

Project Proposal on
“BANK MANAGEMENT SYSTEM”

Introduction

The “Bank Account Management System” project is a model Internet 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 “Bank Account 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.

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.

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.

AIM of this project

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.

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

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