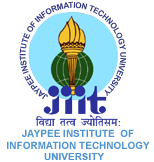
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| SYNOPSIS : BANKING |
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**Submitted to -: By -:**

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INDIAN OVERSEAS BANK (IOB) is a Commercial Bank. It has many branches all over India and abroad as well. Our branches are divided into four categories based upon their turnover. These are ultra small, small, medium and large corporate. IOB NCR is a large corporate branch. It provided many facilities to its customers like ATM, LOANs, Accounts (Savings, Current and NRI), lockers and insurance. The software will be mainly used by three kinds of users. These are:

* Clerks
* Customers and
* Manager(admin)
* **CUSTOMER:**

When a customer logins, he will have the following options:-

* Details
* ATM

**DETAILS:**

In details he will have the following options:

* Account number
* Balance Details
* History of Transactions

**ATM:**

In ATM he will first get a screen to enter his pin and then he will be able to withdraw the cash and even get his account’s balance enquiry. The transaction should automatically be updated in the account with balance being deducted if he withdraws cash.

* **CLERKS:**

When a Clerk logins, he will have the following options:-

* Existing User
* New User
* Loans
* Lockers
* Demand Draft

**EXISTING USER:**

In existing user, he will input the account number of the customer and then will get the details of the account. He will then be able to edit the accounts details.

**NEW USER:**

For a new user he will enter the new account number (Automatically given by the system) for the customer, basic balance, PAN number and customer details. In IOB a customer can have only one account which can be verified by entering the PAN number.

**LOANS:**

In loan section, there will be two types of queries i.e. for the existing user and new user.

* **EXISTING USER:**

For the existing loan, the person will be able to see the amount of the loan, instalments paid, instalments left and the present rate of interest with the help of loan id. Instalments will be deducted from his present account. If the person is not having enough balance in his account then he will be fined.

* **NEW USER:**

For a new loan the clerk will first check whether the customer is an existing user or not by entering the account number. Then he will be able to enter the type of the loan, the present rate, the number of instalments and whether the documents are submitted or not. The system will also generate a loan id for this new loan. A customer can take more than one loan but with the different documents.

**CLOSING ACCOUNT:**

For closing an account the clerk has to enter the account number, has an option to take a feedback from the customer.

**LOCKERS:**

Now in lockers section there will be two types of lockers

* Existing and
* New

There are total 100 limited lockers. A customer can have only one locker. The customer must have an account in the bank. The lockers will have the following details:-

* Locker Number
* Customer Details (Account Number)
* Type
* Rent

For the new user, the locker number will be automatically generated. Rest all will be same

**DEMAND DRAFT:**

For the demand draft section, the clerk should enter the demand draft number (Automatically generated), amount, in name of, by whom and date. Then he should be able to see the print preview. Also the customer should have an account in our bank. Amount will be deducted from the account, so the clerk will enter the respective account number, which will be automatically updated.

* **ADMIN:**

When an admin login he can see every details of all the customers and edit them as well.

And he can also check the attendance of the employees.