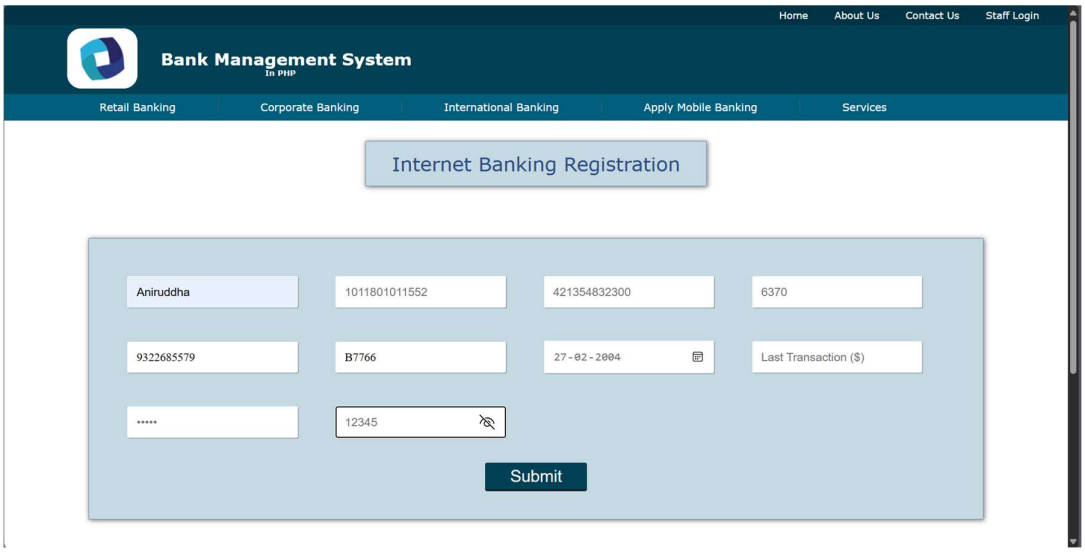

Fig 5. 9 Internet Banking Registration

10) Internet Banking Id Details

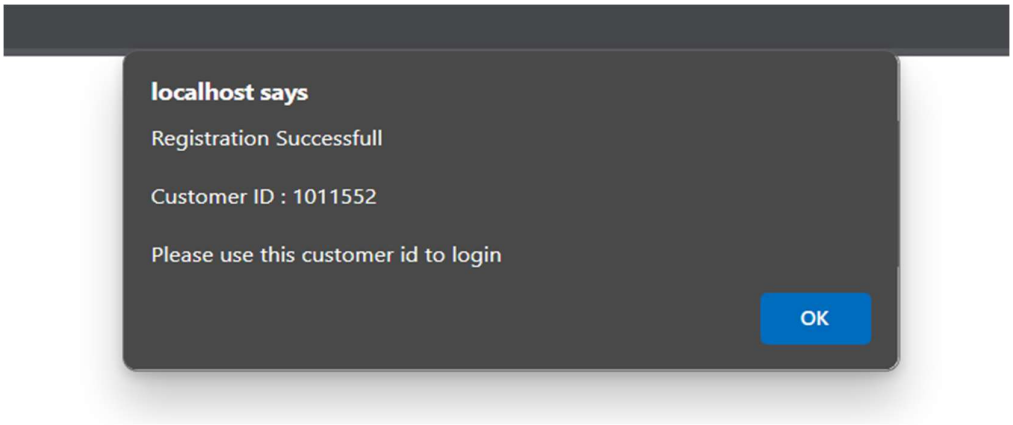

Fig 5.10 Internet Banking Id Details

11) Internet Banking Login page

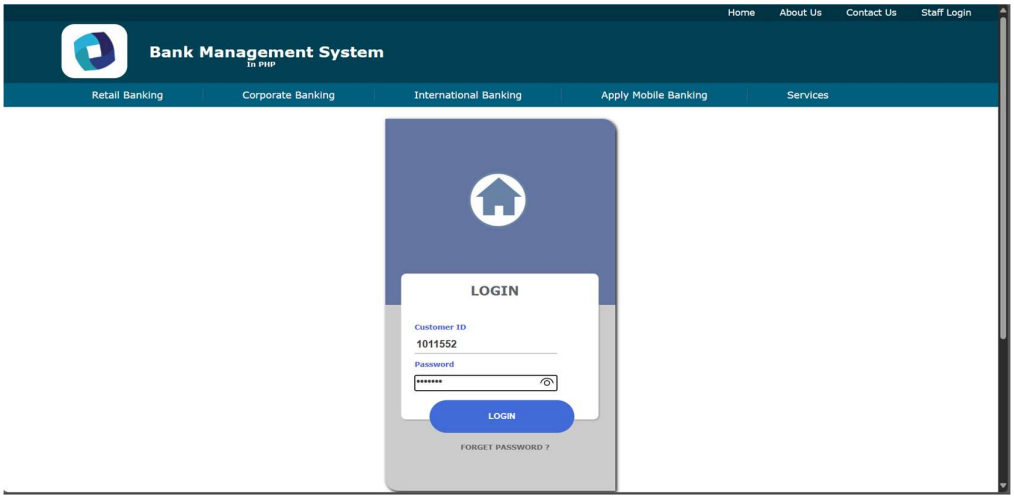

Fig 5. 11 Internet Banking Login page

12) Internet Banking Panel

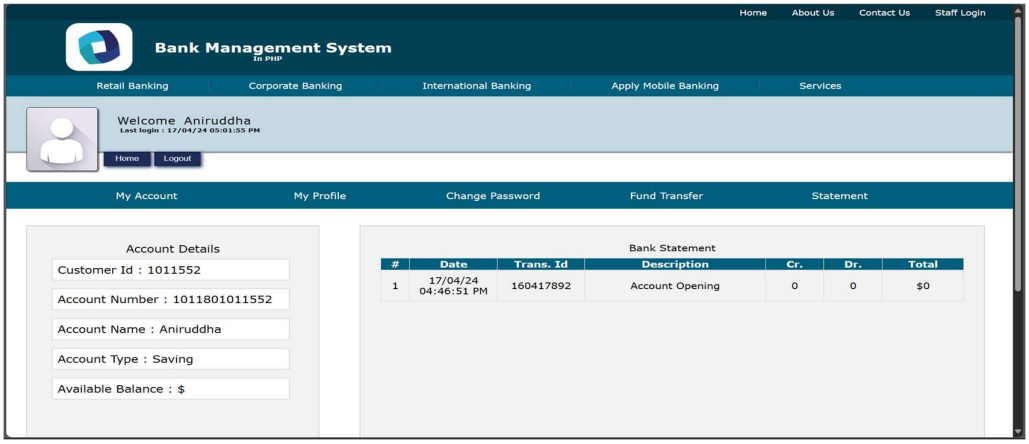

Fig 5. 12 Internet Banking Panel

13) Account Details

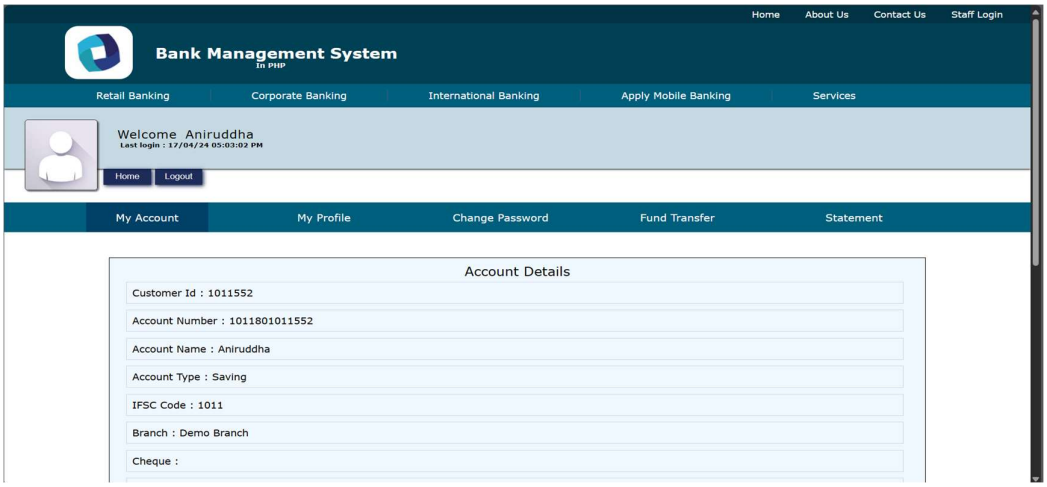

Fig 5. 13Account Details

14) Fund Transfer

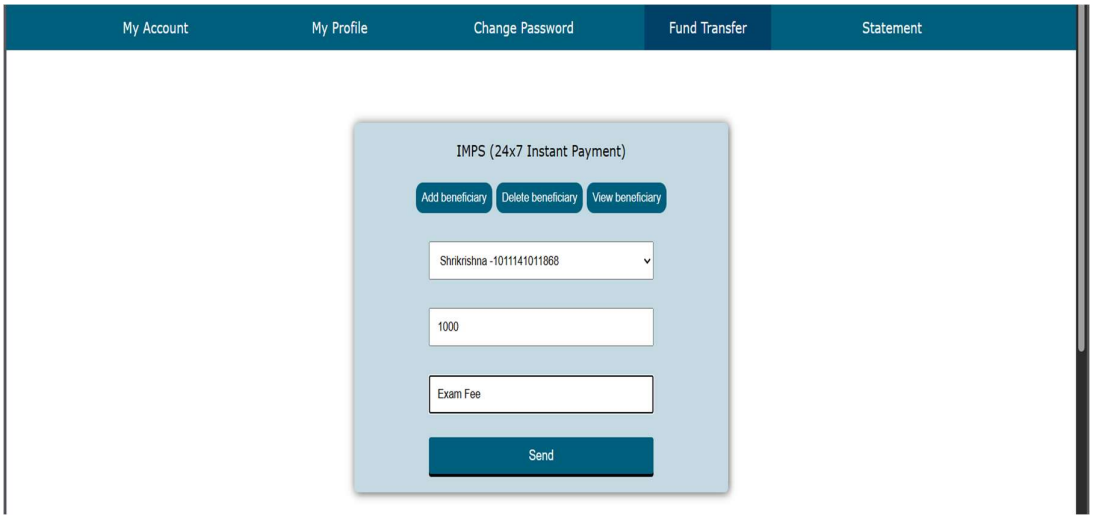

Fig 5. 14 Fund Transfer

15) Bank Statement

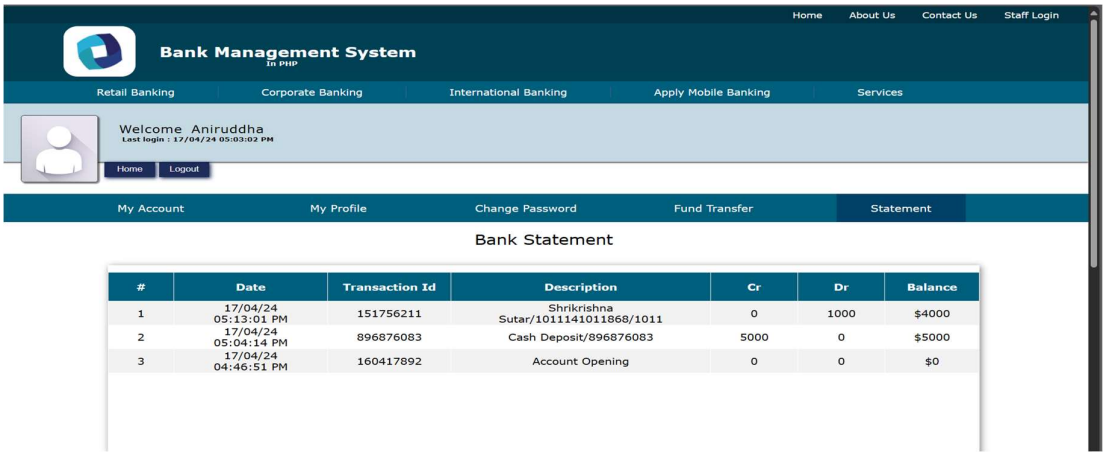

Fig 5. 15 Bank Statement

CHAPTER VI

CONCLUSIONS & FUTURE ENHANCEMENTS

4.1.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:

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

4.1.1.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.

Developed by Md. Jasim Uddin & Nuruzzaman (BCSE/28th Batch)

4.2.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:

- More branches of the bank, maybe it will be international, that means more ATM
- machines outside.
- Customer issues development based on their needs, so the help desk will be aware of
- their needs and easy to use.
- Developing a mobile App for banking system that help users to do the obtained his
- operations without go to the bank only he need to sign in using his A/C NO. And
- password and then use your own PIN. Finally the system will update automatically.
- Developed by Md. Jasim Uddin & Nuruzzaman (BCSE/28th Batch)

4.3.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 first time customers can directly make and access their accounts. Thus the Bank Management System it is developed and executed successfully

LIST OF FIGURES

LIST OF TABLES

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LIST OF ACRONYMS

1. PHP : Hypertext Preprocessor
2. HTML: Hyper Text Markup Language.
3. CSS: Cascading Style Sheets
4. XAMMP : X-operating system, Apache, Mysql, Php, Perl
5. MYSQL : My Structured Query Language.
6. KB: Kilobyte
7. GB: Gigabyte

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- https://www.youtube.com/watch?v=e0UeFkYL_BA
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