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BANK MANAGEMENT SYSTEM

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ABSTRACT

Here you'll be able to produce a replacement account, update data of Associate in Nursing existing account, read and manage transactions, check the small print of Associate in Nursing existing account, take away existing account and consider customers' list. Overall, with this project, you'll be able to perform banking activities like in an exceedingly REAL bank. You can produce a replacement account, update data of Associate in Nursing existing account, read and manage transactions, check the small print of Associate in Nursing existing account, take away existing account and consider customers' list. Overall, with this project, you can perform banking activities like in a REAL bank. Talking about concerning of bank management, user will produce associate account by providing the name of the account holder, account variety, choose quantity sort whether or not it's Saving account or accounting associated providing an initial quantity. Then the user also can deposit and withdraw cash simply by providing his/her account, then the system displays his/her profile associated coming into a quantity. Certainly purpose, he/she also can check for the balance inquiry that displays the account holder's name with account variety sort and quantity.

Keywords: *Transaction, Searching, Information, Account, Customer, Management*

I. INTRODUCTION

Talking regarding the options of the Bank Management System, a user will produce AN account by providing the name of the account holder, account variety, choose quantity sort whether or not its Saving account or accounting and providing an initial quantity.

Then the user can also deposit and withdraw money just by providing his/her account, then the system displays his/her profile and entering an amount. For certain purpose, he/she also can check for the balance inquiry that displays the account holder's name with account variety sort and quantity. He/she can also check for the account holder's list.

Bank management system is contemplate as a most significant issue in economic world within the gift state of affairs the banking sector is that the common would like in daily life in day to day life we tend to face the issues so we tend to understand one thing isn't worn out this sector like we wish to vary the placement (branch) of our account then we need to fill the applying so some day waiting to finish bank method.

In this method quantity of your time is a lot of also as here occur manual work that is will increase man power.

Also, in current scenario Aadhar card linking is must with bank account and it is possible through the ATM but if in urgent we want to link Aadhar it may be impractical there's no ATM are accessible in this case we offer this facility through the our project i.e. Bank management system.

A bank is a financial institution which accepts deposits, pays interest on pre-defined rates, clears checks, makes loans, and often acts as an intermediary in financial transactions. It conjointly provides alternative money services to its customers.

Bank management governs varied considerations related to bank so as to maximize profits. The considerations broadly speaking embrace liquidity management, quality management, liability management and capital management. We will discuss these areas in later chapters.

II. LITERATURE SURVEY

In the second paper we learn which type of problems are created in banking system during the different types of transactions. Here discuss about if any region the transaction may be fail then how to avoid it and fixed 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 systematic transaction risk by encouraging banking users to defaulted masse once the continuation value of their bank relationships comes into doubt. In banking sector the security also must and when we talk about money or property this case is more sensational then we found the security is the major thing to do in banking system [1].

Donnelie K Muzividzi, RangariraiMbizi& Tinashe Mukwazhe (2013) In their research paper “An Analysis of Factors That Influence Internet Banking Adoption among Intellectuals: Case of Chinhoyi University of Technology “. This paper investigate the adoption on internet banking has remained sluggish despite the efforts by banks to promote the technology. The purpose of the research project was to identify the factors that affect the adoption of internet banking in a bid to construct ways to salvage the situation. The research focused on intellectuals who better understand technology than the general public. Data was collected using questionnaires and interviews from the population of 5000 students and academic staff at Chinhoyi University of Technology. A sample of 450 students and staff were selected from the population. The research identified various factors that impose barriers and enhance adoption of internet banking. Chief among these were compromised security of transactions and marketing exposure. It also unearthed the impact of demographic on internet banking adoption. Two hypotheses were tested, the first one which was meant to determine if there exist any relationship between age and internet banking adoption. It was concluded that there is a negative relationship between age and internet banking adoption. The second hypothesis assumed an association between internet banking and level of education. Education was deemed a prerequisite in enhancing the smooth adoption of internet banking and hence one should have a significant level of education to take up the technology[2].

Ankit Kesharwani & Gajulapally Radhakrishna (2013) In their research paper “Drivers and Inhibitors of Internet Banking Adoption in India”. This paper research on different banks is on condition that e-banking services as this would revolutionize their profits. Since internet banking in India is still in its nascent stage, it is essential for e-banking institutions to enhance reception and usage of internet as a banking channel by their customers. This paper has reviewed the most of seminal studies in the area of diffusion of innovation and makes an attempt to do an experimental research that looked into the factors that drives and inhibits web banking usage in Republic of India. An investigative factor analysis followed by a positive factor analysis has been applied on 362 internet banking users. Findings resulted in seven factors – perceived benefit, hacking and fraud risk, performance risk, computer self-efficacy, technology intricacy, social influence, and pricing concerns. The results counsel that acceptance and usage of web banking services will become an elementary concern for future analysis, as the drivers overcoming the inhibitors over time at an influencing rate. Moreover, this study additionally compares the findings with living diffusion of innovation literature and known many extra factors which will have an effect on web banking adoption in India. [3]

Ms. Fozia (2013) The purpose of this paper is to determine the customer’s perception toward the banking services. A total of range of client taken for the study is 196. Analysis of variance technique is employed to study the significant relationship between the occupation and customer perception of e-banking services and significant relationship between the age and customer perception of e-banking services. [4]

The results of the study clearly show that totally {different|completelydifferent} completely different} cluster age bracket|cohort|people} of client and different occupation group of consumers have different perception toward the e-banking services. The results also propose that demographic factors impact significantly internet banking behavior, specifically, occupation and age. Finally, this paper suggests that an understanding about the customer’s perception regarding the e-banking services of public and private banks it will help to the banker to understand the customers need in better way.[5]

Jayshree Chavan (2013) in his research paper “Internet Banking- Benefits and challenges in an Emerging Economy”. This study presents new info technology has taken imperative place within the future enlargement of economic services, especially banking sector conversion are affected more than any other financial provider groups. Increased use of mobile services and use of web as a brand-new division channel for banking transactions and international commercialism needs a lot of concentration towards e-banking security against deceptive activities.[6]

The development and also the increasing progress that's being old within the info and Communication Technology have led to plenty of changes in most sides of life. In the banking system, it has been in the form of online banking, which is now replacing the traditional banking practice. Online banking features a ton of advantages that add price to customers' satisfaction in terms of higher quality of service offerings and at identical time alter the banks gain more competitive gain over other competitors. This paper discusses some challenges in an emerging economy. [7]

Yitbarek Takele & Zeleke Sira (2013) In their research paper titled “AnalysisOf Factors Influencing Customers' Intention To The Adoption Of E-Banking Service Channels In Bahir Dar City: An Integration of Tam, Tpb And Pr “tried to search factors that sway customers' intention to adopt e-banking service channels in Bahir Dar city. A theoretical framework was developed by integrating six variables from theory of premeditated behavior, technology reception model and previous studies. The findings discovered that attitude, subjective norm, supposed behavioral control, supposed usefulness and perceived ease of use and supposed risk were significant in affecting users' intention to use e-banking service channels. The construct perceived behavioral management emerged as a overriding\ issue followed by attitudes associated professed quality in predicting an individual's intention to adopt e-banking service channels. Finally, attitude is jointly predicted by professed behavioral control, apparent usefulness, seeming ease of use and superficial risk while perceived ease of use contributed more for the dissimilarity in attitude Rifat O. Shannak (2013) In their research paper titled “KEY ISSUES IN E-BANKING STRENGTHS AND WEAKNESSES: THE CASE OF TWO JORDANIAN BANKS “tried to scrutinize uses mixed method. Research concerning e-banking has been conducted from totally different completely different} angles on different topics by variety of researchers. The paper aims to scrutinize this standing of Jordan's e-banking trade, make out its strengths and weaknesses, and use the findings in formulating future recommendations to make a donation to knowledge in the chosen area. [8]

The choice of the topic was informed by previous studies and experiences of the researcher and his former students from different countries but currently focuses on the e-banking industry in Jordan. The methodology used to achieve the research objectives included carrying out interviews with two local banking executives, a direct opinion poll for banking customers, and the review of the extant literature. The research commenced by formulating four hypothesis that address the positive impact of e-banking for both the banks and their patrons. However, an inadequate size sample was selected due to research boundaries. The point of reference of the paper turned out to be explanatory and in the direction of being a case study within the Jordanian context. This exploratory analysis thus, focused on three main magnitude of e-banking in Jordan namely; Infrastructure readiness, behavioral influences, and the regulatory coverage. The findings indicated that whereas the infrastructure is advanced as compared to a number of the opposite regional examples, it was still below the Western standards. It additionally has been established that the Jordanian e-banking continues to be not trust worthy enough by the individual purchasers. [9]

Finally, the legal or regulatory coverage in Jordan was found to be not fully satisfactory yet, although not very unusual from what exists in some of the most sophisticated country examples that it was benchmarked with. Some vital recommendations to reinforce the e-banking trade square measure given, such as; focusing a lot of on the mobile functionalities and services for being a lot of advanced than net services in Jordan, enhancing the broader e-commerce regulations that are weakening the more advanced local e-banking regulations, and launching local awareness and familiarization campaigns which could be undertaken by Jordanian banks. [10]

Basweti Ogachi Kevin, Masese Chuma Benard & Dr. Martin Onsiro Ronald (2013) In their research titled on “Impact and Challenges of Information Communication Technology Adoption in the Tanzanian Banking Sector” The banking sector across the globe is embracing ICT technologies and victimization as a part of business strategy for enlargement, revenue increase, extension of customer network and creating competitive advantage among

banking institutions .This paper is an effort to investigate the impacts and challenges of ICT adoption within the Tanzanian banks. The population is forty-eight respondents, four managers were selected from twelve banks and out of the 48 questionnaires distributed, 42 were collected i.e. 87.5% response, purposive sampling was used and also the information collected was analyzed using SPSS, the researcher employed use of mean and standard deviation. The study found out that there is a need for bankers to educate public in the use of online banking products, invest more into ICT infrastructure and the government to reduce tax of ICT gadgets. [11]

This study recommends that individual technologies need to be investigated, impact of adopting other individual technologies, profitability and performance issues should also be investigated to open up and clear the way for policy and business decisions. Neeli Prameela, Dr. B. Abdul Azeem & K.V. Geetha Devi (2012) This study is a challenge to Owing to the high costs occupied in increasing the current client base, one of the main goals of banks and other monetary services providers, which operate through the internet, should be to develop customer allegiance in order to improve the results. To achieve this aim, these companies face most imperative challenge in providing and maintaining service quality. Service quality is Associate in Nursing input of client trust that becomes satisfaction Associate in Nursing cause loyalty as an output. But the analysis within the development of e-loyalty is scarce and partial. This paper attempts to accumulate invented story in order to understand the overall structure of the formation of e-loyalty. The literature reviewed provides underlying patterns of relationships between e-banking loyalty and its influencing factors. Such understanding has relevancy for academicians and researchers for furthering the add this field. The insights into the previous studies, considered for this paper, are discussed and suggestions for future research are provided. [12]

III. PROPOSED SYSTEM

Design is that the beginning into the event part for any designed product or system. Design is a creative process. A good style is that the key to effective system. The term “design” is outlined as “the method of applying varied techniques and principles for the aim of process a method or a system in sufficient detail to allow its physical realization”. It may be outlined as a method of applying varied techniques and principles for the aim of process a tool, a method or a system in sufficient detail to permit its physical realization. Software style sits at the technical kernel of the software system engineering method and is applied notwithstanding the event paradigm that's used. The system style develops the field detail needed to create a system or product. As within the case of any systematic approach, this software system too has undergone the simplest potential style part fine calibration all potency, performance and accuracy levels. The design part could be a transition from a user minded document to a document to the programmers or information personnel.

System design goes through two phases of development:

- Logical Design and
- Physical Design.

*Fig.1. List of operations performed**Fig.2. Check for details of account*

IV. RESULTS AND DISCUSSION

The projected system is very processed within which the information associated with user accounts are going to be secured high with high accuracy that even reduced the machine injury and human created errors and this existing system is very economical to supply best services to the shoppers likewise as bank as a result of it's user friendly access that customers less time once compare with a normal banking system. When the information is entered it'll check for its validity. Appropriate messages are provided as once required in order that the user won't be in an exceedingly maize of instant. The data entry screen is style such the way that every one the information manipulates are often performed, it also provide record viewing facilities. Our Project developing as per the below figures. In the below fig (a) this project is use for online banking system, the user can register first and then login. When user login with success they'll perform the operation like cash withdraw, money transfer, deposit, aadhar link with own account, transfer account in one location to another location etc. Admin has all authority to handle all the user account and transactions in an exceedingly sequence to avoid unauthorized user. Costumer will update his information like address, contact number etc. as well as they link Aadhar variety with own account variety exploitation on-line banking industry. User will transfer cash, deposit money, withdraw and check account balance through online banking system. In Bank management system we have a tendency to use n-tier design that is useful to handle totally different tasks in fluently and successive order. We use following architecture for the project are:

[1] MVC architecture for Presentation layer
 [2]SOA architecture for Service layer
 [3]Design Pattern for data access layer
 [4]Entity framework for information access layer Here we have a tendency to add order of bottom-up approach.
 The flow of operating of the project as shown in below diagram:

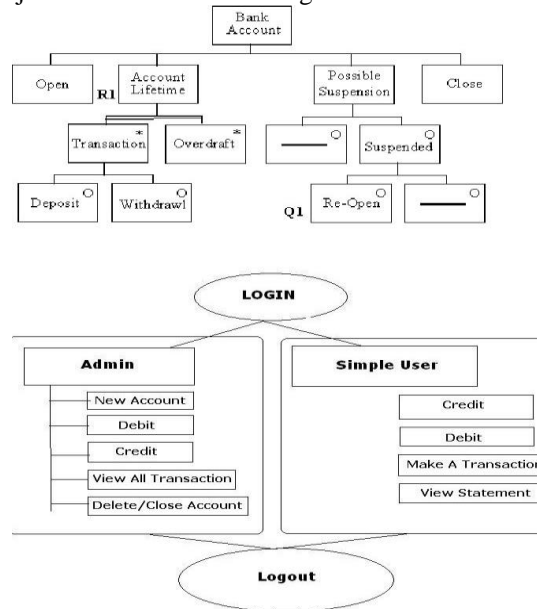


Figure.3.DataFlowchart

V. CONCLUSION

This project is developed to nurture the wants of a user during a banking sector by embedding all the tasks of transactions happening during a bank. Future version of this project can still be a lot of increased than the present 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 regarding however 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 bank account may also be restricted 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 have a tendency to came to understand that most numbers of web checking account holders square measure youth and business man. Online banking is associate innovative tool that's quick turning into a necessity. It is a eminent strategic weapon for banks to stay profitable during a volatile and competitive marketplace of nowadays. 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 will directly build and access their accounts.

Thus the Bank Management System it's developed and dead with success

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