

**A Thesis/Project/Dissertation Report**  
on  
**ONLINE BANK MANAGEMENT SYSTEM**

*Submitted in partial fulfillment of the  
requirement for the award of the degree of*

**Master of Computer Applications**



(Established under Galgotias University Uttar Pradesh Act No. 14 of 2011)

**Under The Supervision of  
Mr. AMIT KUMAR**

**Submitted By**

**SUDARSHAN KUMAR (19SCSE1010050)  
SUDHANSHU MISHRA (19SCSE1010549)**

**SCHOOL OF COMPUTING SCIENCE AND ENGINEERING  
DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING  
GALGOTIAS UNIVERSITY, GREATER NOIDA  
INDIA**

**8<sup>th</sup> DECEMBER, 2021**



**SCHOOL OF COMPUTING SCIENCE AND  
ENGINEERING  
GALGOTIAS UNIVERSITY, GREATER NOIDA**

**CANDIDATE'S DECLARATION**

I/We hereby certify that the work which is being presented in the thesis/project/dissertation, entitled **“ONLINE BANK MANAGEMENT SYSTEM”** in partial fulfillment of the requirements for the award of the B.TECH submitted in the School of Computing Science and Engineering of Galgotias University, Greater Noida, is an original work carried out during the period of OCTOBER, 2021 to NOVEMBER 2021, under the supervision of Mr. Amit Kumar, Department of Computer Science and Engineering/Computer Application and Information and Science, of School of Computing Science and Engineering , Galgotias University, Greater Noida

The matter presented in the thesis/project/dissertation has not been submitted by me/us for the award of any other degree of this or any other places.

SUDARSHAN KUMAR (19SCSE1010050)

SUDHANSHU MISHRA(19SCSE1010549)

This is to certify that the above statement made by the candidates is correct to the best of my knowledge.

MR. AMIT KUMAR

**CERTIFICATE**

The Final Thesis/Project/Dissertation Viva-Vice examination of SUDARSHAN KUMAR:19SCSE1010050 and SUDHANSHU MISHRA:19SCSE1010549 has been held on \_\_\_\_\_ and his/her work is recommended for the award of B.TECH

**Signature of Examiner(s)**

**Signature of Supervisor(s)**

**Signature of Project Coordinator**

**Signature of Dean**

Date: November, 2021

Place: Greater Noida

## **Acknowledgement**

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

I am highly indebted to Mr. Amit Kumar for their guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project.

I would like to express my gratitude towards my parents & member of Galgotias University for their kind co-operation and encouragement which help me in completion of this project.

I would like to express my special gratitude and thanks to industry persons for giving me such attention and time.

My thanks and appreciations also go to my colleague in developing the project and people who have willingly helped me out with their abilities.

## **Abstract**

The main aim is to create an online banking platform that is accessible from any location, so customers need not go to the bank branches for routine banking operations like money withdrawal, money transfer, balance inquiry, etc. The Bank Account Management System is an application for maintaining a person's account in a bank. In this project I tried to show the working of a banking account system and cover the basic functionality of a Bank Account Management System. To develop a project for solving financial applications of a customer in banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking tasks. Also to enable the user's workspace to have additional functionalities which are not provided under a conventional banking project.

The project analyzes the system requirements and then comes up with the requirements specifications. It studies other related systems and then come up with system specifications. The system is then designed in accordance with specifications to satisfy the requirements. The system design is then implemented with MYSQL, PHP and HTML. The system is designed as an interactive and content management system. The content management system deals with data entry, validation confirm and updating whiles the interactive system deals with system interaction with the administration and users.

The Bank Account Management System undertaken as a project is based on relevant technologies. The main aim of this project is to develop software for Bank Account Management System. This project has been developed to carry out the processes easily and quickly, which is not possible with the manuals systems, which are overcome by this software.

Thus, above features of this project will save transaction time and therefore increase the efficiency of the system.

## Contents

<b>Title</b>	<b>Page No.</b>
<b>Candidates Declaration</b>	<b>I</b>
<b>Acknowledgement</b>	<b>II</b>
<b>Abstract</b>	<b>III</b>
<b>Contents</b>	<b>IV</b>
<b>List of Figures</b>	<b>V</b>
<b>Acronyms</b>	<b>VI</b>
<b>Chapter 1 Introduction</b>	<b>8</b>
1.1 Introduction	9
1.2 Formulation of Problem	9
1.2.1 Tool and Technology Used	9
<b>Chapter 2 Literature Survey/Project Design</b>	<b>10</b>
<b>Chapter 3 Functionality/Working of Project</b>	<b>11</b>
<b>Chapter 4 Results and Discussion</b>	<b>19</b>
<b>Chapter 5 Conclusion and Future Scope</b>	<b>25</b>
5.1 Conclusion	25
5.2 Future Scope	25
<b>Reference</b>	<b>26</b>

## List of Figures

<b>S.No.</b>	<b>Title</b>	<b>Page No.</b>
<b>1</b>	<b>Data Flow Diagram</b>	<b>17</b>
	<b>Er Diagram</b>	<b>19</b>
	<b>Use Case Diagram</b>	<b>19</b>

### **Acronyms**

B.Tech.	Bachelor of Technology
M.Tech.	Master of Technology
BCA	Bachelor of Computer Applications
MCA	Master of Computer Applications
B.Sc. (CS)	Bachelor of Science in Computer Science
M.Sc. (CS)	Master of Science in Computer Science
SCSE	School of Computing Science and Engineering

## **CHAPTER-1 Introduction**

### **1.1 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. Now a day's, managing a bank is tedious job up to certain limit. So software that reduces the work is essential. Also today's world is a genuine computer world and is getting faster and faster day-by-day. 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.



## **1.2 Formulation of Problem**

The Traditional way of maintaining details of a user in a bank was to enter the details and record them. Every time the user needs to perform some transactions he has to go to bank and perform the necessary actions, which may not be so feasible all the time. It may be a hardhitting task for the users and the bankers too. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain. Here, we provide automation for banking system through Internet. Online Banking System project captures activities performed by different roles in real life banking which provides enhanced techniques for maintaining the required information up-to-date, which results in efficiency. The project gives real life understanding of Online Banking System and activities performed by various roles in the supply chain.

### **1.2.1 Tool and Technology Used**

#### **1. Hardware Requirements**

- Processor : Intel Pentium III or later
- Main Memory(RAM) : 256 MB
- Cache Memory : 512 KB
- Monitor : 14 inch Color Monitor
- Keyboard : 108 Keys
- Mouse : Optical Mouse
- Hard Disk : 160 GB

#### **2. Software Requirements**

- Front End/Language : PHP
- Back End/Database : MYSQL
- Additional Tools : XAPM Server
- Operating System : Windows 7, 8, 9, 10, XP

## **CHAPTER-2 Literature Survey/Project Design**

E-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. E-banking service is basically a self-service by customers, so for banks, it requires less resources and lower transaction and production costs. 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.

During the survey we compiled a list of advantages of such bank management system which are mentioned below:

- ▶ Easy access to find out the details.
- ▶ Safe and secure of data or information and files.
- ▶ Lowering the task weigh
- ▶ Increasing efficiency
- ▶ Better control
- ▶ Real time reports

### **Modules:**

The online bank management system consists of the following modules.

1. Create New Account
2. Login
3. Virtual Account
4. Bank Accounts
5. Fund Transfer
6. Beneficiary
7. Transaction
8. Administrative Control

**Create New Account:**

A customer who having the account in the world can create a virtual account through this module. This module receives the customer profile details and the bank account details with the proof of the ownership of the bank account.

**Login:**

Virtual account holders can login in to the system using this module. Thus this is the secured login page for the customers in the website.

**Virtual Account:**

After the approval of new virtual account creation, the customer assigned a unique virtual account number to make the online money transactions. This module views the details of the logged customer's virtual account.

**Bank Accounts:**

A customer may have more than one bank account in various banks, in this case, the customer prompted to decide which bank account should reflect in the account debit or amount credit. For these operations customers can add their owned bank accounts here and it will be approved by the administrations of the system.

**Fund Transfer:**

This is the module to make fund transfer to the virtual bank account holders or the usual bank account holders from the customer's specified bank account.

**Beneficiary:**

Beneficiary is a person who receives money. Here the customer can add the beneficiaries to make fund transfer in the future.

**Transactions:**

This module displays the transactions made by the customer in the particular date with the transaction details.

**Administrative Control:**

This module contains the administrative functions such as view all virtual account, transactions, approve bank accounts, approve virtual accounts etc.

services. He maintains the patient's database associated with a small area. He can see/adjust appointments, perform day open and close activities. He gets commission for acting as a communication link and helping the patients to get these online medical services. He can also interact with the admin, doctors and others through chats, mails and discussion forums.

**Goals And Objective:**

> motto is to develop a software program for managing the entire bank process related to Administration accounts customer accounts and to keep each every track about their property and their various transaction processes efficiently.

> Hereby, our main objective is the customer's satisfaction considering today's faster in the world.

> Client doesn't need to go to the bank to do small operation.

> Help client transferring money to/or another bank or country.

> It helps the customer to be satisfied and comfortable in his choices, this protection contains customer's account, money and his privacy.

## CHAPTER-3 System Design

Design is the first step into the development phase for any engineered product or system. Design is a creative process. A good design is the key to effective system. The term “design” is defined as “the process of applying various techniques and principles for the purpose of defining a process or a system in sufficient detail to permit its physical realization”. It may be defined as a process of applying various techniques and principles for the purpose of defining a device, a process or a system in sufficient detail to permit its physical realization. Software design sits at the technical kernel of the software engineering process and is applied regardless of the development paradigm that is used. The system design develops the architectural detail required to build a system or product. As in the case of any systematic approach, this software too has undergone the best possible design phase fine tuning all efficiency, performance and accuracy levels. The design phase is a transition from a user oriented document to a document to the programmers or database personnel.

### **System design goes through two phases of development:**

- ✓ Logical Design and
- ✓ Physical Design.



### **Logical Design**

The logical flow of a system and define the boundaries of a system. It includes the following steps:

- ✓ Reviews the current physical system – its data flows, file content, volumes, frequencies etc.
- ✓ Prepares output specifications – that is, determines the format, content and frequency of reports.
- ✓ Prepares input specifications – format, content and most of the input functions.
- ✓

## Physical Design

Physical system produces the working systems by define the design specifications that tell the programmers exactly what the candidate system must do. It includes the following steps.

- ✓ Design the physical system.
- ✓ Specify input and output media.
- ✓ Design the database and specify backup procedures.
- ✓ Design physical information flow through the system and a physical design Walkthrough.
- ✓ Plan system implementation.
- ✓ Prepare a conversion schedule and target date.
- ✓ Determine training procedures, courses and timetable.

## **ADVANTAGES:**

Many of us lead busy lives. Some of us are up before the crack of dawn, getting ourselves prepared so we can in turn get our families ready for the day. We rush to work, rush to get the kids to school, and at the end of the day we rush home only to brace ourselves for the next day. After a hectic day, the last thing you want to do is spend time waiting in line at the bank, or even the post office. That's where Online Banking comes in. Many of the benefits of doing our banking online are obvious:

- You don't have to wait in line.
- You don't have to plan your day around the bank's hours.
- You can look at your balance whenever you want, not just when you get a statement.

### **Most available benefits**

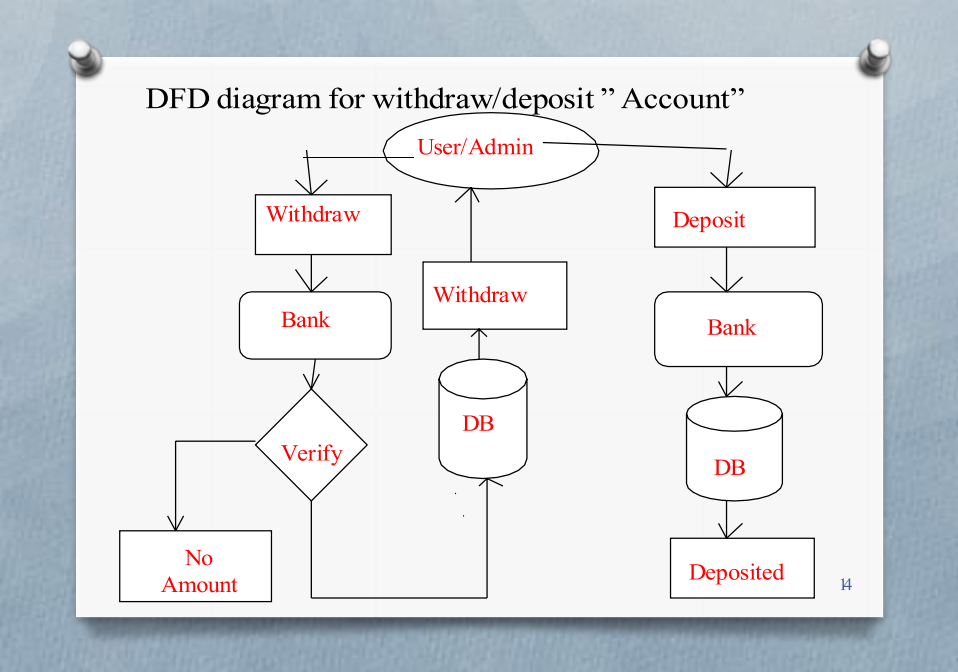
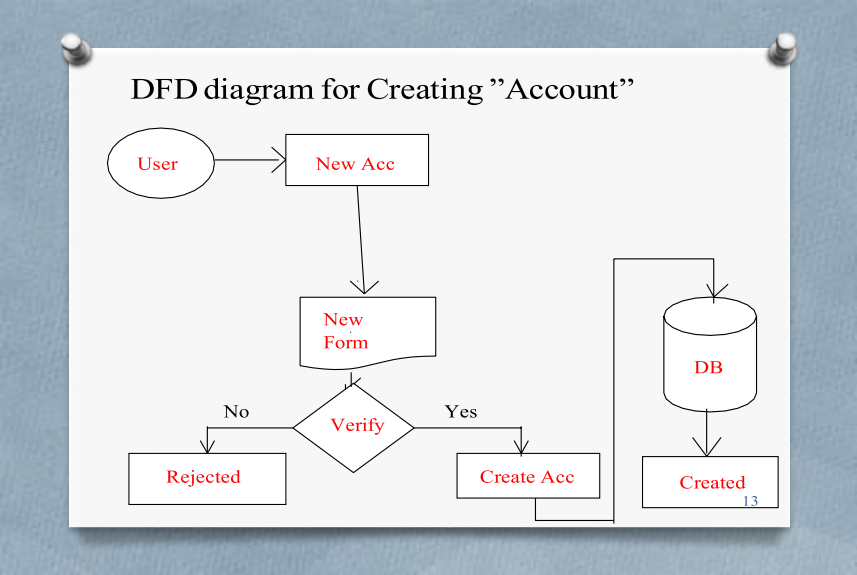
1. Online banking with key bank is fast, secure, convenient and free.
2. Quick, simple, authenticated access to accounts via the web application.
3. Simply scalable to grow with changing system requirements.
4. Global enterprise wide access to information.
5. Improved data security, restricting unauthorized access.
6. Minimize Storage Space.

## **Features Of Online Bank Management System:-**

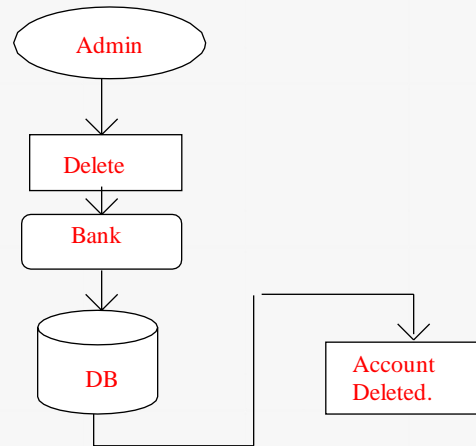
- User registration for online banking if not register.
- Adding Beneficiary account by customer.
- Transferring amount to the local customer account number.
- Admin must approve the user account activation before it can be used and transferring funds, view statement history.
- Customer gets to know his last login date and time each time he logs in.
- Customer can check all transactions made with their account.
- Customer can check their account statement within a date range.
- Customer can request for ATM and Cheque Book.
- Admin can add/edit/delete customer account's
- All two of them (customer & admin) can change their password.
- Admin Login pages are hidden from customer for security purpose.
- Passwords are stored as encrypted hashes with an additional random salt for added security.



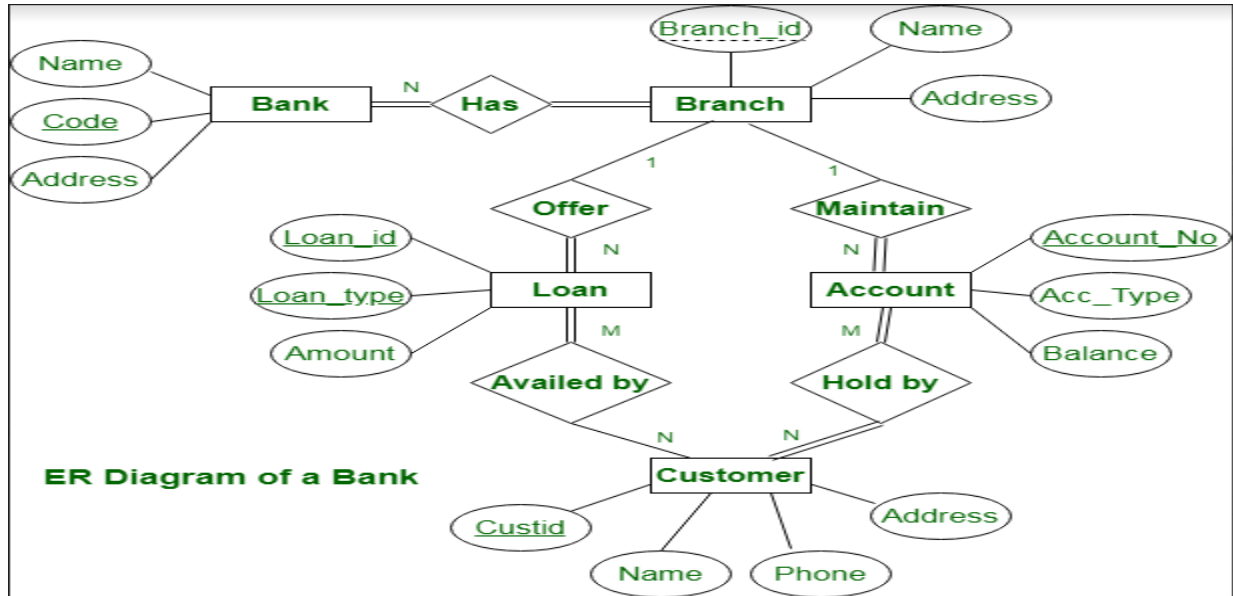
**Data Flow Diagrams:-**



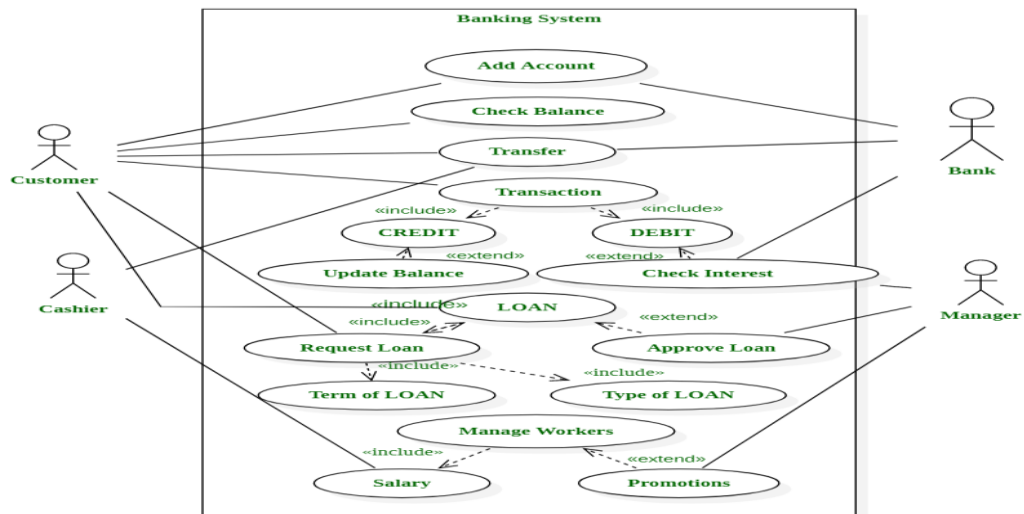
## DFD diagram for deleting an "A/C"



## ER DIAGRAMS

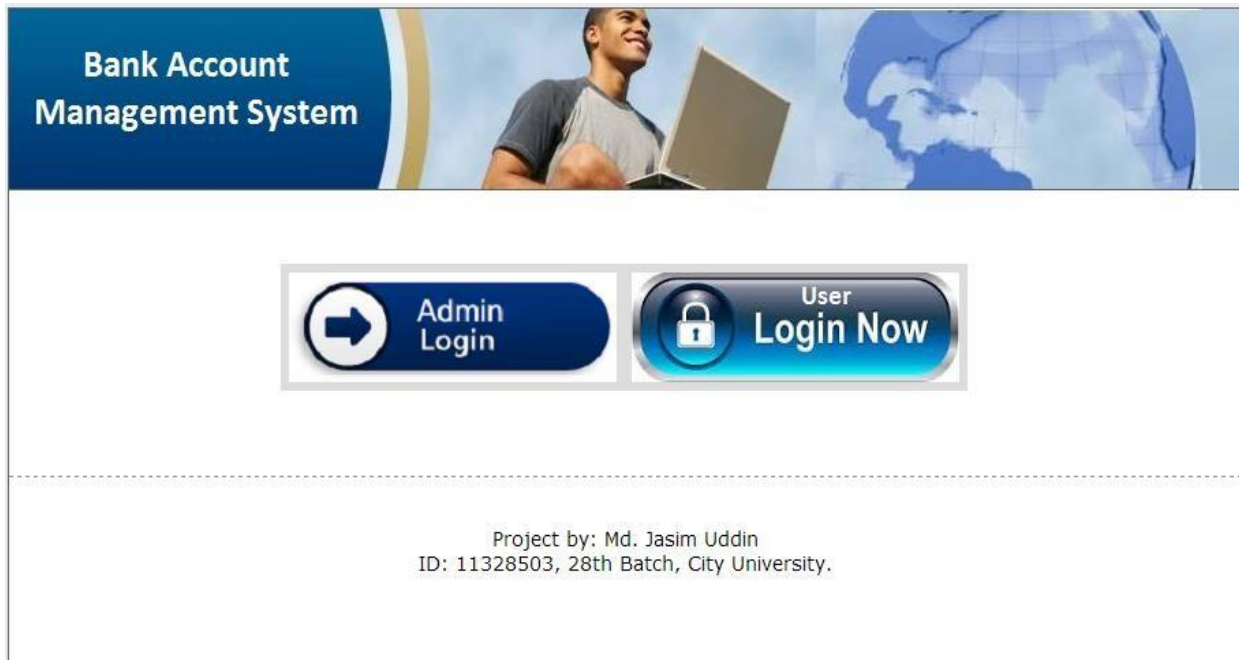


## USE CASE DIAGRAM



## Chapter-4 Results and Discussion

### 4.1 Sample Snapshots of Project



### 4.2 Admin Login Section



## 4.3 Admin Home page

### Bank Account Management System

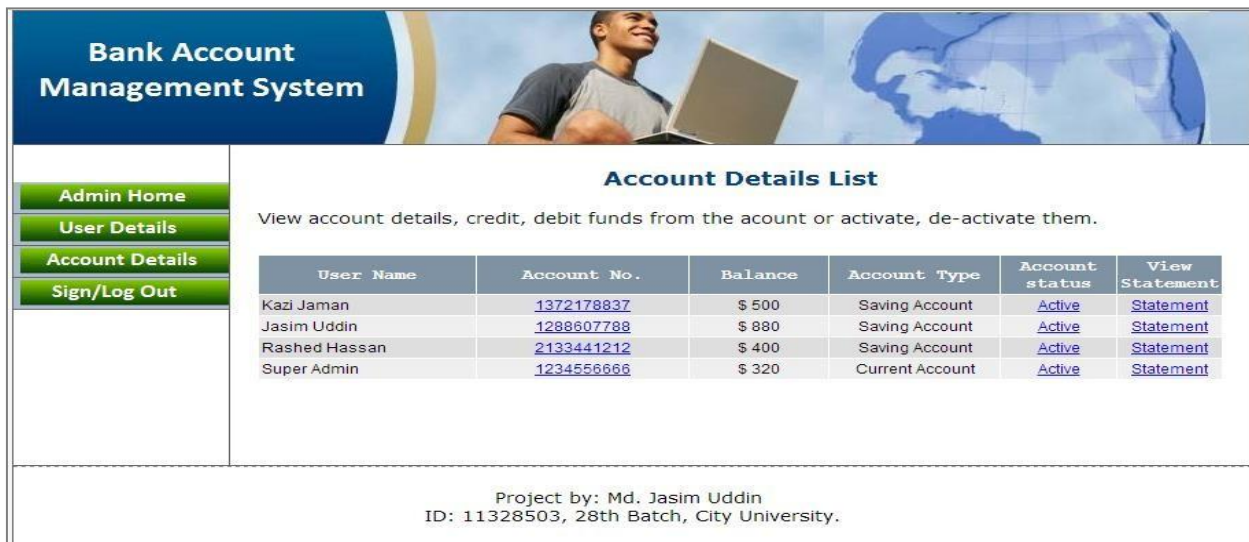


The screenshot shows the Admin Main Page of the Bank Account Management System. It features a navigation menu on the left with options: Admin Home, User Details, Account Details, and Sign/Log Out. The main content area is titled "Admin Main Page" and includes a sub-header "Choose a menu from the left navigation to get started". Below this are two main sections: "Account Information" and "Users Details". The "Account Information" section includes a checkmark icon and text: "Get the account details of any customer, credit, debit funds from it or activate, de-activate fund transfers." The "Users Details" section includes a group of three colored circles icon and text: "View all of your customer details, Activate or Inactive them for login to the system, or delete them." At the bottom, it states "Project by: Md. Jasim Uddin ID: 11328503, 28th Batch, City University."

4.3

## 4.4 Accounts Information

### Bank Account Management System



The screenshot shows the Account Details List page of the Bank Account Management System. It features a navigation menu on the left with options: Admin Home, User Details, Account Details, and Sign/Log Out. The main content area is titled "Account Details List" and includes a sub-header "View account details, credit, debit funds from the account or activate, de-activate them." Below this is a table with the following data:

User Name	Account No.	Balance	Account Type	Account status	View Statement
Kazi Jaman	1372178837	\$ 500	Saving Account	Active	<a href="#">Statement</a>
Jasim Uddin	1288607788	\$ 880	Saving Account	Active	<a href="#">Statement</a>
Rashed Hassan	2133441212	\$ 400	Saving Account	Active	<a href="#">Statement</a>
Super Admin	1234556666	\$ 320	Current Account	Active	<a href="#">Statement</a>

At the bottom, it states "Project by: Md. Jasim Uddin ID: 11328503, 28th Batch, City University."

## 4.5 BAMS User Profile

### Bank Account Management System



- Admin Home
- User Details**
- Account Details
- Sign/Log Out

#### User Details

Account Holder Name:	Name: JASIM UDDIN Email: <a href="mailto:jasimcse2011@gmail.com">jasimcse2011@gmail.com</a> [ <a href="#">EDIT eMAIL</a> ]	
Mobile Number:	Phone: (191) 989-8614	
Full Address:	Mirpur, Dhaka, City: Dhaka, Zip:1230, Dhaka, Country: Bangladesh	
Account Number:	1288607788 (Saving Account)	
Current Balance:	Balance: \$ 880	
Transaction History:	<a href="#">View Transaction History</a>	
Transaction Type:	<input type="text" value="-select transaction type-"/>	
Amount (Cr/Dr):	<input type="text"/>	
Date of Transfer:	<input type="text"/> (Rule: mm/dd/yyyy)	
Transfer Description:	<input type="text"/>	

## 4.6 Modify User Mail

## 4.7 User Login Section



**Bank Account Management System**

**Login Step 1: Log in to Access your Account**

Enter Your Account Login Details to proceed

**:: Customer Login ::**

Account Number :

Enter Password :

**New User? Please**



**Bank Account Management System**

- Admin Home**
- User Details**
- Account Details**
- Sign/Log Out**

**Change Email Address**

User Name :

Old Email ID :

New Email ID :

## 4.8 Provide Pin

**Bank Account Management System**

**Login Step 2: Log in to Access your Account**

Enter Your Account PIN to proceed

:: Customer Login ::

PIN Number :

Account Pin is required.

---

Project by: Md. Jasim Uddin  
ID: 11328503, 28th Batch, City University.



## **Chapter-5 Conclusion and Future Scope**

### **5.1 Conclusion**

Bank management system is a virtualization of transactions in banking system. The banking system are used manual working but when we used online banking system it is totally virtualization process which avoid manual process and converts it in automatic process. Bank management system is saving the time with accuracy than bank manual system. 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.

### **5.2 Future Scope**

The "Banking Online System is a big and ambitious project. I am thankful for being provided this great opportunity to work on it. As already mentioned, this project has gone through extensive research work. On the basis of the research work, we have successfully designed and implemented banking online System.

And you're not wrong either. The most valuable future looks are following below:

>More branches of the bank, maybe it will be international, that means more ATM machines outside.

> Customer issues development based on their needs, so the help desk will be aware of their needs and easy to use

## Reference

1. JavaScript form validation: Validate Password, Validate Email, Validate Phone Number, [http://webcheatsheet.com/javascript/form\\_validation.php](http://webcheatsheet.com/javascript/form_validation.php), (May 10, 2015)
2. Article: Online banking, Website: [https://en.wikipedia.org/wiki/Online\\_banking](https://en.wikipedia.org/wiki/Online_banking) June 29, 2015, 12.30 am.
3. Online Bank Account Management System Website: <http://www.slideshare.net> (Collect some info for report documents, 2014- 2015)
4. Learning MYSQL, JavaScript, jQuery, PHP, HTML, CSS3, Website: <http://www.w3schools.com>, 2014-2015
5. PHP and MySQL video tutorials, Oct 2014-2015 Website: <http://www.freebanglatutorial.com>, <http://www.youtube.com>
6. Online Bank Account Management System Website: <http://www.slideshare.net> (Collect some info for report documents, 2014- 2015).