INDIRA GANDHI NATIONAL OPEN UNIVERSITY

PROJECT PROPOSAL (SYNOPSIS)

MCSP-060

ON

ONLINE BANKING SYSTEM

By

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OF

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1. **TITLE OF PROJECT**

# ONLINE BANKING SYSTEM



## INTRODUCTION AND OBJECTIVES OF PROJECT

Online Banking rnet 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.

Online Banking  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. Anybody who is an Account holder in this bank can become a member of Bank Account Management System. He has to fill a form with his personal details and Account Number.

Bank is the place where customers feel the sense of safety for their property. In the bank, customers deposit and withdraw their money. Transaction of money also is a part where customer takes shelter of the bank. Now to keep the belief and trust of customers, there is the positive need for management of the bank, which can handle all this with comfort and ease. Smooth and efficient management affects the satisfaction of the customers and staff members,

indirectly. And of course, it encourages management committee in taking some needed decision for future enhancement of the bank.





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.

The OBJECTIVE is to prepare a software or application, which could maintain data & provide a user-friendly interface for retrieving customer related details just in few seconds, with 100% accuracy. Software is completely computerized, so it is not time consuming process.

No paper work required & can be implemented further.

The application should also facilitate the addition of new Customer A/c, deletion of A/c and modification of existing customer A/C. Block transactions for any A/c by Freeze/Unfreeze facility. Show all or required transaction.

Any account can be opened with zero(0) balance also.

## PROJECT CATEGORY

**ONLINE BANKING SYSTEM** . This

project aims to provide improved functionality and better user interactive



back end, this project falls in the category of Relational Database Management System (RDBMS) project.

HTML provides a fully user interactive windows based environment that helps user to learn the system in a better way. While MySQL on the other hand, provides better functionality and effectiveness to the system while maintaining the database records. And JSP and Servlet act as a bridge between the front-end and the database All the tables are being used in this project are inter-related

#### ONLINE BANKING SYSTEM

ng Relational Database Management

System (RDBMS).

Hibernate is also used, which is an ORM tool which maps the object containing





language and has many advantages over JDBC.