**BANKING MANAGEMENT SYSTEM**



***Submitted by***

**Name of the Students University Roll No.**

**Tanuj Chaudhuri 12021002016059**

**Nilanjan Bhattacharya 12021002016054**

**Shubhajit Biswas 22022002016016**

Under the supervision of

PROF. SUBHADIP CHANDRA

PROF. SUBHAJIT ADHIKARI

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**MAULANA ABUL KALAM AZAD UNIVERSITY OF TECHNOLOGY**



# DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING

**(ARTIFICIAL INTELLIGENCE MACHINE LEARNING & COMPUTER SCIENCE AND BUSINESS SYSTEMS)**

# INSTITUTE OF ENGINEERING AND MANAGEMENT KOLKATA DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING

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**INSTITUTE OF ENGINEERING AND MANAGEMENT KOLKATA**



# *CERTIFICATE OF RECOMMENDATION*

We hereby recommend that the thesis prepared under our supervision by **Name of the Students- Tanuj Chaudhari, Nilanjan Bhattacharya, Shubhajit Biswas** entitled ***BANKING MANAGEMENT SYSTEM*** be accepted in partial fulfillment of the requirements for the degree of **BACHELOR OF TECHNOLOGY IN “COMPUTER SCIENCE AND ENGINEERING (ARTIFICIAL INTELLIGENCE MACHINE LEARNING & COMPUTER SCIENCE AND BUSINESS SYSTEMS)”.**

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***Head, CSE (AIML and CSBS) Department Project Guide***

***Institute of Engineering and Management, Kolkata***

**Preamble**

The aim of this document is to present the overview of the Banking Management system which is developed using Java, a versatile and widely-used programming language, known for its portability, scalability, and object-oriented paradigm. The system employs modular and object-oriented design principles to enhance maintainability and extensibility.

**1.1Introduction**

The “Banking Management System” project is a model of Banking Site. This site enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or laptop. The system provides the access to the customer to create an account, deposit/withdraw the cash from his account, also to view reports of all accounts present. The customers can access the banks website for viewing their Account details and perform the transactions on account as per their requirements. With Internet Banking, the brick-and-mortar structure of the traditional banking gets converted into a click and portal model, thereby giving a concept of virtual banking a real shape. Thus, today's banking is no longer confined to branches. E-banking facilitates banking transactions by customers round the clock globally.

The primary aim of this “Banking Management System” is to provide an improved design methodology, which envisages the future expansion, and modification, which is necessary for a core sector like banking. This necessitates the design to be expandable and modifiable and so a modular approach is used in developing the application software.

**1.2Abstract**

The Bank Account Management System is an application for maintaining a person's account in a bank. In this project we have tried to show the working of a banking account system and cover the basic functionality of a Banking 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 Banking Management System undertaken as a project is based on relevant technologies. The main aim of this project is to develop software for Banking 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 needs 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. Requirement’s 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

**1.3 AIM of this project**

The main aim of designing and developing this 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, deposit money and can see their transaction history.

**1.3.1 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 Banking System and activities performed by various roles in the supply chain. Here, we provide automation for banking system through technology. 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 Banking System and activities performed by various roles in the supply chain

**1.3.2 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 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.

**1.3.3 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

**1.4 Administrative Modules**

Here in our 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:

**1.4.1 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

**1.4.2 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

**1.5 Benefits of Banking Management System**

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 Banking Management System comes in. Many of the benefits of doing our banking online are obvious:

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

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

3- We 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.

Banking Management System 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. In this 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.

**1.6 Future Look**

The “Banking Management System is a big and ambitious project. We are 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 management system. To know what the future of banking looks like, it’s probably worth looking at the present –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-We're gearing up to bring our software online, enhancing user experience and embracing cutting-edge technologies for a seamless transition into the digital future

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

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

4- 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.

**1.7 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 Banking Management System it is developed and executed successfully.

**Source Code**

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