Automated E-Challan Filling Process Using Biometric In Banking Sector

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Abstract—Biometric payment technology that uses biometric authentication to identify the user and authorized persons’ account from a bank account. It is based on finger scanning, is the most common biometric accessing method. In this system we use a secure factor authentication, in which the finger 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.

Keywords—Biometric, E-Challan, Banking section, security, banking function.

I. INTRODUCTION

Challan is an official form or other kind of document, piece of paperwork, citation, etc. It is a way of crediting the money to one's bank account through a form, generally used in India and Pakistan as a receipt for payment or delivery.

A bank challan is same as a deposit slip by which you can deposit an amount in someone’s account by cash or NEFT/RTGS, but the only difference is in deposit slip you need to fill in the details of the recipient but in the bank challan, the recipient details along with the amount is pre-filled. The bank challan is generated by a merchant/institution for paying some fees or bill and so you needn’t worry about the recipient details and the amount is pre-defined, so you needn’t fill it.

A bank challan normally comes in a doublet or a triplet - One part always remain with the customer and the other part is kept with the bank, and another part if available is submitted to the merchant/recipient. All the parts are duly signed and stamped by the bank official who received the amount and a transaction id is also written on it for the same.

E-challan is an electronic format of the 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. 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. The government of Tamil Nadu and Andhra Pradesh has established a new challan system called e-challans. They have also established a website where one can check if their vehicle has any traffic offences registered against it. This website will detail the offence description, fine amount, user charges, and the total fine amount. In Coimbatore city the system started in October 2013 and service uses hand-held machines for Spot Fining System, which runs on a low cost platform named VIOLET (Violation Prevention and Regulation Enforcement), which runs of android-based tablets or cellular phone and is also integrated to a Bluetooth printer to dispatch receipts.[1] e-challan system is being introduced in other cities of India and is now operational in Ahmedabad,[2] Chennai, Hyderabad, Bangalore, Lucknow, Delhi,[3] and Vijayawada. It is being evaluated at Mumbai and Pune.

II. LITERATURE SURVEY

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.


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.

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.

Singhal and Padmanabhan (2008) Authors concentrated the examination paper and investigate the main considerations in charge of internet banking in light of respondents' recognition on different web applications. It additionally gave a system of the variables which were taken to evaluate the web managing an account recognition. Internet banking is the term utilized for new age banking framework. Internet banking is additionally called as online banking and it is an outgrowth of Computer/mobile saving money. Internet banking utilizes the web as the delivery channel by which to lead managing an account movement, for instance, exchanging stores, paying bills, seeing checking and bank account parities, paying home loans and acquiring budgetary instruments and authentications of stores.

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 quick 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.

Uppal (2008). This article demonstrates that internet banking is a non specific term for conveyance of banking administrations and items through the channel of internet. This review demonstrates the clients' recognition with respect to internet banking administrations. They directed review of 1200 respondents in October 2008 in the Ludhiana locale of Punjab. The respondents were similarly isolated among three bank bunches, in particular, open division, private area and remote banks. The real implications of this overview was that clients of all the bank gatherings are occupied with e-keeping money benefits however in the meantime they are confronting issues like insufficient information, poor system, absence of foundation, unacceptable area, abuse of ATM cards and trouble to open an account. Remembering these issues confronted by the bank clients, a few techniques have been confined to upgrade the e-keeping money administrations.

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

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 favor of person/Institution.

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.
Modules:

Biometric Recognition

Fingerprint recognition refers to the automated method of identifying or confirming the identity of an individual based on the comparison of two fingerprints. A fingerprint is an impression left by the friction ridges of a human finger. The recovery of partial fingerprints from a crime scene is an important method of forensic science. Moisture and grease on a finger result in fingerprints on surfaces such as glass or metal. Deliberate impressions of entire fingerprints can be obtained by ink or other substances transferred from the peaks of friction ridges on the skin to a smooth surface such as paper. Fingerprint records normally contain impressions from the pad on the last joint of fingers and thumbs, though fingerprint cards also typically record portions of lower joint areas of the fingers.

Human fingerprints are detailed, nearly unique, difficult to alter, and durable over the life of an individual, making them suitable as long-term markers of human identity. They may be employed by police or other authorities to identify individuals who wish to conceal their identity, or to identify people who are incapacitated or deceased and thus unable to identify themselves, as in the aftermath of a natural disaster.

Banking Operations

Withdraw

A withdrawal involves removing funds from a bank account, savings plan, pension, or trust. In some cases, conditions must be met to withdraw funds without penalty, and penalty for early withdrawal usually arises when a clause in an investment contract is broken.

Deposit

Bank deposits consist of money placed into banking institutions for safekeeping. These deposits are made to deposit accounts such as savings accounts, checking accounts and money market accounts.

Demand Draft

A demand draft is a negotiable instrument similar to a bill of exchange. A bank issues a demand draft to a client (drawer), directing another bank (drawer) or one of its own branches to pay a certain sum to the specified party (payee). A demand draft can also be compared to a cheque.

Token Generation

It is generating as a receipt for withdraw amount from account or deposit to account or demand draft in favor concern places to customers. E-challan is an electronic format of the challan.

IV. CONCLUSIONS

Thus the process successfully executed Biometric payment technology that uses biometric authentication to identify the user and authorized persons’ account from a bank account. It based on finger scanning, is the most common biometric accessing method. In this system we uses a secure factor authentication, in which the finger 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. 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.

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