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AUTOMATED E-CHALLAN FILLING PROCESS USING QR CODE IN BANKING SECTOR

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Abstract— E-challan is an electronic format of challan. An e-challan can also be defined as a specific format used for Depositing, Withdrawing and DD payment at a bank. Banking payment technology that uses E-challan using QR code to identify the user and authorized persons account from a bank account. It based on QR Scanning is the most common code accessing method. In this system we uses a secure factor authentication, in which the QR code scan takes the place of the user at the time it automatically generated the account holder's number and name of the person. And it shows three main functional processes such as Deposit, Withdraw and DD.

Index Terms—QR code, E-Challan, Banking section, security, banking function.

I. INTRODUCTION

E-challan is an electronic format of challan. An e-challan can also be defined as a specific format used for depositing or remitting the contribution or statutory payment at a bank or treasury. QR Code payment technology that uses E-challan to identify the user and authorized persons' account from a bank account. It based on QR scanning, is the most common secure accessing method. In this system we uses a secure factor authentication, in which the QR scan takes the place of the user at the time it automatically generated the account holder's number and name of the person. And it shows three main functional processes such as Deposit, Withdraw and DD. The desired to use the state-of-the-art technology to facilitate online payments for the required community through e-Challan. A person needs to have an online bank account with the identified banks by the government to make the online payment. e-Challan is the customized challan format where in payments can be accepted through internet and accounted by bank to treasuries for all departments.

II. LITERATURE SURVEY

Consumer loyalty with electronic saving money (e-keeping money)

Hani A. Al Haliq & Ahmad A. Al Muhirat(2016) This research aims to examine the extent of consumer loyalty with electronic saving money (e-keeping money) benefits in the Saudi keeping money area and to address issues with nature of administrations by concentrating on the accompanying: (i) simplicity of utilize; (ii) data security and unwavering quality and its part in affecting client reception of electronic administrations; (iii) the instruments of checking and control over these administrations. The examination utilized scientific and enlightening approach, gathering essential information through an overview. It inspected different parts of electronic administrations gave by banks in Saudi Arabia to reveal more insight into these administrations and client desires, while additionally considering present day thinks about in this field as optional information. The outcomes demonstrate that Saudi banks have prevailing with regards to accomplishing noteworthy consumer loyalty by enhancing their electronic administrations,

encouraging electronic exchanges, enhancing handling execution and improving the particulars of electronic administrations. Also, they have accomplished successful correspondence with their clients and in addition the speed of applications. Notwithstanding, there is a nonattendance of mindfulness and direction for clients about the e-managing an account framework. The consequences of this examination prompt to a few proposals for enhancing the electronic administrations gave by banks in Saudi Arabia to upgrade consumer loyalty.

Customer satisfaction is basic for the ceaseless survival of any association around the globe.

Areeba Toor, Mudassir Hunain, Talha Hussain, Shoaib Ali & Adnan Shahid (2016) Customer satisfaction is basic for the ceaseless survival of any association around the globe. This examination work means to explore the effect of E-keeping money factors on consumer loyalty in Pakistan. Five administration quality measurements; dependability, responsiveness, affirmation, physical assets and sympathy, got from the SERVQUAL demonstrate with support of writing survey have been chosen as forecasters of consumer loyalty in E-keeping money. Examine outline of the review is quantitative. Information has been accumulated through effectively tried survey from 264 E-saving money clients as respondents, from various urban communities of Pakistan. Consequences of the review have uncovered that there is pivotal relationship between administration quality measurements and consumer loyalty in E-saving money in Pakistan, with more weightage of unwavering quality, responsiveness and affirmation among the five measurements. Through this review we can presume that administration quality in Emanaging an account prompts to fulfilled clients and consequently banks can increase aggressive advantage by offering better-quality administrations to their clients in today's emulous world.

Influencing a bank's choice to embrace Internet banking

Alam, Soni and Dangarwala (2010) The creators endeavored to find the components influencing a bank's choice to embrace Internet banking in Vadodara - Gujarat. Especially, it analyzed the relationship between the bank's reception choice and market attributes. The information for this review comprise the board information of 25 banks in Vadodara, Gujarat covering the money related years 2000-2001 to 2008-2009. They presumed that the rate at which advancements are embraced by firms constitutes an essential part of the procedure of innovative change. Examination of firm-particular and market-particular qualities, which impact choice to embrace advancements, has for quite some time been perceived as a critical zone of study. A comprehension of the components influencing this decision is basic both for financial experts concentrate the determinants of development and for the makers and creators of such advancements.

E-managing an account or web keeping money benefits

Khan (2008) concentrated the exploration paper to concentrate the e-managing an account or web keeping money benefits in India. The utilization of web keeping money among clients is because of the changing way of life of individuals. The bank which moves quickly and tries to catch the principal mover preferred standpoint can prevail in this division. Association amongst banks and its clients is diminishing because of the expansion of clients receiving web managing an account. The huge advances in innovation and the forceful infusion of data innovation had acquired an outlook change in banking operations. For the banks, innovation has risen as a key asset for accomplishing higher proficiency, control of operations, efficiency and productivity.

Division of trade and business administration

Singh and Malhotra (2004). This article is identified with internet banking in which writers from division of trade and business administration at Guru Nanak Dev University, Amritsar concentrated upon the vast advances in innovation and the forceful mixture of data innovation had acquired an outlook change in banking operations. The huge advances in innovation and the forceful infusion of data innovation had gotten an outlook change in banking operations. For the banks, innovation has risen as a key asset for accomplishing higher effectiveness, control of operations, efficiency and gain. Internet banking that altered the industry worldwide has ended up being the core issue of different reviews everywhere throughout the world. However there has always been a writing gap on the issue in India. The reason for this paper is to fill noteworthy holes in learning about the internet banking scene in India.

III. SYSTEM IMPLEMENTATION

Existing System

In our existing system, we handled all these three slips manually. For Deposit/withdraw any cash from bank, we use to fill the particular form and also enter the denominations. Even we ask help from some person to complete the task and it takes much time to stand in the queue. For DD slip also we have to enter in the favour of person/Institution.

Disadvantage

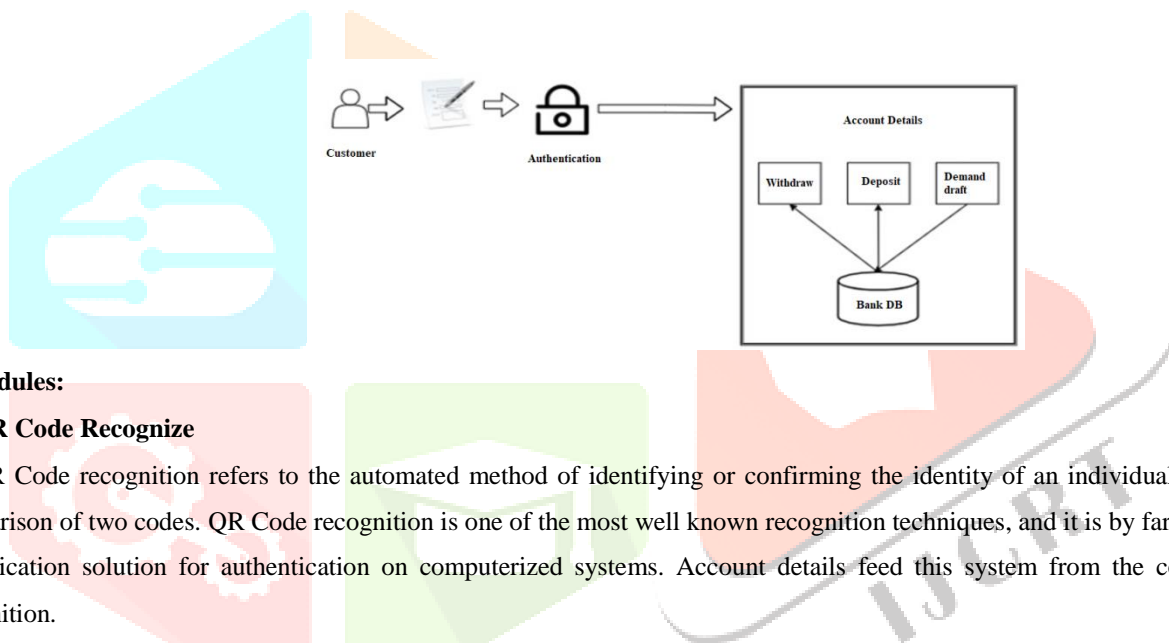
1. Waste of time, and paper work.
2. Unknown person depending someone known person.

Proposed System

By using this system once the account holder scans his/her finger it automatically generated all their account details and also enter the amount and get enquiry slip. Based on the generated slip you can withdraw/deposit an amount in a bank, it overcomes all these difficulties to maintain the process so easy as well as quick.

Advantage

1. Overcomes all these difficulties to maintain the process so easy as well as quick.
2. Easy to filling and minimize the time requirement.



Modules:

QR Code Recognize

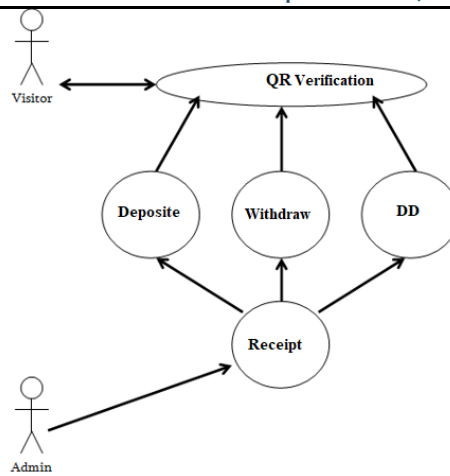
QR Code recognition refers to the automated method of identifying or confirming the identity of an individual based on the comparison of two codes. QR Code recognition is one of the most well known recognition techniques, and it is by far the most used identification solution for authentication on computerized systems. Account details feed this system from the concern person recognition.

Payment mode Module

Select the mode from customer preference such as withdraw the amount from the account, deposit the amount to his/her account, and take the demand draft to favour account.

Receipt Generation Module

Receipts module ensures that you're billing requirements are fulfilled with the latest and the best in technology available out there. Ease of use is one of the prime characteristics of all of our modules including the Billing and Receipts.



IV. CONCLUSION

Thus the proposed process by using this system once the account holder scans his/her QR code it automatically generated all their account details and also enter the amount and get enquiry slip. Based on the generated slip you can withdraw/deposit an amount in a bank, it overcomes all these difficulties to maintain the process so easy as well as quick.

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