

Online Bank Simulation

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Abstract- The online bank simulation project is a web application that ensures a registered user to enjoy loan application. The applicant should attach the related documents for the type of loan banking online. This Bank simulation project is a web application where you can transfer money to other users and can have a close watch on all your transactions. Also we have added extra security features to our Online Banking System project. The features are if any new customers are registered the admin will check the customer details and made the customer active. This feature makes identity of fake customers. Also we have the feature of Online applying those details will be checked by the staff of the bank and accepts the loan request. The customer can also check their loan statements monthly. So this bank management system project allows user to safely meet your all banking requirements like transfer money, view your transaction history and request bank for money.

INTRODUCTION

The “Online Bank Simulation” project is a model. 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.

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. Now a day's, managing a bank is tedious job up to certain limit software for bank management has become necessary which would be useful in managing the bank more efficiently.

All transactions are carried out online by transferring from accounts in the same Bank or international bank. The software is meant to overcome the drawbacks of the manual system. Developed by Md. JasimUddin & Nuruzzaman (BCSE/28th Batch) The software has been developed using the most powerful and secure backend MYSQL database and the most widely accepted web oriented as well as application oriented.

- Project Modules:
- Admin
- Customer
- Staff

Admin Module:

- Manage Customer accounts
- Can add new services related to bank
- Add Employee/Staff
- Manage Employee/Staff details

Staff Module:

- Can check the loans applications from the customer
- Can update Customer information
- Can manage loans
- View accept request of chequebook and ATM
- Can manage profile

Customer Module:

- Can add payee/beneficiary

- Register for New Account
- Manage payee/beneficiary
- Transfer funds to beneficiary
- Can apply for different types of loans
- Can apply for cheque book/ ATM Request to the staff

SCREEN SHOTS

HOME PAGE



2 REGISTRATION FORM FOR CUSTOMER

Registration Form for Customer

Username:

Password: Date of Birth:

First Name: Last Name:

Address: Gender:

Address Proof: (Choose File) No file chosen

Branch:

Types of Account: Minimum Amount: Nominee:

City: State: Zip/Postal Code:

Occupation: Company:

Phone Number:

Email Address:

3 ADMIN LOGIN FORM



4 CUSTOMER ACTIVE STATUS

Account Number	Customer Number	Gender	File	Date of Birth	Nominee	Account Type	Mobile	Email	Branch	IFSC	Acc Status
123456780	Mohit Kannekar	M		1991-05-12	moh	Savings Account	9848375537	mohit@dev.com	DELHI	D30AC	ACTIVE
123456781	Sandeep TRY	M		1998-06-17	san	Savings Account	4545345345	sandeep@trylogic.com	KOLKATA	K421A	ACTIVE
123456782	Siddu yaag	M		1998-05-15	sidd	Savings Account	89077770877	sid@test.com	KOLKATA	K421A	ACTIVE
123456783	Praveena D	F		1992-05-12	swapn	Savings Account	74845144644	praveena@gmail.com	DELHI	D30AC	ACTIVE
123456784	Suresh trylogic	M		1992-05-12	mohit	Savings Account	8455486454	suresh@gmail.com	DELHI	D30AC	ACTIVE
123456786	Varalakshmi avuruli	F		2018-08-12	pravi	Current Account	9000511025	vara@gmail.com	DELHI	D30AC	ACTIVE
123456787	Shiva Kannekar	M		1991-05-12	shiva	Savings Account	556546414	shiva@cust.com	DELHI	D30AC	ACTIVE
123456791	Suresh g	M	lljog	1991-12-20	mohith	Savings Account	9603212151	suresh1@gmail.com	KOLKATA	K421A	ACTIVE
123456795	tejaswini mandava	F	la,jog	1987-08-13	prathyu	Savings Account	8332887582	tejaswini@gmail.com	BANGALORE	B6A9E	ACTIVE
123456796	madhuri ch	F	lljog	1997-05-04	praveena	Savings Account	8569742315	madhuri@gmail.com	KOLKATA	K421A	ACTIVE
123456797	shylojog	M	lljog	1997-05-04	praveena	Savings Account	8569742315	madhuri@gmail.com	KOLKATA	K421A	ACTIVE

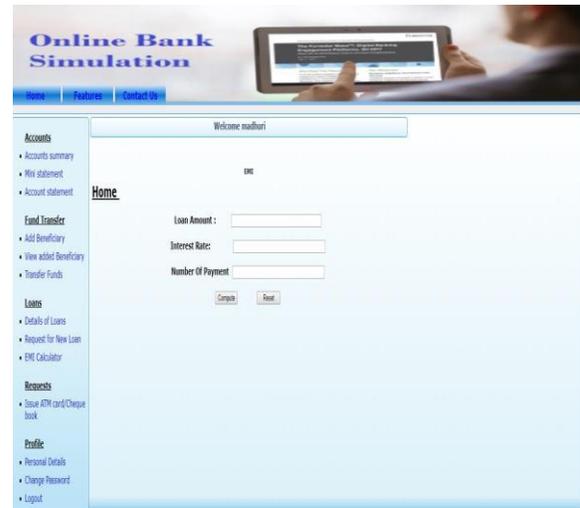
5 MINI STATEMENT



6 ADDBENEFICIARY



9 EMI CALCULATOR



7 Transfer funds



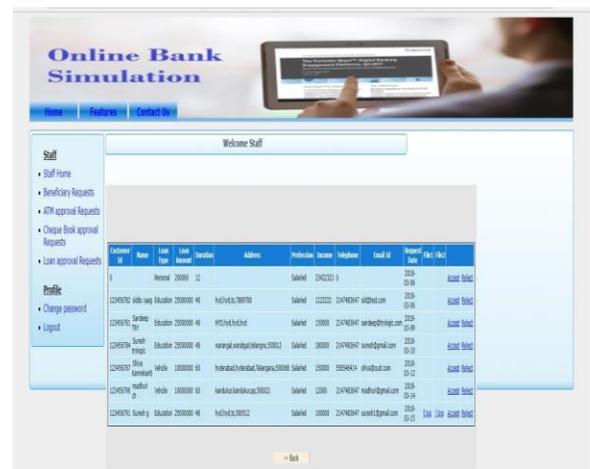
10 REQUEST FOR CHEQUE BOOK & ATM



8 REQUEST FOR LOAN



11 LOAN APPROVAL REQUEST





CONCLUSION

This project is developed to nurture the needs of a user in a banking sector by embedding all the tasks of transactions taking place in a bank. Future version of this project will still be much enhanced than the current version. Writing and depositing checks are perhaps the most fundamental ways to move money in and out of a checking account, but advancements in technology have added ATM and debit card transactions. All banks have rules about how long it takes to access your deposits, how many debit card transactions you're allowed in a day, and how much cash you can withdraw from an ATM. Access to the balance in your checking account can also be limited by businesses that place holds on your funds. Banks are providing internet banking services also so that the customers can be attracted. By asking the bank employs we came to know that maximum numbers of internet bank account holders are youth and business man. Online banking is an innovative tool that is fast becoming a necessity. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the first time customers can directly make and access their accounts. Thus the Bank Management System it is developed and executed successfully.

This project can be handled in future by doing various modifications like: -

- We can go further for Online Banking.
- We can establish and start various Branches and available help centers for
- To attract Account Holder's we can offer various offers during festivals months.
- We can also deal in various types of Banking Transactions.
- To have more and more customer satisfaction we will emphasize more and more on our dealings.

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