**BANKING MANAGEMENT SYSTEM**

*By*

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BANKING MANAGEMENT SYSTEM

INTRODUCTION:

The “banking management system” keeps the day to day tally record of the bank. It can keep the information of account type , account opening form , deposit , withdrawal , and transaction report along with each and every transaction details .

In this 21st century the banks play a significant role in handling the wealth of the people as well as the organization. due to globalization banking industry has completely changed. Many number of banks are being established in various countries. This is because of the increase in banking customers , and increase in the number of transactions.

Now-a-days, most of the transactions have become electronic and enables their customers to made transactions via internet without going to a bank. So, today successful banks are maintaining their customer databases which are running into crores.

AIM:

In the existing banking system the transactions are done only manually but in our proposed banking management system we have to computerize all the banking transactions using the software banking system.

MAIN MODULE:

The main module is a module which performs all the main operations in the system. The major operations in the system are:

* HOME
* Login
* Logout
* Money transfer
* About
* Contact

EXISTING BANKING MANAGEMENT SYSTEM:

In the existing banking management system all the transaction are done only manually . This needs a lot of manpower and also the man who is working for this should be paid by the bank. That means some of the money is being wasted in this form. And also it lags at the point of security because behind every work human is engaged. This system is time consuming. It consume large volume of work. It also needs a lot of manual caluculations. Due to this there may be errors in the database because humans can make mistakes in caluculations. But machine never commits a mistake.

In this system all the details related to the bank are stored in the form of paper. This may be lost in some rare cases. Customers should visit the bank for each and every work

PROPOSED BANKING MANAGEMENT SYSTEM:

The aim of the proposed banking management system is to develop a system of improved facilities . The proposed system can overcome all the limitations of the existing system. This system provides proper security such that customers can believe in the bank. It assures the data accuracy. It needs less manual work and also minimizes the manual data entry. It doesn’t consume much time. It consumes less time. It has greater efficiency. Bank can provide better services for the customers. It is user friendly and interactive.

WEBSITE MODULES:

ACCOUNT OPENING FORM:

The account opening form is used to open a new account in the bank. As you select the account opening form you will be redirected to page which contains the form. This form should be filled with the following information:

1. Full name (includes first name, middle name, surname)
2. Father name/husband name
3. Date
4. Date of birth
5. Marital status
6. Gender
7. Nominee
8. Relation with the nominee
9. Nationality
10. Place of birth
11. Permanent address
12. Mobile number
13. Account type

MONEY TRANSFER:

Through money transfer option the customer can transfer the amount from his/her account to other account very easily in an easy manner.

When the customer selects the money transfer option he/she will be redirected to the page of money transfer. User need to enter the following details:

1. Account number of the account to which the money is to be credited.
2. Ifsc code of the branch
3. Account holder name
4. Amount to be transferred

After selecting next, user should enter his/her password and the money will be transferred to the account mentioned. This process may happen in a few seconds.

About

In this module user will be able to see all the information regarding the banking system.

CONTACT

In this module user will be able to file a complaint through the portal given. and also the complete address including the mobile number will be mentioned in this portal.

WORKFLOW:

Admin. login

Login is successful ☺ Login failed ☹

Incorrect user id or password . Retry again. If you forgot your password visit your home branch.

logout

User enters all the information asked in the redirected page. And successfully completes his/her work.

Corresponding page will be opened according to the selected option

Select one of the following :

1. Home
2. Account opening form
3. Money transfer
4. About us
5. Logout
6. Contact

Technologies and Framework to be used

1. HTML
2. CSS
3. JAVA SCRIPT

SWOT ANALYSIS

Problems with the existing system:

* Lack of security of data
* More man power
* Time consuming
* Consumes large volumes of work
* Need manual calculations
* Scope of loss of the details
* Scope of errors in the details
* Customers should visit bank for every work.

ADVANTAGES OF THE PROPOSED BANKING MANAGEMENT SYSTEM:

The system is very simple in design and to implement. The system requires very low system resources and the system will work in almost all configurations. It has got following features:

* Security of data
* Ensure data accuracy
* Proper control of the higher officials
* Minimize the manual data entry
* Minimum time needed for the various processing
* Greater efficiency
* Better service
* User friendly and interactive
* Minimum time required

THREATS FOUND

Security Risks

Most banks make sure that their websites are secure, but no bank website is immune from cyber crime and hacking. Hackers target bank websites to swipe account information. Not only can identity theft put you out of hundreds, perhaps even thousands, of dollars, but it can take time to correct the damage, and it's estimated that only 25 percent of cyber crimes are resolved. So even though your bank may claim that its site is secure, you should always proceed with caution, especially if you're banking from your mobile phone.

### Customer Service

Although online banks have implemented chatting features and offer customer service numbers for those with questions and inquiries, it still doesn't compare to the customer service you'll receive by banking at a physical bank location. For instance, if you are onsite, you can meet with employees and receive information on important topics such as financing, credit card rates and types of loans all in addition to standard banking.

## A Limited Scope of Services

Although you can do quite a bit with an online bank account, such as make deposits, check balances and pay bills, there are limitations to the kinds of services you can access. You may be able to make an initial application for opening a new account or applying for a loan or mortgage, but in most cases you will need to visit a branch to sign forms and show identity documentation. Similarly, even though you can transfer money to a checking account or debit card in order to make purchases, if you need cash, you'll have to visit a branch office or a nearby ATM.

A screenshot of a computer screen

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A screenshot of a computer screen

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A close up of a sign

Description automatically generated

A screenshot of a computer screen

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A screenshot of a computer screen

Description automatically generated

Graphical user interface, website

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A screenshot of a cell phone

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A screenshot of a computer screen

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