A Mini Project Report
On
"BANK MANAGEMENT SYSTEM USING PYTHON"

Submitted to

PROGRAMMING FOR PYTHON LAB

BACHELOR OF TECHNOLOGY

IN
INFORMATION TECHNOLOGY

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ABSTRACT

The bank management system project is a program that keeps track of a client's bank account. This project demonstrates the operation of a banking account system and covers the essential functions of bank management software. It develops a project for resolving a customer's financial applications in a banking environment to meet the needs of an end banking user by providing multiple ways to complete banking chores. Additionally, this project is to provide additional features to the user's workspace that are not available in a traditional banking project. The project's bank management system is built on cutting-edge technologies. This project's main goal is to create software for a bank account management system. This project was designed to make it simple and quick to complete previously impossible processes with manual systems which are now possible with this software.

The purpose of this project is in partial fulfillment of the requirements of customer using the online banking for payment. The Design and development of this Bank Management system provides a more secured approach in managing bank customer's information which strengthens the relationships between banks and their customers by providing the right solutions that uses a multi-level security to improve customer satisfaction. The programming language used to develop this project is in python.

The Domain "Banking System "keeps the day-by-day tally record as a complete banking. It can keep the information of Account type, account opening form, Deposit, Withdrawal, and Searching the transaction, Transaction report, Individual account opening form, Group Account. The exciting part of this project is; it displays Transaction reports. Statistical Summary of Account type and Interest Information.

INTRODUCTION

The goal of the bank management system project is to create organic and optimal software of interaction between the various banking components. This is to maximize the profit of the banking mechanism. The implementation of competent bank management procedures is significantly responsible for the successful optimization of the bank's productivity and activities.

The project's main goal is to create an online banking system for banks. All banking work is done manually in the current system. To withdraw or deposit money, the user must go to the bank. Today, it is also hard to find account information for people who have accounts in the banking system. Online banking (Internet banking or E-banking) allows customers of a financial institution to conduct financial transactions on a secured website operated by the institution, which can be our tail bank, virtual bank, credit union or building society.
Online banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. The following term shall refer to one form or another of online banking: personal computer (PC) banking, Internet banking, virtual banking, online banking, home banking, remote electronic banking, and phone bank. PC banking and Internet or online banking is the most frequently used designations. It should be noted, however, that the terms used to describe the various types of online banking are often used inter changeably. Online banking is an activity that is not new to banks or their customers. Banks having been providing their services to customers electronically for years through software programs. These software programs allowed the user's personal computer to dial up the bank directly. In the past however, banks have been very reluctant to provide their customers with banking via the Internet due to security concerns

IMPLEMENTATION

Aim: Python program to perform BANKING MANAGEMENT SYSTEM using functions

Source code:

```
bal=0
minbal=1000
print("enter the feature you want")
defloan_eligibility():
print("the loan eligibility is same for zero and non zero account balance")
type_loan=int(input("enter 1.educational loan 2.personal loan"))
if(type_loan==1):
print("Repayment period of upto 15 years after Course Period + 12 months of repayment holiday*")
print("Processing Charges")
print("Loans upto Rs. 20 lacs : NIL")
print("Loans above Rs. 20 lacs: Rs. 10,000 (plus taxes)")
print("Security")
print("Upto Rs. 7.5 Lacs:Only Parent/ Guardian as co-borrower. No Collateral Security or third party guarantee")
print("Above Rs. 7.5 Lacs:Parent/ Guardian as co-borrower and tangible collateral security")
print("Margin")
print("Up to Rs 4 Lacs - Nil")
print("Above Rs 4 Lacs - 5% for studies in India, 15% for studies in abroad")
print("Repayment will commence one year after completion of course.")
print("Loan to be repaid in 15 years after the commencement of repayment")
print("In case second loan is availed for higher studies later, to repay the combined loan amount in 15 years after completion of second course")
print("EMI Generation")
print("The accrued interest during the moratorium period and course period is added to the principle and repayment is fixed in Equated Monthly Installments (EMI).")
print("If full interest is serviced before the commencement of repayment; EMI is fixed based on principle amount only.")
print("Please click here for Rate of interest")
else:
print("To get loan you must have 1:1 ratio of loan amount and land in acre")
print("if you want to get loan on gold then you will get 1000 per gram of gold")
def credit():
print("enter the amount you credited:")
global bal
credit=int(input())
```

```
bal=bal+credit
print("the amount ",credit,"is successfully credited and your balance is:")
balance()
def balance():
global bal
print("enter what type of account you are having")
print("1.ZERO balance account 2.non zero balance account")
bank=int(input())
if(bank==1):
if(bal==0):
print("oops! your account balance is ZERO")
else:
print("your account balance is:",bal)
else:
if(bal<minbal):
global warning
warning=warning+1
print("this is your ",warning, "intimation to maintain minimum balance if the initimation count reach to 3 your account will be blocked")
else:
print("your account balance is:",bal)
if(warning==3):
print("sorry your account is blocked")
exit()
def debit():
global bal
print(bal)
option=int(input("enter 1 for zero account and any other number for the non zero account balance account:"))
if(option==1):
if(bal==0):
print("Oops! your account balance is ZERO.So you can't debit amount from your account")
else:
amount=int(input("enter the amount you want to debit:"))
if(amount>bal):
print("Ooops! your account balance is too low transaction failed")
else:
bal=bal-amount
balance()
else:
```

```
if(bal<minbal):
print("your account bal is less")
balance()
else:
amount=int(input("enter the amount you want to debit:"))
bal=bal-amount
balance()
defloan_enquiry():
loan_type=int(input("enter the type of loan 1.educational loan and 2.personal loan"))
if(loan_type==1):
principal=float(input("enter the pricipal"))
time=float(input("enter the time period in years"))
r_i=9.85
interest=(principal*time*r_i)/100
print("the interest of your loan amount is:",interest)
else:
principal=float(input("enter the pricipal"))
time=float(input("enter the time period in years"))
r_i=15
interest=(principal*time*r_i)/100
print("the interest of your loan amount is:",interest)
moveon=1
warning=0
while(moveon):
print("enter 1.balance enquiry 2.credit3.debit4.loaneligibility5.loan enquiry")
    n=int(input())
if(n==1):
balance()
elif(n==2):
credit()
elif(n==3):
debit()
elif(n==4):
loan_eligibility()
elif(n==5):
loan_enquiry()
else:
print("enter the valid feature")
print("enter 0 to end the process")
moveon=int(input())
```

OUTPUT:

if user choose CREDIT option:
enter the feature you want
enter
1.balance enquiry
2.credit
3.debit
4.loaneligibility
5.loan enquiry
2
enter the amount you credited:
100000
the amount 100000 is successfully credited and your balance is:
enter what type of account you are having
1.ZERO balance account 2.non zero balance account
2
your account balance is: 100000
enter 0 to end the process
0
If User choose LOAN ELIGIBILITY option :
enter the feature you want
enter
1.balance enquiry
2.credit
3.debit
4.loaneligibility
5.loan enquiry
4
the loan eligibility is same for zero and non zero account balance
enter 1.educational loan 2.personal loan1
Repayment period of upto 15 years after Course Period + 12 months of repayment holiday*
Processing Charges
Loans upto Rs. 20 lacs : NIL
Loans above Rs. 20 lacs: Rs. 10,000 (plus taxes)
Security
Upto Rs. 7.5 Lacs:Only Parent/ Guardian as co-borrower. No Collateral Security or third party guarantee
Above Rs. 7.5 Lacs:Parent/ Guardian as co-borrower and tangible collateral security
Margin

Up to Rs 4 Lacs - Nil
Above Rs 4 Lacs - 5% for studies in India, 15% for studies in abroad
Repayment will commence one year after completion of course.
Loan to be repaid in 15 years after the commencement of repayment
In case second loan is availed for higher studies later, to repay the combined loan amount in 15 years after completion of second course
EMI Generation
The accrued interest during the moratorium period and course period is added to the principle and repayment is fixed in Equated Monthly Installments (EMI).
If full interest is serviced before the commencement of repayment; EMI is fixed based on principle amount only.
Please click here for Rate of interest
enter 0 to end the process
0
If User choose LOAN ENIQURY option :
enter the feature you want
enter
1.balance enquiry
2.credit
3.debit
4.loaneligibility
5.loan enquiry
5
enter the type of loan 1.educational loan and 2.personal loan2
enter the pricipal100000
enter the time period in years5
the interest of your loan amount is: 75000.0
enter 0 to end the process
0
If User choose DEBIT option :
enter the feature you want
enter
1.balance enquiry
2.credit
3.debit
4.loaneligibility
5.loan enquiry
2
enter the amount you credited:
20000

the amount 20000 is successfully credited and your balance is:
enter what type of account you are having
1.ZERO balance account 2.non zero balance account
1
your account balance is: 20000
enter 0 to end the process
1
enter
1.balance enquiry
2.credit
3.debit
4.loaneligibility
5.loan enquiry
3
20000
enter 1 for zero account and any other number for the non zero account balance account:2
enter the amount you want to debit:10000
enter what type of account you are having
1.ZERO balance account 2.non zero balance account
1
your account balance is: 10000
enter 0 to end the process
0

CONCLUSION

In conclusion, this project successfully implemented “Banking Management System”. The project-” BANKING MANAGEMENT SYSTEM” has been a great learning experience for all of us, we have learned a lot of new concepts with the help of this project. We have used the functions statements etc.… in this project. This project helped us a lot in learning the new concepts in python like functions. Through this project we know how we can use the concept of functions in different ways.
We hope that our project met your expectations and also hope that our efforts are reflected through this project.
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