

Banking Administration

Ankit Garg¹, Ankush Arora², Faizal Khan³, Dr. Sunil Gupta⁴, Ms. Ankita Joshi⁵

^{1,2,3}Students, Department of Computer Science & Engineering, G.I.T. College, Jaipur, Rajasthan, India

^{4,5}Professor, Department of Computer Science & Engineering, G.I.T. College, Jaipur, Rajasthan, India

Abstract- Banking Administration may be consider as a most significant thing in economic world. Within the present scenario the banking sector is that the common need in daily life. In day to day life we face the issues and so we realize something isn't tired this sector like we would like to vary the placement (branch) of our account then we'd like to fill the applying and so some day waiting to finish bank process. During this process amount of your time is more also as here occur manual work which is increases man power. Also in current scenario document linking is must with checking account and it's possible through the ATM but if in urgent we would like to link document it should be impossible there's no ATM are available therein case we offer this facility through the our project i.e. Banking Administration

Index terms- Virtual transaction, Transaction, Security system, computerization

1.INTRODUCTION

The project entitled "Banking Administration" could be a computerized telecommunications device that gives the shoppers of an establishment with access to financial transactions in a very public space without the requirement for a person's clerk or bank taller (manpower).

Thousands of banks perform lots of transactions on a daily basis and thousands of users used industry in day to day life. As we all know that if number of users increases us need more banks and more staff it means increasing manual work also we put more amount of cash in bank it's more risky and not much secure. If we developed advanced computerized based industry so there's no must open more branches also the manpower is reduce and maximum information are stored automatically in banking server.

Banking system requires authenticity and validity if a system provides these basic logics that mean we will developed a brand new system that authenticate and

validate the user and user can do any kind of virtual transaction any time anywhere in minimum amount of your time. One amongst the foremost authentic codes i.e. the customer account number for recognition of a person. It always appears on and credit, withdraw, money transferring, linking aadhar with account and changing the account location in one branch to a different branch in same bank. Day to day life industry is most useful and important thing in economical world and which is extremely useful to develop country also as economic power. Following are the key functionality of Banking Administration:-

- Account Registration: - New account may be open for a private entity. Saving/Current/Business account facility is additionally available.
- Deposit/Withdrawing: - Account holder can deposit and withdraw money anytime with some initial fix limit.
- Maintaining Details: - Details of accounts and account holder is confidential and securely maintained.
- • Loan providing: - Loan provided to account holder and installment are feasibly maintained.
- Statistical View: - All the information and data is well illustrated by chart, bar graphs, etc

2. LITERATURE SURVEY RELATED WORK

In [1], Information and communication technology (ICT) has helped to drive increasingly intense global Competition. within the world history the foremost of the countries are most developed thanks to they're financially very clear for a way to use the high amount of cash within the developing process in own country. We also use the Service Oriented Architectures (SOA) architecture for providing the scalable and reliable service therefore we studied associated with the SOA architecture to grasp how

we use to implementation process in our project using SOA. we also refer the paper who give the case study information about Scandinavian bank and a Swiss bank This two banks are functioning on the premise of service oriented architecture for providing the service for the customer. SOA provides potential for greater organizational agility (and thereby competitiveness).

In [2], within the second paper we learn which kind of problems are created in banking industry during the various varieties of transactions. Here discuss about if any region the transaction could also be fail then a way to avoid it and stuck it. We also studied about Firms in Italy defaulted more against banks with high levels of past losses. This 'selective' default increases where legal enforcement is weak. Poor enforcement thus can create a scientific transaction risk by encouraging banking users to defaulted masse once the continuation value of their bank relationships comes into doubt. In banking sector the protection also must and once we discuss money or property this case is more sensational then we found the protection is that the major thing to try and do in banking industry.

There are few existing project within which bank management system isn't completely designed and not utilize still.

First Bank of Nigeria



Fig(1): FBN Home Page

The First Bank of Nigeria application doesn't provide and sort of customer management approach rather the applying is filled with advertisement and entertainment. Every customer is required to travel to his/her branch to update their personal details.

MayBank2U



Fig(2): MB2U Home Page



Fig(3): MB2U Log-In Page

The above Manbank2u.com.my interfaces are the house page and log in pages and per se it focuses more on Cards, investment, insurance, loans, other services and personal banking. It doesn't clearly provide a customer management approach where customers can update their existing personal details whenever they want. However if a customer wants to update his or her personal details, that customer would be required to go to the closest bank. that may require time, money and energy to try and do that. The log in interface only provides a pictorial view after the user inputs his/her user name followed by password. Anyone who has access to your username and password can easily access your account when

supplied with such login information and per se the account information can easily be compromised.

In our project we offer the protection questions when customer login with account to stop the fraud and supply the simplest security within the bank management system.

3. PROPOSED SYSTEM

The proposed system is extremely computerized within which the information associated with user accounts are secured high with high accuracy that even reduced the machine damage and human made errors and this existing system is extremely efficient to supply best services to the shoppers additionally as bank because it's user friendly access that customers less time when compare with a traditional banking industry.

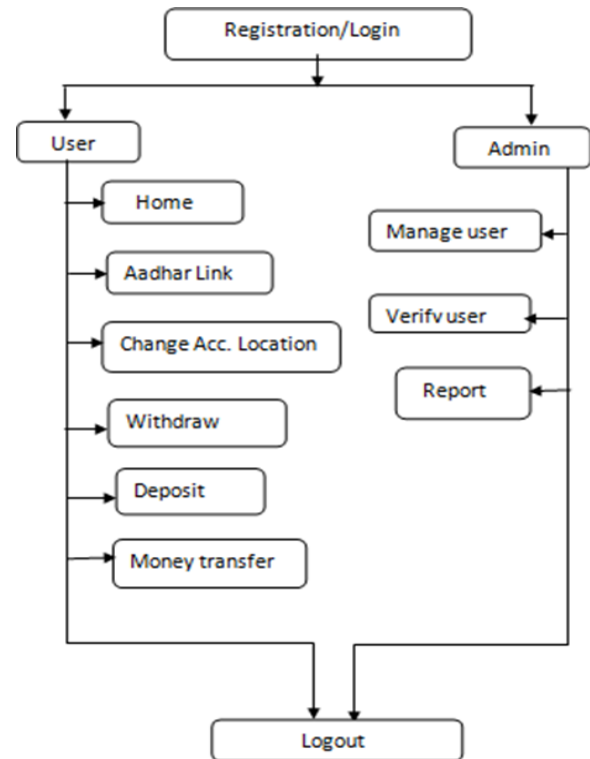
When the information is entered it'll check for its validity. Appropriate messages are provided as when needed so the user won't be in a very maze of instant. The data entry screen is design such the simplest way that everyone the information manipulates will be performed, it also provide record viewing facilities. Our Project developing as per the below figures. Within the below figures this project is use for online banking industry, the user can register first and so login. When user login successfully they'll perform the operation like money withdraw, money transfer, deposit, transfer account in one location to a different location etc.

Admin has all authority to handle all the user account and transactions in a very sequence to avoid unauthorized user.

Costumer can update his data like address, contact number etc. additionally as they link aadhar number with own account number using online banking industry. User can transfer money, deposit money, withdraw and check account balance and loan installment data through online banking industry.

In Banking Administration system we use SALESFORCE and its tools which is useful to handle different tasks in fluently and sequential order and manage Customer Relationship Management (CRM).

The flow of working of the project as shown in below diagram:



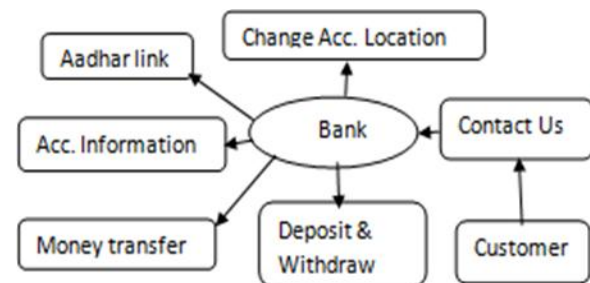
Fig(4): Banking Administration

The basic functionality and dealing of Banking Administration is illustrated in above diagram which showing in Banking Administration there are two varieties of user :- Admin and Account Holder. Both kind of user have their different identity and authorization.

Account holder engaged with arena of home page, link aadhar, change account location, withdraw money, deposit money, money transfer, check status of loan, analyses due installment/s, update details.

While Admin is engaged with managing user account, verifying user, report, maintain user data, illustrate statistical view, verify collaterals, verify credits, philosophy, providing loan and managing receipts and installments.

For much understanding a Mind Map for Banking Administration is drawn below:-



Fig(5): Mind-Map for Banking Administration

4. CONCLUSIONS

The world is changing at a staggering rate and technology is taken into account to be the key driver for these changes around us. Many activities are handled electronically because of the acceptance of knowledge technology reception additionally as at workplace. Slowly but steadily, Banks round the world is moving towards the web banking. Banking Administration may be a virtualization of transactions in banking industry. The banking industry are used manual working but after we used online banking industry it's totally virtualization process which avoid manual process and converts it in automatic process . If user can make a transaction in bank management system it's available in anywhere also user can link aadhar with account, change branch location, update details easily. Banking Administration is saving the time with accuracy than bank manual system.

REFERENCES

- [1] Fabio Schiantarelli, Massimiliano Stacchiniy, Philip E. Strahanz Bank Quality, Judicial Efficiency and Borrower Runs: Loan Repayment Delays in Italy August 2016
- [2] Richard Baskerville, Marco Cavallari, Kristian Hjort- Madsen Jan Pries-Heje, Maddalena Sorrentino Extensible Architectures: The Strategic Value of Service Oriented Architecture in Banking 2005
- [3] "Safe Internet Banking" Go Banking Rates. FDIC, 2016-01- 11.Retrieved 2016-07-20.
- [4] Cronin, Mary J. (1997). Banking and finance on the internet, john wiley and sone.ISBN 0-471-29219-2 page 41 from banking and finance on the web retrieved 2001-07- 10
- [5] "The Banking Dilemma" Retrieved 2008-07- 10.
- [6] "Computer Giants Giving a significant Boost to Increased Use of Corporate Videotex". Communications News. 1584. Retrieved 2008-07-10.
- [7] Security Flaws in Online Banking Sites Found to be Widespread Newswise, Retrieved on July 23, 2008.