

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY
BELGAUM - 590 018, KARNATAKA.**



A PROJECT REPORT ON
**“MICROCREDIT BANKING ON ANDROID PLATFORM BASED
SMARTPHONE”**

*Submitted in the partial fulfillment of the requirements for the award of
Degree*

**BACHELOR OF ENGINEERING
IN
INFORMATION SCIENCE AND ENGINEERING**

Project Associates

NAMES	USN
BHARATESH V R	4BD08IS022
ROSHAN KUMAR KASHYAP	4BD08IS080
SHRUTHI G	4BD08IS099
SHRUTHI P	4BD08IS101

UNDER THE GUIDANCE OF

Mr. Raghu B R B.E, M.Tech

Ms. Bharathi N B.E (M.Tech)



2011 - 2012

**DEPARTMENT OF INFORMATION SCIENCE AND ENGINEERING
BAPUJI INSTITUTE OF ENGINEERING AND TECHNOLOGY
DAVANGERE - 577 004.**

ABSTRACT

It is a most secured banking application on android platform based Smartphone. This application is developed keeping security issues in mind while doing online transactions in android mobile. We are providing double security to the user accounts. First phase security is a password, second phase security is two difficult security questions, only when a user knows his/her password as well as answers to security questions which he/she answered while signup process can only do transactions, else there is no question of doing transactions. Also we are providing a fraud detection facility that is a notification will come into the inbox of user account as soon as a user does any transactions.

A person can do transactions like money transfer from one account to other from remote place that is just connecting to bank server from General Packet Radio Service (GPRS) enabled android mobile and do transactions using this application, application is most secured that is we are proving double security before accessing the transaction page, saves the bank work load and error free banking, detects the fraud so that user can change his/her security questions and answers, server availability is 24 x 7, anywhere anytime banking and application is free of cost.