

# MICRO CREDIT BANKING ON PHONE

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**Abstract:** We provide an application to open/close accounts, to enter the loan given to a customer and the period of the loans and enter repayment made by the customer, give reports of the loans of multiple banks using oracle database with a single user interface module. The credit worthiness of the customer should be updated as 'defaulter'. It should give reports of the loans given with details of the customer name, loan amount, and outstanding amount. We can receive all the notifications through messages.

**Keywords:** single interface, defaulter, obligation, multi banking, backend, multiple accounts, micro credit.

## 1. Introduction

The future banking solution for the users who is having multiple bank accounts in multiple banks is "Multi Banking System Interface" which is developed to interface and incorporates all existing banks accounts and fulfils the business requirements for both retail and corporate.

It's a standard application programming interface which acts as mediator between the clients and all the banks. With this interface customer can maintain accounts with different banks but can log on to single interface multi banking system and execute various transactions. The strong database backend handles all the obligation required and ensures smooth transactions.

This application provides facility in such a way to make customers of various banks accounts and its accessibility to perform transactions smoothly. It is not necessary to access various applications or different bank sites of respective banks. The administrative capabilities provide to add a new bank and update existing details of the bank under the control of administrator who can either accept or reject the request of a customer by using this application.

The Application Admin makes access this site to see the all Customer transactions, account Transfer status, etc. The admin is responsible for closing or accepting transaction of the customer and handles all the queries related to the issues of customer.

The Customers should make request for multiple transfer account access to the Administrator. He/she can view the Account related information. This interface allows the user to execute transactions between various banks where his accounts are existing by providing authentication detail and also Customer can get reports regarding bank transactions for desired period.

Every user can have more than one bank accounts and each bank provides different username and passwords. To operate his/her account he/she wants to remember all the user name and password of each bank. This Multi Banking Interface is aimed to enhance the current services of the bank to meet the requirements for future-banking world for the users who is having accounts in multiple banks, by using Admin.

Now a day's smart way of doing the work is very familiar among every business oriented enterprise applications. In this paper we propose an enhanced smart multi-banking integrated using service oriented composition this interface any user who is having accounts in various banks can directly login to Multiple Banks and make any kind of transactions. By using this interface client can also able to see all various bank account summaries in the single page.

This application can provides every customer can with minimum 10 transactions details from different banks where the customer having accounts. This is an single interface application where customer can execute all transactions with various banks. Main Theme of the project is, here one of the banks acts as a primary and remaining are secondary one to provide dynamic composition of interface service to handle problem by executing transaction amount when customer needs some amount, if account balance is lesser than the requested amount. To handle less balance related issues. Consider 'n' number of banks is going to participate in multi-banking interface.

Consider the scenario that the user requires the amount of Rs.10000/- but no banks have full-required amount. Now the customer can check whether 60% of required amount is available in any of the banks. If so, it takes the amount from the corresponding bank otherwise it checks for 50% of required amount and so on for particular limit. Similarly, the remaining amount is taken from other banks in such criteria.

Now the integrated system transfers the amount which is taken from the secondary banks to primary bank account. Finally from the primary bank account the user can withdraw the required amount. If the client needs to add one more bank he/she can add the bank details and make our system to composite with the existing bank services dynamically.

The 'Micro credit banking on mobile' interface is targeted to the future banking solution for the users who have multiple bank accounts in different banks. This interface integrates all existing banks and provides business solutions for both retail corporate,

and System Involves

- This interface incorporates all existing banks accounts and fulfils the business requirements for both retail and corporate.
- This Application interfaces as communication channel between clients and the banks where the customer having his accounts.

- Multiple account holders having accounts at various banks can login and execute their tasks using necessary credentials
- Users who have accounts in various banks can login here and can make any kind of transactions.
- The strong database backend handles all the obligation required and ensures smooth transactions.

## 2. System Analysis

### 2.1 Problem Statement

This application is aimed for microcredit bank employees with functionalities to provide synchronized data of multiple bank databases with this application which enables to access customer details and Loan details of customer using authentication information. Alerts are raised when loan repayment not done within the stipulated time period and the customer should be updated as 'defaulter', give reports of the loans given with details of the customer name, loan amount, outstanding amount, we use GPRS.

### 2.2 Limitations of Existing Systems

No one can do all banks transactions in a single application or in single bank. This is the main disadvantage in existing system to avoid this problem we are introducing "Micro credit banking system".

In current systems we are using MS-access and this does not support all constraints and trigger concepts of SQL.

### 2.3 Proposed System

The Micro credit banking on phone Interface is targeted to the future banking solution for the users who is having multiple bank accounts in multiple banks. The integration of accounts will help to provide good business solutions for Corporate and retail sectors. Micro credit banking on phone should be possible to enter the loan given to a customer and the period of the loan.

This Interface will generate notification in case when borrowed loan not settled in stipulated time and it updates that sort of customers as defaulters and also this Interface helps in generating report pertaining to customers with their respective out standings. This sort of System Interface should be available where all the operations can be performed, other facility is that interface facilities to enter interest rate.

This standard interface acts between the clients and all the banks, By using this application any client who maintain accounts in various banks can directly log on to Micro credit banking on phone Interface and make any kind of transactions.

The Strong Database support backend, system will handle all the obligation required in order to Handle the transaction smoothly and successfully. Here in proposed system we are going to assign column and row triggers and constraints for each column to have a well secured user defined database by using SQL.

## 3 Functional Requirements Specification

- Admin Module
- Customer Module
- Bank Admin Module
- Reports Module

### a) Admin Module

This Module will be Authentication module which will be under control of Administrator of this project. The admin module has exemplary right through which admin can grant or reject the requests from the bankers, and also admin can grant or reject the requests from the users. The requests can be bank registration, customer registration. The functionalities of module are as follows.

- ◆ **Pending Bankers Requests:** access permissions to all bankers who are registered in this portal can be given access permission by admin.
- ◆ **Pending User Requests:** This functionality enable Administrator through which admin can give access permissions to all users who are registered in this portal.

### b) Customer Module

The customer module describes all about customers, by using this module helps customer to perform some operations like new account creation, viewing account info., amount transfers between accounts. Customer can also Check the Transaction Reports. This module consists following functionalities.

- ◆ **Create New Account:** User can create a new account in selected bank by selecting bank name option.
- ◆ **View Account Information:** By using this functionality user view all his account details, this can be viewed by users who are having account in any bank.
- ◆ **Transfer Amount:** By using this functionality user can transfer money from his account to other accounts of same bank or other banks.
- ◆ **Transaction Reports:** By using this functionality user can get all his transaction reports like accepted transactions, rejected transactions and pending transactions.

**c) Bank Admin Module**

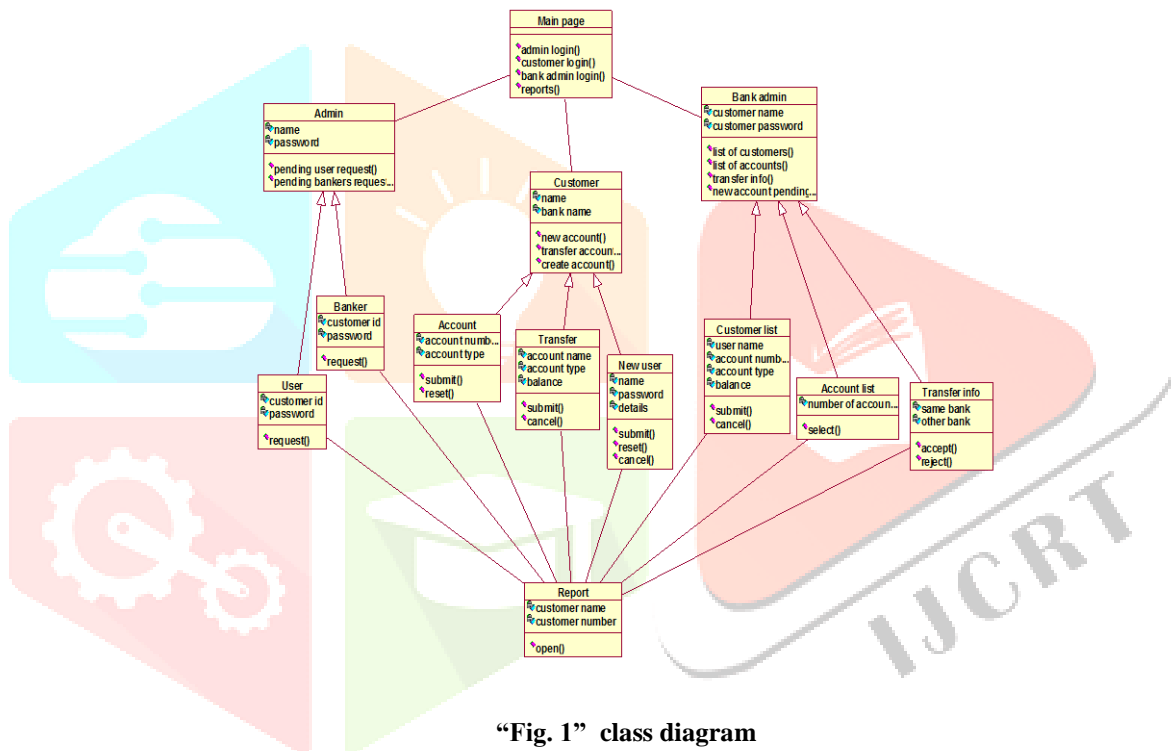
Bank Module deals with all transactions of bank management. By the use of this module staff of bank can view all details of customers, they can go for any transactions of their customers and also they can give access permeations to all customers of that bank. This module consists following functionalities.

- ◆ **List of Customers:** This option enables the admin to procure entire customers list and their details.
- ◆ **List of Accounts:** This Option helps Bank admin in getting their entire customers list based on account type selected.
- ◆ **Transfer Pending:** This option perform the management of money transfer details of customers.
- ◆ **Transfer Declines:** By using this functionality Bank admin can maintain money transfer rejected customer details.
- ◆ **New Accounts Pending:** through this Option New Account request details raised to Bank can checked and verified by the admin.

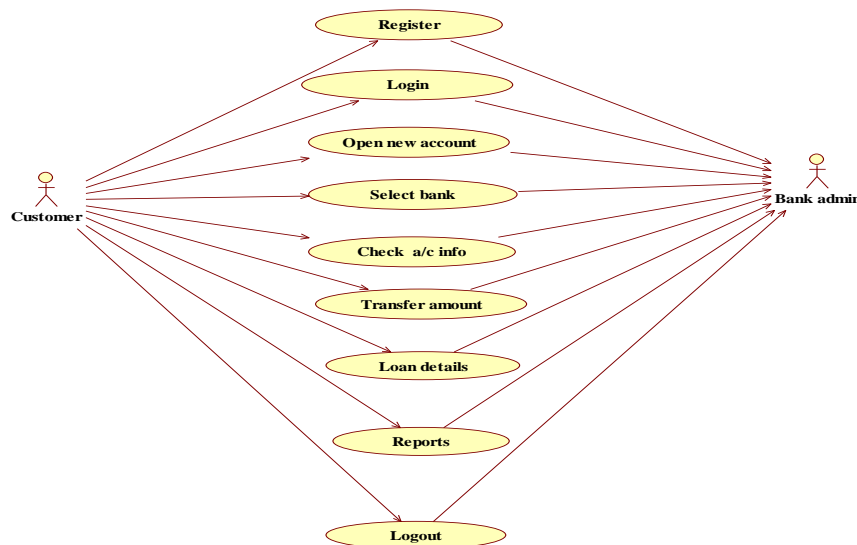
**d) Reports Module**

This Module generates different reports within the scope of the Application design total module will be under authentication of Admin for generation of the required Reports.

**4. About Diagrams**



“Fig. 1” class diagram



“Fig. 2” UML diagram for customer

## 5. Code

```

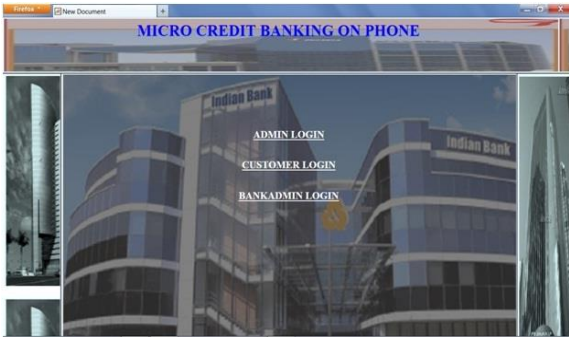
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    <TITLE> </TITLE>
  </HEAD>
<script >
  function call()
  {
    if(document.f.bid.value==""){
      alert("Please Enter Ur Name");
      return false;
    }
    if(document.f.pwd.value==""){
      alert("Please Enter Ur Password");
      return false;
    }
    if((document.f.bid.value=="")||(document.f.pwd.value==""))
    {
      alert("Please Enter Username& password");
      return false;
    }
  }
</script>
<BODY background="adminmain.jpg"> >
<br>
<center>
<BR>

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<br>
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<colgroup span=2 >
<tr>
<td><b><font size="5" color="WHITE">USERNAME:</b></td><td><input type="text" name="bid" ></td>
</tr>

<tr>
<td><b><font size="5" color="WHITE"> PASSWORD:</b></td><td><input type="password" name="pwd"></td>
</tr><tr>
<td><b> <font size="5" color="WHITE">SELECT BANK:</b></td><td><SELECT NAME="bl">
<%
  Class.forName("sun.jdbc.odbc.JdbcOdbcDriver");
  Connection con=DriverManager.getConnection("jdbc:odbc:eti","eti","eti");
  Statement st=con.createStatement();
  ResultSet rs=st.executeQuery("select * from bank");
  while(rs.next())
  {
    %>
    <option><%=rs.getString(2)%></option>
    <%
  }
  %>

```

6. Screen Shots



“Fig. 3” Mainpage



“Fig. 4” Transfer details



“Fig. 5” List of customers



“Fig. 6” Admin Page

7. Conclusion

Any Financial system provides security and convenience for managing your money and sometimes allows you to make money by earning interest. Convenience and fees are two of the most important things to consider when choosing a bank. The upgrading technology is moving towards paper less transaction, where in Writing and depositing checks are perhaps the most fundamental ways to move money in and out of a checking account in traditional process, but now ATM and debit card transactions and ACH transfers to the mix.

The Procedures followed by the financial system have stipulated rules and regulation on the transactions to be taken place in their system but it differ system to system. For example no of transaction can happen, balance check, maximum amount to be withdrawn etc., that plays holds on your funds. Debit cards provide easy access to the cash in your account, but can cause you to rack up fees if you're not careful. While debit cards encourage more responsible spending than credit cards, they do not offer the same protection or perks to consumers. Regularly balancing your check book or developing another method to stay on top of your account balance is essential to successfully managing your checking account and avoiding fees and bounced checks. The financial management needs to be in place in order to manage your day-to-day expenses different banks offer different variety of options for saving, including money market accounts, high-interest online savings CDs, and basic savings accounts. To protect your money from electronic theft, identity theft, and other forms of fraud, it's important to implement basic precautions such as shredding account statements, having complex passwords and only doing online banking through secure internet connections.

1. We are going to generate a well secured updatable database by using user login tables.
2. And we can secure our database and transaction information with database security.

8.Future Enhancements

Oracle database should be included in future android phones to have support of oracle database which provides better data integrity and security.

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