TITLE

BANKING MANAGEMENT SYSTEM

A CAPSSTONE PROJECTREPORT

Submitted to

SAVEETHA SCHOOL OF ENGINEERING

By

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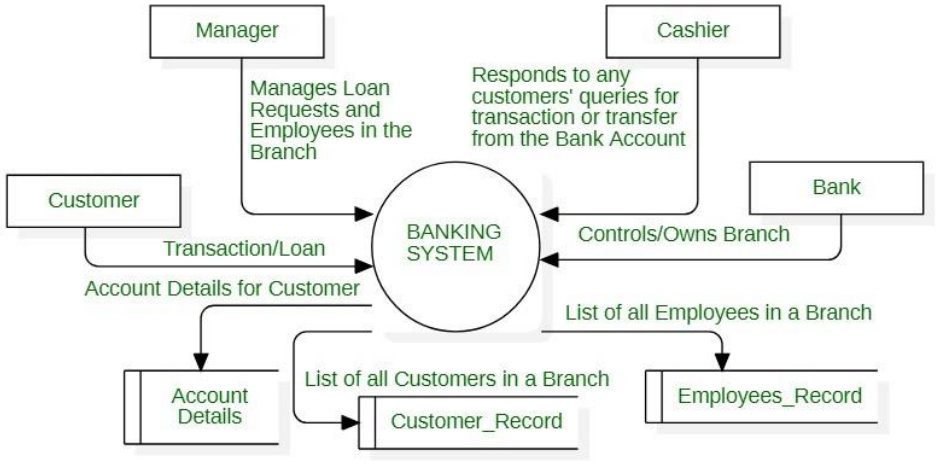
OBJECTIVE

1. Efficiency: Streamlining banking operations to improve efficiency in handling transactions, account management, loan processing, and other tasks, thereby reducing manual effort and processing time.
2. Accuracy: Ensuring accurate processing of transactions, account balances, interest calculations, and other financial activities to minimize errors and discrepancies that could impact customer satisfaction and regulatory compliance.
3. Security: Implementing robust security measures to protect sensitive financial data, prevent unauthorized access, and mitigate the risk of fraud, cyberattacks, and data breaches.
4. Customer Service: Enhancing the overall customer experience by providing convenient and reliable banking services through various channels, including online banking, mobile apps, ATMs, and branches, while addressing customer queries and resolving issues promptly.
5. Risk Management: Identifying, assessing, and mitigating risks associated with lending, investments, operational activities, and regulatory compliance to maintain financial stability and safeguard the interests of depositors, shareholders, and other stakeholders.

GANTT CHART

	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9	Day 10	Day 11	Day 12	Day 13	Day 14	Day 15
Abstract and Introduction															
Literature survey															
Materials and Methods															
Results															
Discussion															
Report															

FLOWCHART



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

LITERATURE REVIEW

Banking is an innovation when new information technologies merge into traditional banking services. Operating costs minimization and revenue maximization are the major drivers that boost e-banking services (Sannes, 2001; Ripstein, 2002). E-banking service is basically a self-service by customers, so for banks, it requires less resources and lower transaction and production costs (Southard and Siau, 2004; Witman and Poust, 2008). A study about the e-banking over 1999–2006 shows that the application of e-banking can improve banks' performance in terms of the growth in assets, reduction in operating expenses and portfolio enhancement (Dandapani et al., 2008). Even in 1990s, Sariel (1996) emphasises that creating virtual banking will not only create a new service delivery channel, but also lead to value creation to both banks and customers (Hwang et al., 2007; Murphy, 2007). Amato Mccoy (2005) further argues that customers will be attracted to e-banking when the advanced banking services like e-transfer and e-bill options are available. Through interviewing banks in a small island and examining their e-banking websites from 2004 to 2006, Jenkins (2007) indicates that those banks were using e-banking as an assurance to their customers to maintain a competitive quality of service. To continually improve the performance of e-banking services, several core-capacities are critical.