

ONLINE BANKING SYSTEM

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INTRODUCTION

During the past several decades personnel function has been transformed from a relatively obscure record keeping staff to central and top-level management function. There are many factors that have influenced this transformation like technological advances, professionalism, and general recognition of human beings as most important resources.

A computer-based management system is designed to handle all the primary information required to calculate monthly statements of customer account which include a monthly statement of any month. Separate database is maintained to handle all the details required for the correct statement calculation and generation.

The " Online Banking System " has been developed to override the problems prevailing in the practicing manual system. This software is supported to eliminate and, in some cases, reduce the hardships faced by this existing system. Moreover, this system is designed for the particular need of the company to carry out operations in a smooth and effective manner.

The application is reduced as much as possible to avoid errors while entering the data. It also provides error message while entering invalid data. No formal knowledge is needed for the user to use this system. Thus, by this all it proves it is user - friendly.

Online Banking System, as described above, can lead to error free, secure, reliable and fast management system. It can assist the user to concentrate on their other activities rather to concentrate on the record keeping. Thus, it will help organization in better utilization of resources.

Every organization, whether big or small, has challenges to overcome and managing the information of Bank, Accounts, Transaction, Balance, Internet Banking. Every Online Banking System has different Accounts needs; therefore, we design exclusive employee management systems that are adapted to your managerial requirements. This is designed to assist in strategic planning, and will help you ensure that your organization is equipped with the right level of information and details for your future goals. Also, for those busy executive who are always on the go, our systems come with remote access features, which will allow you to manage your workforce anytime, at all times. These systems will ultimately allow you to better manage resources.

OBJECTIVE OF THE PROJECT

The main objective of the Project on Online Banking System is to manage the details of Accounts, Bank, Customer, Transaction, Internet Banking. It manages all the information about Accounts, Balance, Internet Banking, Accounts. The project is totally built at administrative end and thus only the administrator is guaranteed the access. The purpose of the project is to build an application program to reduce the manual work for managing the Accounts, Bank, Balance, Customer. It tracks all the details about the Customer, Transaction, Internet Banking.

A computer-based management system is designed to handle all the primary information required to calculate monthly statements of customer account which include monthly statement of any month. Separate database is maintained to handle all the details required for the correct statement calculation and generation.

This project intends to introduce more user friendliness in the various activities such as record updating, maintenance, and searching. The searching of record has been made quite simple as all the details of the customer can be obtained by simply keying in the identification or account number of that customer. Similarly, record maintenance and updating can also be accomplished by using the account number with all the details being automatically generated. These details are also being promptly automatically updated in the master file thus keeping the record absolutely up - to - date.

The main objective of our project is providing the different typed of customers facility, the main objective of this system is to find out the actual customer service. Etc.

- It should fulfill almost all the process requirements of any Bank.
- It should increase the productivity of bank by utilizing the working hours more and more, with minimum manpower.

This project includes the entire upgraded feature required for the computerization banking system. This system is very easy to use, so that any user can use without getting pre - knowledge about this. It's very much user friendly and meet almost all daily working process requirements. This system is completely GUI based and can be use by mouse and as well as keyboard. This system is melded in such a way that has got all features to upgrade without making much change in existing components.

SYSTEM ANALYSIS

PRESENT SYSTEM:

The developed system is an innovation in the area of private banking. In the existing system the no. of staff required for completing the work is more, while the new system requires lesser staffs generally. The data entry process requires the data on the paper, which is then feed into the application by the operator while doing so; the data entry operator has to look into the paper again & again and thus the chances of in accuracies in the typed contents increases. Also, the process includes higher transportation cost, increased handling cost, more time delays, low accuracy, more usage of resources like registers, books, papers, etc.

PROPOSED SYSTEM:

" Why an Online Banking System? "

- Almost 60 % of today's information is still paper based.
- 30 % of all office time is spent finding documents.
- The average time to manage a single document is 12 minutes, 9 minutes to re - file and 3 minutes to process.

Hence the requirement is to develop a system that minimizes all these overheads included while giving the maximum output for the organization.

The basis for the project is to develop a fully automated banking system that includes depositing of amount, Withdrawal of amount and exporting the outcome back to the client while considering all the tools and facilities than a client may need for efficient and effective output.

BENEFITS OF THE SYSTEM:

- ➔ Quick, authenticated access to accounts via the desktop.
- ➔ Easily scalable to grow with changing system requirement.
- ➔ Enterprise-wide access to information.
- ➔ Improved information security, restricting unauthorized access.
- ➔ Minimize Storage Space

In manual system, much storage space for data files is required so to overcome this problem, on automated well managed

database is developed for saving storage space. This s / w saves space and stores information efficiently. It ends the burden of having large manual filing storage system.

BANKING SYSTEM CAN BE USED EXTENSIVELY:

- ➔ Withdrawal of amount by the client.
- ➔ Deposition of amount by the client.
- ➔ Faster balance enquiry.

SOFTWARE AND HARDWARE REQUIREMENTS

HARDWARE REQUIREMENTS

Hardware is a set of physical components, which performs the functions of applying appropriate, predefined instructions. In other words, one can say that electronic and mechanical parts of computer constitute hardware.

This package is designed on a powerful programming language Visual Basic. It is a powerful Graphical User Interface. The backend is ACCESS, which is used to maintain database. It can run on almost all the popular microcomputers. The following are the minimum hardware specifications to run this package: -

- **Processor** : Intel i3, i5
- **Clock Speed** : 2 Ghz
- **System Bus** : 32 Bit
- **Ram** : 128 Mb
- **Hard Drive** : 40gb

SOFTWARE REQUIREMENTS

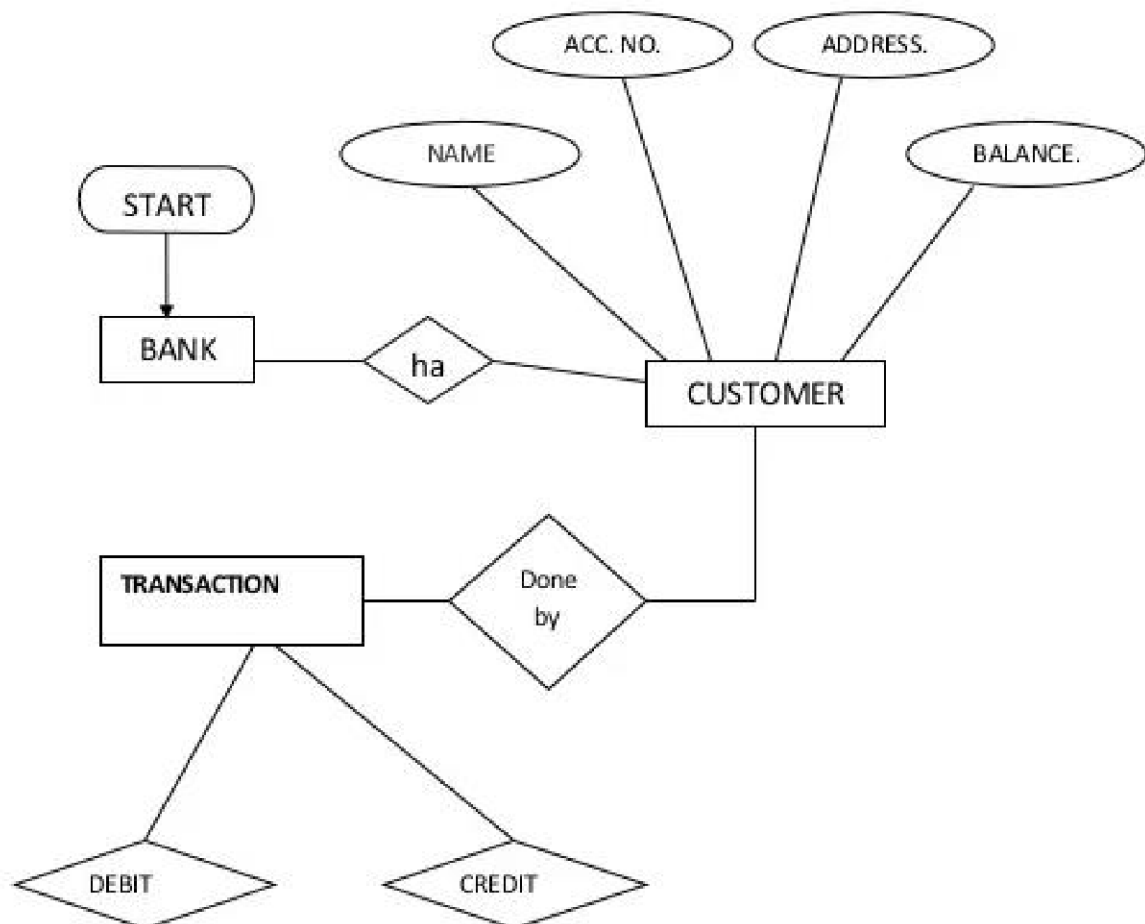
The software is a set of procedures of coded information or a program which when fed into the computer hardware, enables the computer to perform the various tasks.

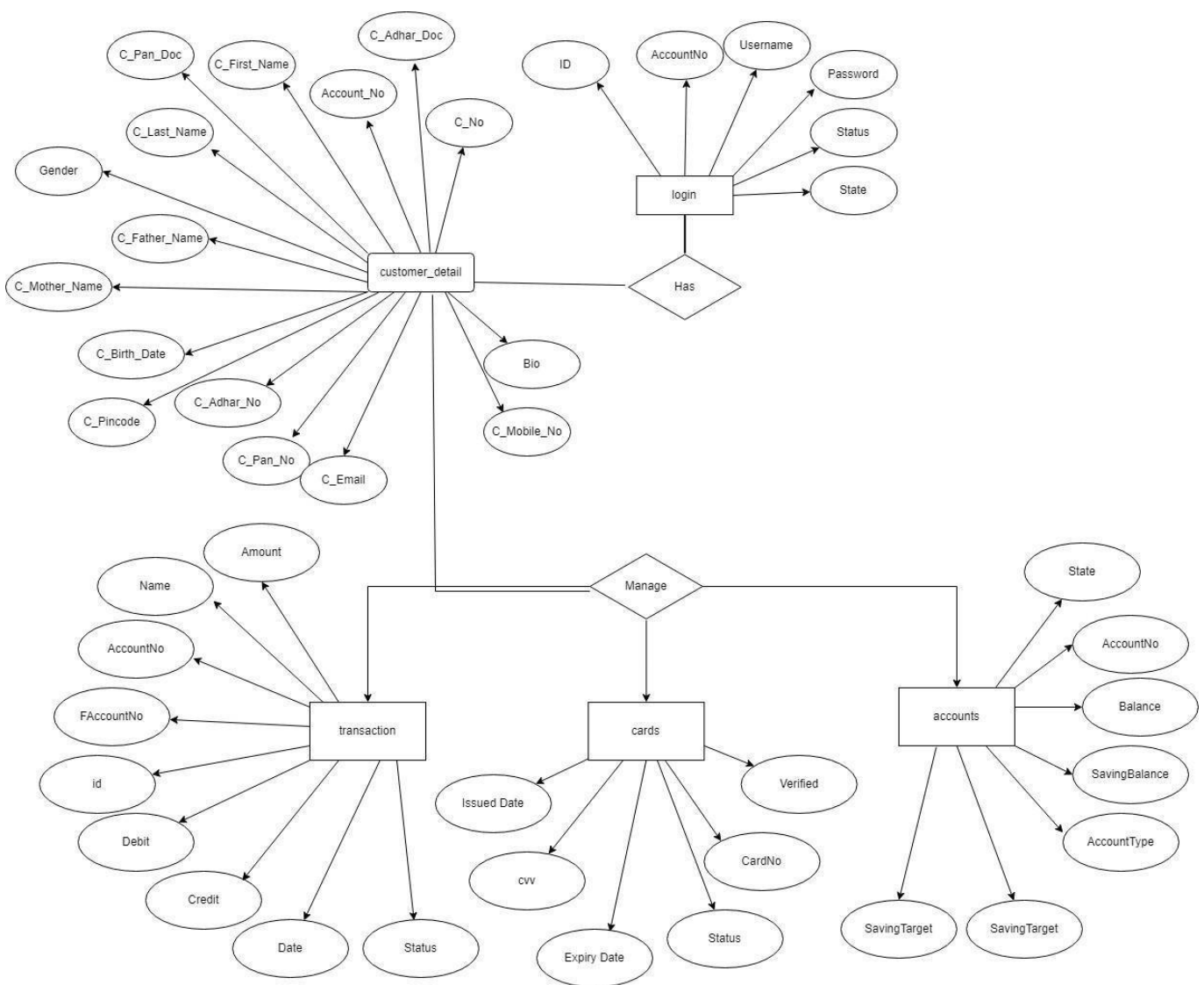
Software is like a current inside the wire, which cannot be seen but its effect can be felt.

- **Frontend** : HTML, CSS, JavaScript, Bootstrap
- **Backend** : PHP
- **Database** : Mysql
- **Other Technology** : Chart Js, jQuery, Ajax

ER DIAGRAM

ER OF TRANSACTION:





LIMITATION

Limitation of This Project:

Although I have put my best efforts to make the software flexible, easy to operate but limitations cannot be ruled out even by me. Though the software presents a broad range of options to its users some intricate options could not be covered into it; partly because of logistic and partly due to lack of sophistication. Paucity of time was also major constraint, thus it was not possible to make the software foolproof and dynamic. Lack of time also compelled me to ignore some part such as storing old result of the candidate etc.

Considerable efforts have made the software easy to operate even for the people not related to the field of computers but it is acknowledged that a layman may find it a bit problematic at the first instance. The user is provided help at each step for his convenience in working with the software.

List of limitations which is available in the Online Banking System:

- Excel export has not been developed for Accounts; Bank due to some criticality.
- The transactions are executed in off - line mode, hence on - line data for Customer, Transaction capture and modification is not possible.
- Off - line reports of Accounts, Internet Banking, Customer cannot be generated due to batch mode execution.

FUTURE SCOPE

In a nutshell, it can be summarized that the future scope of the project circles around maintaining information regarding:

- We can add printer in future.
- We can give more advance software for Online Banking System including more facilities.
- We will host the platform on online servers to make it accessible worldwide.
- Integrate multiple load balancers to distribute the loads of the system.
- Create the master and slave database structure to reduce the overload of the database queries.
- Implement the backup mechanism for taking backup of codebase and database on regular basis on different servers.

The above-mentioned points are the enhancements which can be done to increase the applicability and usage of this project. Here we can maintain the records of Accounts and Bank. Also, as it can be seen that now - a - days the players are versatile, i.e. so there is a scope for introducing a method to maintain the Online Banking System.

Enhancements can be done to maintain all the Accounts, Bank, Customer, Transaction, Internet Banking. We have left all the options open so that if there is any other future requirement in the system by the user for the enhancement of the system then it is possible to implement them. In the last we would like to thanks all the persons involved in the development of the system directly or indirectly. We hope that the project will serve its purpose for which it is develop there by underlining success of process.

CONCLUSION

Our project is only a humble venture to satisfy the needs to manage their project work. Several user-friendly coding has also adopted. This package shall prove to be a powerful package in satisfying all the requirements of the school. The objective of software planning is to provide a frame work that enables the manger to make reasonable estimates made within a limited time frame at the beginning of the software project and should be updated regularly as the project progress.

At the end it is concluded that we have made effort on following points ...

- A description of the background and context of the project and its relation to work already done in the area.
- Made statement of the aims and objectives of the project.
- The description of Purpose, Scope, and applicability.
- We define the problem on which we are working in the project.
- We describe the requirement Specifications of the system and the actions that can be done on these things.
- We understand the problem domain and produce a model of the system, which describes operations that can be performed on the system.
- We included features and operations in detail, including screen layouts.
- We designed user interface and security issues related to system.
- Finally, the system is implemented and tested according to test cases.

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