

BANKING APPLICATION



INTRODUCTION TO THE APPLICATION

This project aims to develop a comprehensive banking system that includes multiple types of accounts, loan management, and user management with robust authorization mechanisms. The system will support Savings Accounts, Recurring Deposits (RD), Daily Collections, Loan Accounts, and Suvarna Yojana Accounts, along with detailed functionalities for each account type.



KEY FEATURES AND FUNCTIONALITIES



STREAMLINED USER AUTHENTICATION

The application features a userfriendly authentication process, combining quick registration with multi-factor authentication, ensuring secure access while enhancing user confidence in data protection.



DYNAMIC FINANCIAL OVERVIEW

Users benefit from a customizable dashboard that displays real-time financial insights, including balances and transaction history, facilitating informed decision-making and proactive financial management.



COMPREHENSIVE TRANSACTION SERVICES

The platform supports a wide range of transaction options, including fund transfers and bill payments, all secured with advanced encryption, ensuring user transactions are both efficient and safe.



TECHNOLOGY STACK USED

The banking web application is built on a versatile and robust tech stack, leveraging HTML, CSS, and JavaScript for a clean and interactive user interface. Bootstrap ensures a responsive, mobile-friendly design, while AJAX enables smooth, asynchronous data loading for a seamless user experience. On the backend, .NET and .NET MVC provide a structured framework for efficient data handling and application logic, with the DAO (Data Access Object) design pattern ensuring modular, maintainable data access layers. To enhance user interaction, SweetAlert is integrated for intuitive, visually appealing alerts and notifications. Data is securely stored and managed using a MySQL database, ensuring reliability and scalability. This combination of technologies creates a powerful, user-focused application that is both efficient and scalable, meeting the demands of modern digital banking.







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ACCOUNT CREATION

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PROFILE VIEW





TRANSACTION FORM





Amount Validations



Real time account detection

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TRANSACTION HISTORY VIEW

The transaction view page in the application provides a comprehensive and secure overview of all transaction details, ensuring transparency and easy access to account activity. Each transaction is displayed with key information such as date, type, amount, and status, allowing users to track their financial activities accurately. Built with security in mind, the page safeguards sensitive data while delivering a clear and organized view of all transactions.

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				44120356400001	Withdrawal	₹ 17,500.00	07-11-2024 17:01:50	N/A	Approved		₹ 32,500.00	
				44120356400001	Deposit	₹ 50,000.00	07-11-2024 17:00:48	N/A	Approved		₹ 50,000.00	
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LOAN & RD CALCULATORS

The Loan Calculator helps users determine their monthly EMI by inputting the loan amount, interest rate, and tenure, providing an easy way to manage repayment plans. The RD EMI Calculator, on the other hand, calculates the maturity amount based on the deposit amount, interest rate, and duration, factoring in senior citizen status for potential higher returns. Both tools simplify complex financial calculations, aiding users in better financial planning and decision-making.

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W.S.		Eligibility Criteria for Loan Account Opening		
		To be eligible for a loan account, applicants must meet the following criteria:		
		Applicants must be at least 21 years old at the time of application.		
		 The maximum age limit is typically by years, depending on the bank's policy. Applicants must have a stable income source, either through employment or self-employment. 		
		A good credit score is essential, with most lenders requiring a minimum score of 650.		
1		 Documentation of income, identity, and address proof must be provided. Applicants may need to provide collateral depending on the loan amount and type 		
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Recurring Deposit Calculator

Interest Rate:	4.5%	
Start Date:	dd/mm/yyyy	
Are you a senior citizen?	🔿 Yes 💿 No	
For:	6 months	
Amount you deposit (₹):	1000	p.m.

All You Need to Know

FEATURES Eligibility

Feature

- With Bank's Recurring Deposit, you can:
- An investment as small as Rs. 500 (and in multiples of Rs. 100 thereafter) or as large as Rs. 2,99,99,900 per
- A minimum tenure of 6 months (and in multiples of 3 months thereafter) up to a maximum tenure of 10 yea
 For NRI customers, the minimum tenure of RD is 12 months.
- For a much smaller investment per month, get interest rates equal to that of regular Fixed Deposits.

TDS UPD ATE

- TDS on RD accounts (if applicable) will be recovered on RD interest if Savings/
- not maintained, effective 4th Feb'2018.

 TDS will be deducted when interest payable or rainverted on PD and ED and
- exceed Rs. 40,000 (Rs. 50,000 for Senior citizens) in a financial year.
- The interest rates for recurring deposits will be the same as the rate applicable for a simple Fixed Deposit.
 Interest on a Recurring Deposit will be calculated from the date the installment is paid. The method of calculation of interest on RDs will be on Actual Q-Actual Q-arterity Compounding. TDS on RD is applicable as per Finance Act 2015. TDS on RD will be recovered from the linked CASA.

Payment of Installmer

- The installment amount once fixed cannot be altered at any later date.
- In case of more than one installment being overdue at the time of payment, up to 6 installments can
 consumed from the linked account if a finite to the second secon
- If more than one installment is overdue at the time of payment, the paid installment, if sufficient to cover only
- Partial payment of installments will not be permitted.
- ock-in Period
- The Recurring Deposit account has a minimum lock-in period of one month.
 In the case of premature closure within a month, no interest shall be paid to the depositor and only the second se
- prin
- Maturity
- The Deposit shall be due for repay
- are installments still to be paid.

 The maturity amount mentioned on the Recurring deposit confirmation advice is subject to the payment of all
- change.
- If frequent defaults (non-payments) are observed in monthly installments, and six installments fall in arrears, the Bank reserves the right to close the RD account. The interest rate applicable on such closed accounts will be as per the premature withdrawal policy of the Bank.



ROLE-BASED ACCESS CONTROL

WHAT IS SESSION-BASED ACCESS?

To ensure that users only access relevant functionalities, the system implements session-based management. Depending on the user's role (Admin, Manager, or Teller), the session will restrict access to the appropriate pages and functionalities. This approach ensures security by enforcing the principle of least privilege, where users only have access to what is required for their role.



TELLER ROLE

Tellers are primarily responsible for day-to-day customer-facing operations. They handle the creation and management of various types of accounts, such as Savings Accounts, Loan Accounts, Recurring Deposit (RD) Accounts, and daily collections. Tellers can only access the specific functionalities related to customer accounts and transactions based on their assigned responsibilities. This ensures a limited scope of action to maintain security and operational efficiency.



ROLE-BASED ACCESS CONTROL

ADMIN ROLE



The Admin role has the highest level of access and is responsible for the overall management of the system. Admins can create, manage, and assign Manager roles across branches. They also have the ability to create and manage branches, ensuring that the organizational structure is aligned with the business needs. This role has full access to the system's configuration and settings.

MANAGER ROLE

Managers have permissions to manage Tellers under their assigned branch or department. They are responsible for overseeing the operations related to accounts and daily activities, ensuring compliance and smooth functioning. Managers can create and manage Teller accounts and also review operations at a higher level, though they do not have the ability to modify the system's settings like Admins.







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THANK YOU

