

ONLINE BANKING LOAN SERVICES

T.Subba Reddy, M.Meghana and K.Swathi

*M.Tech, Computer Science & Engineering
Vignan's Lara Institute Of Technology & Science
Vadlamudi, Guntur, (A.P)*

ABSTRACT

This paper mainly contains the loans management system was developed specifically many of the banks give loans for manually by this paper I introducing the new concept for online loans services. Now coming to paper we creating the security provided by who are having already account in that particular bank. The user have to take the one time password then user take the online loan in any where in particular regions. This idea is very use full for the all educated users, now we all are uses the ATM. Why we can provide the Security? For purpose of intruder does not allow this system. Because the intruder does not know the correct password and correct user name. In this security provides to the each and every banking services. User receives the username and password by email or SMS. The user get the loan money by ATM..

Keywords: Web structure mining; PageRank Algorithm; Effective Rating Concept; Priority Algorithm

1. INTRODUCTION

TODAY, the World Wide Web is the popular and interactive medium to disseminate information. The Web is huge, diverse and dynamic. The Web contains vast amount of information and provides an access to it at any place at any time. The most of the people use the internet for retrieving information. But most of the time, they gets lots of insignificant and irrelevant document even after navigating several links. For retrieving information from the Web, Web mining techniques are used.

Web Mining Overview

Web mining is an application of the data mining techniques to automatically discover and extract knowledge from the Web. According to Kosala et al [3], Web mining consists of the following tasks:

Resource finding: the task of retrieving intended Web documents.

Information selection and pre-processing: automatically selecting and pre-processing specific information from retrieved Web resources.

Generalization: automatically discovers general patterns at individual Web sites as well as across multiple sites.

Analysis: validation and/or interpretation of the mined patterns.

There are three areas of Web mining according to the usage of the Web data used as input in the data mining process, namely, Web Content Mining (WCM), Web Usage Mining (WUM) and Web Structure Mining (WSM).

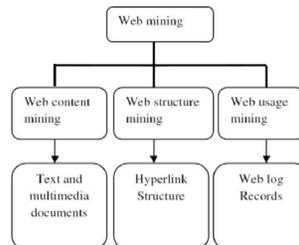


Fig.1 Web Mining Classification

Web content usage mining, Web structure mining, and Web content mining. Web usage mining refers to the discovery of user access patterns from Web usage logs. Web structure mining tries to discover useful knowledge from the structure of hyperlinks which helps to investigate the node and connection structure of web sites. According the type of web structural data, web structure mining can be divided into two kinds 1)extracting the documents from hyperlinks in the web 2) analysis of the tree-like structure of page structure. Based on the topology of the hyperlinks, web structure mining will categorize the web page and generate the information, such as the similarity and mining is concerned with the retrieval of information from WWW into more structured form and indexing the information to retrieve it quickly. Web usage mining is the process of identifying the browsing patterns by analyzing the user's navigational behavior. Web structure mining is to discover the model underlying the link structures of the Web pages, catalog them and

generate information such as the similarity and relationship between them, taking advantage of their hyperlink topology. Web classification is shown in Fig 1.

Web Content Mining (WCM)

Web Content Mining is the process of extracting useful information from the contents of web documents. The web documents may consists of text, images, audio, video or structured records like tables and lists. Mining can be applied on the web documents as well the results pages produced from a search engine. There are two types of approach in content mining called agent based approach and database based approach. The agent based approach concentrate on searching relevant information using the characteristics of a particular domain to interpret and organize the collected information. The database approach is used for retrieving the semi-structure data from the web.

Web Usage Mining (WUM)

Web Usage Mining is the process of extracting useful information from the secondary data derived from the interactions of the user while surfing on the Web. It extracts data stored in server access logs, referrer logs, agent logs, client-side cookies, user profile and meta data.

Web Structure Mining (WSM)

The goal of the Web Structure Mining is to generate the structural summary about the Web site and Web page. It tries to discover the link structure of the hyperlinks at the inter-document level. Based on the topology of the hyperlinks, Web Structure mining will categorize the Web pages and generate the information like similarity and relationship between different Web sites. This type of mining can be performed at the document level (intra-page) or at the hyperlink level (inter-page). It is important to understand the Web data structure for Information Retrieval.

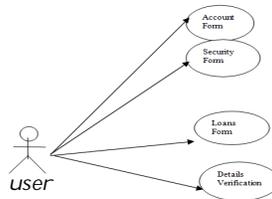
SOFTWARE REQUIREMENT SPECIFICATION

USE CASES:

The main aim of this paper is online loan service. Because of the user takes the loans by manually it takes the time taken process. the this application introducing the new concept of online banking loans. Now the main roll of the banking server is given valid username and password to user. then the user takes the money by ATM services. It is very use full to the educated peoples.

SOFTWARE REQUIREMENTS:

- Operating System : Windows Family.
- Pages developed using : Java Server Pages and HTML



WEB TECHNOLOGY:

We implemented the project in **HTML** and **SERVLETS**.

5.1.1 HTML:

- HTML stands for “**Hyper Text Markup Language**”.
- HTML is not a programming language, it is a **markup language**
- A markup language is a set of **markup tags**
- HTML uses **markup tags** to describe web pages

For Eg :<html>

```
<head>
<title>.....</title>
</head>
<body>
.....
</body>
</html>
```

<html>...</html>:

The text between <html> and </html> describes the web page.

<head>.....</head>:

The <head> element is a container for all the head elements.

<title>...</title>:

The <title> tag defines the title of the document.

<body>.....</body>:

The text between <body> and </body> is the visible page content.

HTML Tags:

HTML markup tags are usually called HTML tags

- HTML tags are keywords surrounded by **angle brackets** like <html>
- HTML tags normally **come in pairs** like and
- The first tag in a pair is the **start tag**, the second tag is the **end tag**
- Start and end tags are also called **opening tags** and **closing tag**.

5.1.1.1 JavaScript:

JavaScript is a script-based programming language which was developed by Netscape Communication Corporation. JavaScript was originally called Live Script and renamed as JavaScript to indicate its relationship with Java.

JavaScript supports the development of both client and server components of Web-based applications. On the client side, it can be used to write programs that are executed by a Web browser within the context of a Web page. On the server side, it can be used to write Web server programs that can process information submitted by a Web browser and then update the browser's display accordingly. Even though **JavaScript** supports both client and server Web programming, we prefer JavaScript at Client side programming since most of the browsers supports it.

JavaScript is almost as easy to learn as HTML, and JavaScript statements can be included in HTML documents by enclosing the statements between a pair of scripting tags <SCRIPTS>. </SCRIPT>.

```
<SCRIPT LANGUAGE = "JavaScript">
```

JavaScript statements

```
</SCRIPT>
```

Here are a few things we can do with JavaScript:

- Validate the contents of a form and make calculations.
- Add scrolling or changing messages to the Browser's status line.
- Animate images or rotate images that change when we move the mouse over them.
- Detect the browser in use and display different content for different browsers.
- Detect installed plug-ins and notify the user if a plug-in is required.

5.1.1.2 Servlets

Introduction

The Java web server is JavaSoft's own web Server. The Java web server is just a part of a larger framework, intended to provide you not just with a web server, but also with tools. To build customized network servers for any Internet or Intranet client/server system. Servlets are to a web server, how applets are to the browser.

About Servlet

Servlets provide a Java-based solution used to address the problems currently associated with doing server-side programming, including inextensible scripting solutions, platform-specific APIs, and incomplete interfaces.

Servlets are objects that conform to a specific interface that can be plugged into a Java-based server. Servlets are to the server-side what applets are to the client-side - object byte codes that can be dynamically loaded off the net. They differ from applets in that they are faceless objects (without graphics or a GUI component). They serve as platform independent, dynamically loadable, pluggable helper byte code objects on the server side that can be used to dynamically extend server-side functionality.

For example, an HTTP Servlet can be used to generate dynamic HTML content. When you use Servlets to do dynamic content you get the following advantages:

- They're faster and cleaner than CGI scripts
They use a standard API (the Servlet API)
- They provide all the advantages of Java (run on a variety of servers without needing to be rewritten).

5.2 ORACLE DATABASE 10G:

As a company's business priorities change, they are often faced with the challenge of aligning their resources to meet

changing business needs. Oracle Database 10g provides a robust and complete grid computing solution that enables companies to easily align their resources as required. Information integration is a critical component of these solutions, as it enables companies to access information when and where it's needed in a distributed environment. Companies who successfully implement information integration solutions will realize reduced costs, increased revenue, faster time-to-market, and increased customer satisfaction. Oracle10g offers the most complete and the most comprehensive platform for information integration. As is demonstrated by its extensive history running critical business applications for the most demanding solutions, Oracle10g provides a robust set of features critical for integration, including high availability, security, scalability, and flexibility. It offers secure and standard communication mechanisms that enable communication between applications/users on the Oracle database using queues, data replication and distributed access in both homogeneous and heterogeneous environments.

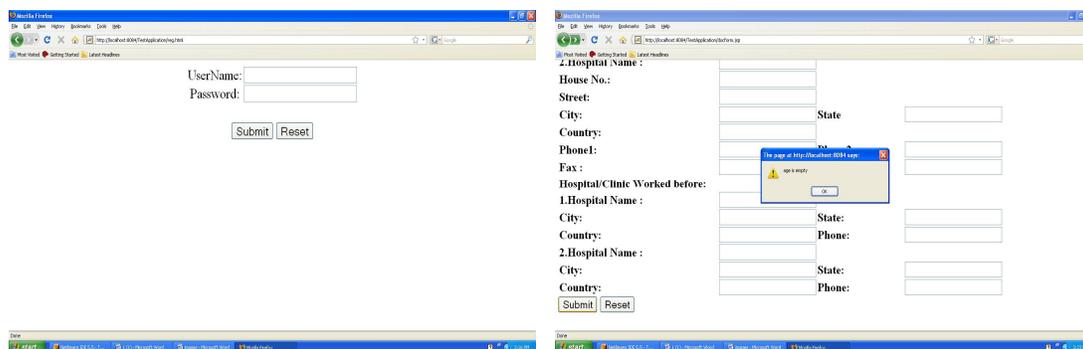


Fig: Home Page

Fig: Loans Form

CONCLUSION

This application is very easy to understanding and user may satisfying the time management. This paper is live project for taking online loan services and online account services. The main role of this application is providing the one time password for banking services. In future develop this application is very use full.

BIBLIOGRAPHY

- [1.] Swanson, E. B., 1987 'Information Channel Disposition and Use' Decision Science, Vol.18. pp 131-145
- [2.] Taylor, S. and Todd, P.A., 1995, 'Understanding information technology usage: a test of competing models' Information Systems Research. Vol. 6, No.2, pp. 144–176.
- [3.] Tomiuk, D. and Pinsonneault A. 2001 'Customer Loyalty and Electronic Banking: A Conceptual Framework' Journal of Global Information Management. Retrieved: November 22, 2005 from <http://www.igi-online.com/>
- [4.] Venkatesh, V., 1999, "Creation of favorable user perceptions: exploring the role of intrinsic motivation", MIS Quarterly, Vol.23, No.2, pp. 239-60.
- [5.] Venkatesh, V., Davis, F. 2000 "A Theoretical Extension of the TechnologyAcceptance Model: Four Longitudinal Field Studies" Management Science, Vol.46, No. 2, pp 186-204
- [6.] Venkatesh, V., Davis, F.D., 1996, "A model of the antecedents of perceived easeof use: development and test", Decision Sciences, Vol.27, No.3, pp. 451-81.
- [7.] Venkatesh, V., Morris, M.G., 2000, "Why do not men ever stop to ask for directions? Gender, social influence, and their role in technology acceptance and usage behaviour", MIS Quarterly, Vol. 24, No. 1, pp.115-39.
- [8.] Zeithaml V.A. 1988 'Customer Perceptions of Price, Quality and Value: A Means-end Model and Synthesis Analysis', Journal of Marketing, Vol.52, July,