



A PROJECT REPORT ON
“SMART RECURRING DEPOSIT”

Submitted By:

Maniyar Aayesha Gulab

M.SC. (Computer Science) Semester-IV

2023-2024

Submitted To:

Savitribai Phule Pune University for Partial Fulfilment

OR

K.S.K.W Arts, Commerce and Science College, Cidco, Nashik

Guided By:

Smt. S. S. Bonde.



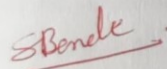
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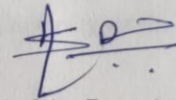
Department of Computer Science

Academic Year 2023-2024

Certificate

This is to certify that The Project Title "SMART RECURRING DEPOSIT" has been successfully completed by: Miss. Maniyar Aayesha gulab completed fulfilment there requirement of Second Year Msc (Comp.Science) to Savitribai Phule Pune University for the academic year 2023-2024.


Project Guide


Head of the Department



**Maratha Vidya Prasarak Samaj's
K.S.K.W. Arts, Science & Commerce College, Cidco.**

Uttam Nagar, Nasik-8

Email: cidcocollegenasik@rediffmail.com

Phone: (0253) 2391110

Principle: Dr. Prof. S. K. Kushare

Affiliated to Savitribai Phule Pune University
. NAAC Reaccredited A grade

Awarded as the Best College by SPPU

CERTIFICATE

This is to certify that the Project entitled

[SMART RECURRING DEPOSIT]

has been successfully completed by

Maniyar Aayesha Gulab

in partial fulfilment of the requirements for Industrial Training Project (CS – 401) Sem. – IV
of M. Sc. (Computer Science), post graduate degree to Savitribai Phule University for the
academic year 2023-2024.

S Bonele
Project Guide

S Bonele
11-06-24

[Signature]
Head of the Department

Head,
Dept. of Computer Sci.
K.S.K.W. College, Cidco,
Nashik

[Signature]
11/6/2024
External Examiner

[Signature]
11/6/2024
Internal Examiner



Date:- 04 June 2024

Certificate of Internship

This is to certify that **Miss. Ayesha Gulab Maniyar** has successfully completed her internship with Humming Byte Technologies for a period of from 01 January 2024 to 04 June 2024.

The domain she worked upon was "**Application Developer**" which was mentored by Mr. Ramesh Yadav.

She is inquisitive and a quick learner. We have found her to be a self-starter who is motivated to learn and is duty-bound and motivating. She worked sincerely on all her assignments, and her performance was par excellence.

We wish her all the best for the future.

From
Humming Byte Technologies

Mr. Vikas Singh
HR Dept.
Humming Byte Technologies
Mobile: +(91)-738555444

Humming Byte Technologies Pvt. Ltd
Office Address: Humming Byte Technologies Pvt. Ltd. Ground Floor, Next to VS
Programming Institute, College Road, Nashik-422005 Contact: 738555444
www.hmbyte.com

Humming Byte Technologies Private
Limited College Road,
Nashik-5



Company Profile

About Us

Humming Byte is a technology services Company helping businesses drive their digital transformation journey. Over the years, Humming Byte has evolved as a reliable and successful technology partner to provide comprehensive Information Technology Solutions for a broad range of businesses, ranging from budding start-ups to established corporates. Our daily obsession is to think about how to provide simple, creative, and innovative solutions. We are focused to help our Customers gain high quality, increasing scalability and flexibility, and achieving business agility with tangible results. Over the years, our commitment to our clients has continually yielded extraordinary outcomes.

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ACKNOWLEDGEMENT

With the deep sense of gratitude, we would like to thank all the people who have lit our path with their kind guidance. We are very grateful to these intellectuals who did their best to help during our project work.

It is our proud privilege to express deep sense of gratitude to, **Mr. Suresh Sonkamble** for his comments and kind permission to complete this project.

The special gratitude goes to our external guide, at our Industry Sponsor: staff members, technical staff members, of Computer Technology Department for his expensive, excellent and precious guidance in completion of this work. We thank to all the class colleagues for their appreciable help for our working project.

With various industry owners or lab techniques to help, it has been our endeavours to throughout our work to cover the entire project work.

We also thank to our parents who providing their wishful support for our project completion successfully. Last, we thank to our all friends and the people who are directly or indirectly related to our project

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ABSTRACT

A Recurring Deposit (RD) is a unique term-deposit offered by banks. It is an investment tool that allows individuals to make regular deposits and earn returns on the investment

Here are some key features of a Recurring Deposit:

1. **Regular Deposits:** An RD account holder can choose to invest a fixed amount each month while earning interest on the amount.
2. **Flexible Tenure:** The term often ranges between 6 months to 10 years, providing individuals with the opportunity to choose a term according to their needs.
3. **Interest Rate:** The interest rate, once determined, does not change during the tenure.
4. **Maturity:** On maturity, the individual will be paid a lump sum amount which includes the regular investments as well as the interest earned.
5. **Minimum Deposit:** The minimum amount for deposits often varies from one bank to another. You could invest with an amount as small as Rs. 1000.
6. **Premature Withdrawals:** Depending on the bank, they may allow you to close your account before the maturity period on certain conditions.

RDs are an ideal saving-cum-investment instrument. Most major banks in India offer Recurring Deposit Accounts. It's a great way to build up savings through regular monthly deposits of a fixed sum over a period and have sufficient funds to achieve specific financial goals at the end of the specific period

INTRODUCTION

A Recurring Deposit, commonly known as RD, is a unique term-deposit that is offered by Indian Banks. It is an investment tool which allows people to make regular deposits and earn decent returns on the investment. Due to the regular deposit factor and an interest component, it often provides flexibility and ease of investments to users/individuals.

However, it is essential to know that RDs are different from Fixed Deposits/FDs. RDs are flexible in most aspects. An RD account holder can choose to invest a fixed amount each month while earning decent interest on the amount. RDs are an ideal saving-cum-investment instrument.

Most major banks in India offer Recurring Deposit Accounts, with a term that often ranges between 6 months to 10 years, also providing individuals with the opportunity to choose a term according to their needs. However, the interest rate, once determined, does not change during the tenure; and on maturity, the individual will be paid a lumpsum amount which includes the regular investments as well as the interest earned.

1. Recurring Deposit is an investment tool which allows people to make regular deposits.
2. The minimum amount for deposits often varies from one bank to another. You could invest with an amount as small as Rs. 1000.
3. The minimum period of deposit is six months, while the maximum period of a deposit is 10 years.
4. The rate of interest is equivalent to that offered for a Fixed Deposit. Therefore, the interest rates are higher than Savings Account.
5. Premature withdrawals are However, depending on the bank, they may allow you to close your account before the maturity period on certain conditions.
6. A Recurring Deposit can be funded periodically through Standing Instructions that are usually instructions given by the customer to the bank, to credit the RD account every month from his/her Savings or Current Account.
7. Among the low-risk investment tools with moderate and assured returns, Recurring Deposit (RD) is a popular investment option in India. It comes with an option of flexibility for customers in the choice of investment amount and tenure accompanied by multiple other benefits Available in flexible tenure options ranging from 6 months to 10 years.
8. This investment tool offered by multiple banks and Non-Banking Financial Companies (NBFCs) helps channelize monthly savings for long or short-term corpus creation.
9. Investors can thus choose a minimum amount to be invested every month over the term for assured wealth generation.

10. If you do not have a lump sum amount to meet short-term goals, depositing a small share of your income to the RD account every month serves the purpose well.

PROBLEM STATEMENT

A recurring deposit system is a financial arrangement where an individual deposits a fixed amount of money into an account at regular intervals, typically monthly. The money earns interest over time. The problem statement for such a system might involve optimizing the deposit amount, interest rate, or duration to achieve specific financial goals, such as maximizing savings or reaching a target amount within a certain timeframe.

It could also involve calculating the maturity amount, total interest earned, or determining the monthly deposit needed to reach a desired goal.

OBJECTIVE / GOALS

The objective of a recurring deposit system is to encourage regular saving by allowing individuals to deposit a fixed amount of money at regular intervals for a predetermined period. The goals typically include helping people build a disciplined savings habit, accumulate funds for future needs or goals, and earn interest on their savings over time. It's a systematic way for individuals to achieve their financial objectives, whether it's buying a house, funding education, or creating an emergency fund.

LITERATURE SURVEY

The literature survey review of this project was conducted from summer of 2023. The primary focus on literature addressing the development of Smart Recurring deposit system. However the literature that generally, discusses emissions modelling inputs, including data resources, data collection method, and processing method, was include as long as it is relevant to development of Smart Recurring Deposit.

The sources that provide guidance generally accessible to practitioners on the development of Smart Recurring deposit.

Sources describing the use of specific data collection method or study such as RD plan, case studies, Meetings.

ANALYSIS AND FEASIBILITY

Existing System:

The existing system for Recurring Deposits (RD) involves a few key steps:

1. **Opening an RD Account:** You can open an RD account with financial institutions like banks, Non-Banking Financial Companies (NBFCs), or even post offices. Some banks also allow you to open an RD account online.
2. **Choosing the Deposit Amount and Tenure:** You can choose a minimum amount to be invested every month over the term for wealth generation. The minimum investment amount varies from one bank to another. The deposit tenure ranges from 6 months to 10 years.
3. **Making Regular Deposits:** An RD allows you to make regular deposits (usually monthly) into your RD account. Some banks allow funding of RD periodically through Standing Instructions given by the customer to the bank.
4. **Earning Interest:** RD allows you to earn fixed interests on the amount invested at frequent intervals until the investment matures or a predetermined term end. The interest rate offered on RDs is always higher than the interest earned through a savings account.
5. **Maturity:** The total amount (i.e., the capital invested and the interest accumulated) is disbursed to the investor after the maturity period completes.
6. **Premature Withdrawal and Closure:** Most banks allow premature closure of the RD account, although this might come with a penalty.

Proposed System:

Here are some potential improvements that could be made based on the current system:

1. **Flexible Deposits:** Instead of a fixed deposit amount every month, the system could allow for variable deposits within a specified range. This could help account holders manage their savings better based on their monthly income and expenses.
2. **Automated Deposits:** While some banks already offer this feature, ensuring that all banks provide an option for automated deposits from a linked savings or checking account could make maintaining an RD account more convenient.
3. **Tiered Interest Rates:** The system could offer increased interest rates for higher deposit amounts or longer tenures, encouraging account holders to save more.
4. **Online Management:** Full-featured online management of RD accounts, including opening new accounts, closing accounts, setting deposit amounts, and viewing accrued interest and balance.
5. **Alerts and Notifications:** Implementing a system of alerts and notifications for upcoming deposits, successful deposits, failed transactions, maturity date reminders, etc., could help account holders manage their RD accounts more effectively.
6. **Premature Withdrawal Flexibility:** Reducing penalties for premature withdrawal or offering a grace period in which the account holder can withdraw without penalty could make RD accounts more appealing.

Objective of Proposed System:

The proposed system either does not require paper work or very few paper works are required. All the data is fetched into the mobile immediately and various bills can be generated through this app. Since all the data is kept in a database, no data of the organization can be destroyed. Moreover, works become very easy because there is no need to keep data on papers.

Scope /Process of Proposed System:

The App has a lot of features and advantages over the paper-based billing system.

It has the following scopes:

1. This project will help the user in EMI paying.
2. The project will enable to user to view mature amount and number of EMI paid.
3. Quality and faster service can be given to the customers.

Easy to maintain in future prospect:

This project enable user to maintain a great database of information regarding the recurring deposit.

1. **Register** – User has to register their basic details to get access with this application service.
2. **Login** – Once they have registered, they need to login to avail the service at the needy time.
3. **Make Payment** – An application is that of Payment Integration. The user to pay via different platforms.
4. **Payment Report** –This feature allow user to check their number of payments done.
5. **Dashboard:** - This dashboard shows to user numbers EMI paid and what will be the maturity amount.

Feasibility Study:

For all the new systems, the engineering process should act with the feasibility study. The input to the feasibility study is only the description of the system and how it will be used within an organization. The result of the feasibility study should be a report, which recommends whether it is worth carrying with the requirement engineering and the system development process.

Feasibility study considerations are: -

The general types of feasibility study are as follows: -

1. Economic Feasibility Study
2. Technical Feasibility Study
3. Operational Feasibility Study

1. Economic Feasibility Study:

Economic analysis the most frequently used method for evaluating the effectiveness of the system. More commonly known as cost analysis the procedure to determine the benefits and saving that are expected from a system, the labour expenses is reduced. The cost for development of the system is very moderate. The cost of the hardware and software for management is at present economical. The benefits in turn into reduce a lot of manual paper work. The development cost in future will be putting the system on its extension.

2. Technical Feasibility Study:

The technical feasibility involves financial consideration to accommodate the technical enhancement, with the existing provision of computerization; the work can be completed efficiently. The project is implemented in Android Studio which is user friendly, efficient and error free. The Android Studio which supports any operating system (OS) in which the project was implemented made time such less. The computerized material planning process is to be developed in Android Studio which is free of cost as well as platform independent.

3. Operational Feasibility Study:

Operational feasibility is the measure of how well a proposed system solves problems and takes advantage of the opportunities identified during scope definition and how it satisfied the requirements identified in the requirements analysis phase of system development.

There are two aspects of operational feasibility to be considered:

1. Is the problem worth solving
2. How do the end user and management feel about the problem.

HARDWARE AND SOFTWARE REQUIREMENTS

1. Hardware Requirements for Development of Project:

Processor: Intel® CORE(TM) i5 (higher is recommended)

RAM: 4GB

Hard Disk: 64GB

2. Software Requirements for Development of Project:

Operating System: Microsoft Windows-10,11.

Language: Java.

Database: MySQL

Development Technologies: JSON, API

Software Package: SDK and Android Studio, volley.

Front end: XML.

SCOPE OF THE SYSTEM

1. Advantages of this Project:

1. System carries good quality and faster service provided to the customers.
2. The System is flexible and easy to use.
3. Provides Accuracy in work.
4. System contains better storage capacity.
5. Decreases load of the person involved in the existing manual system.
6. Admin can manage the hotel from anywhere.
7. Easy to maintain recurring deposit user Emi paid history.

2. Limitations/Constraints of Project:

1. Requirement of Android smart phone.
2. Requires Internet connection.

3. Applications:

1. This system is designed for private finance company for efficient and accurate work.

PROJECT DESIGN

Design Concept:

This chapter gives a detailed outline of the software development methodology used in this project following up the various existing software development methodology. The strength and weakness of the chosen methodology have been outlined. Further, the functional and nonfunctional requirements of the system are explained in detail and the use cases which are a list of steps, typically defining interactions between a role and system, to achieve a goal. Class diagrams have been given to show detailed data modelling of the system which will be translated into code.

1. It allows for development of high-risk or major functions first
2. Each release delivers an operational product.
3. Customer can respond to each build.
4. Uses “divide and conquer” breakdown of tasks.
5. Lowers product delivery cost.
6. Initial product delivery is faster.
7. Customers get important functionality early.
8. Risk of changing requirements is reduced.

MODULE ANALYSIS

Module:

Admin Modules: -

1. **Login** – Enter username & password into the login page.
2. **Add Payment** –Admin can add payment after payment done by user.

View Details: - Admin can view details of all user and number of EMI paid by particular user

User Modules: -

1. **Register** – User has to register their basic details to get access with this application service.
2. **Login** – Once they have registered, they need to login to avail the service at the needy time.
3. **Make Payment** – An application is that of Payment Integration. The user to pay via different platforms.
4. **Payment Report** –This feature allow user to check their number of payments done.
5. **Dashboard:** - This dashboard shows to user numbers EMI paid and what will be the maturity amount.

Purpose of Module: -

1. Add New Customer:

In this module customers can get register by them self by filling form in system.

2. Pay EMI and manage it properly:

In this module customers can pay EMI in system itself.

3. View User:

Here admin can see the list of customers.

4. View EMI Paid Amount:

In this module the admin can view EMI paid by user.

DIAGRAMS

System Diagram:

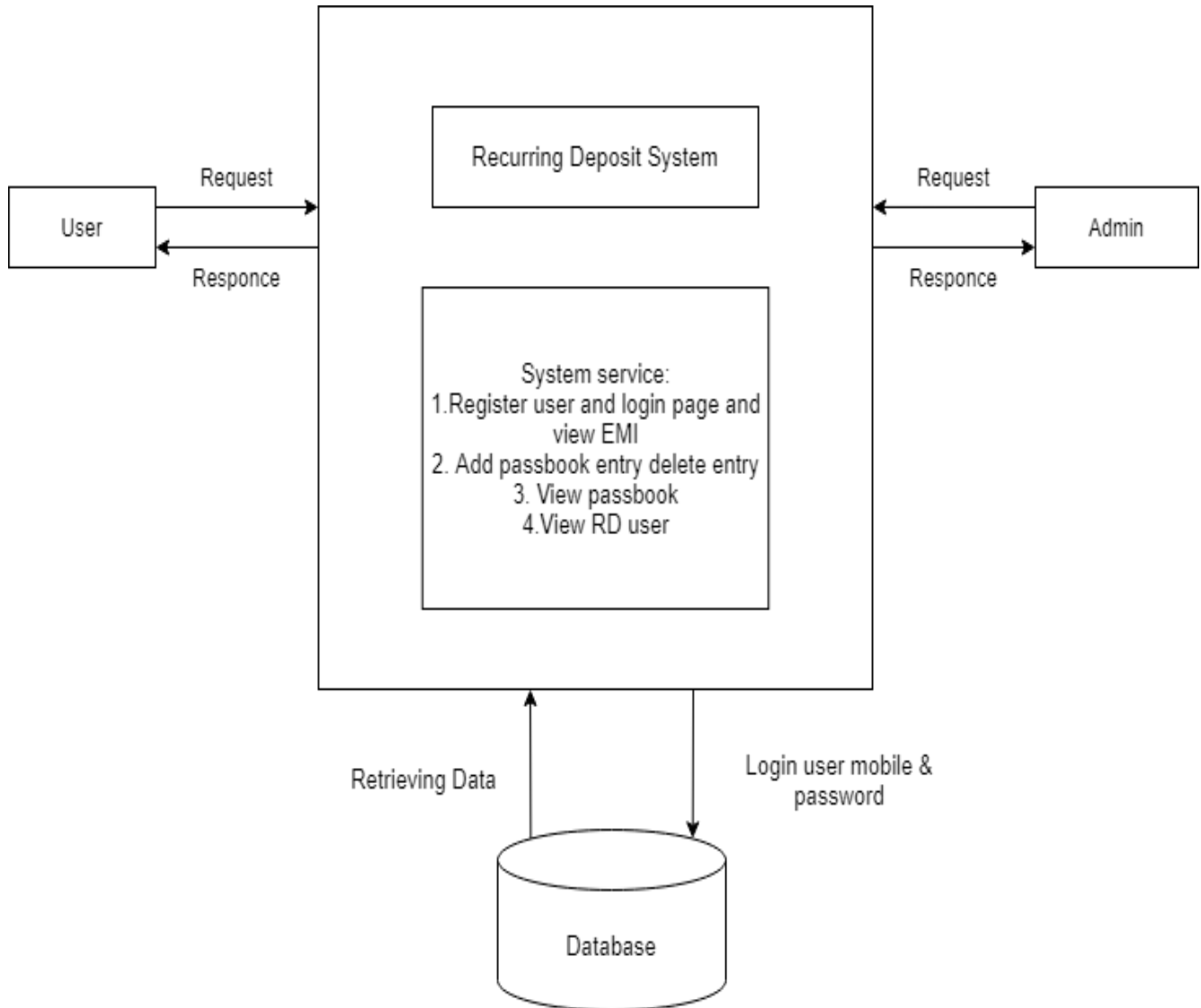


Fig No. 6.1: System Diagram

ER Diagram

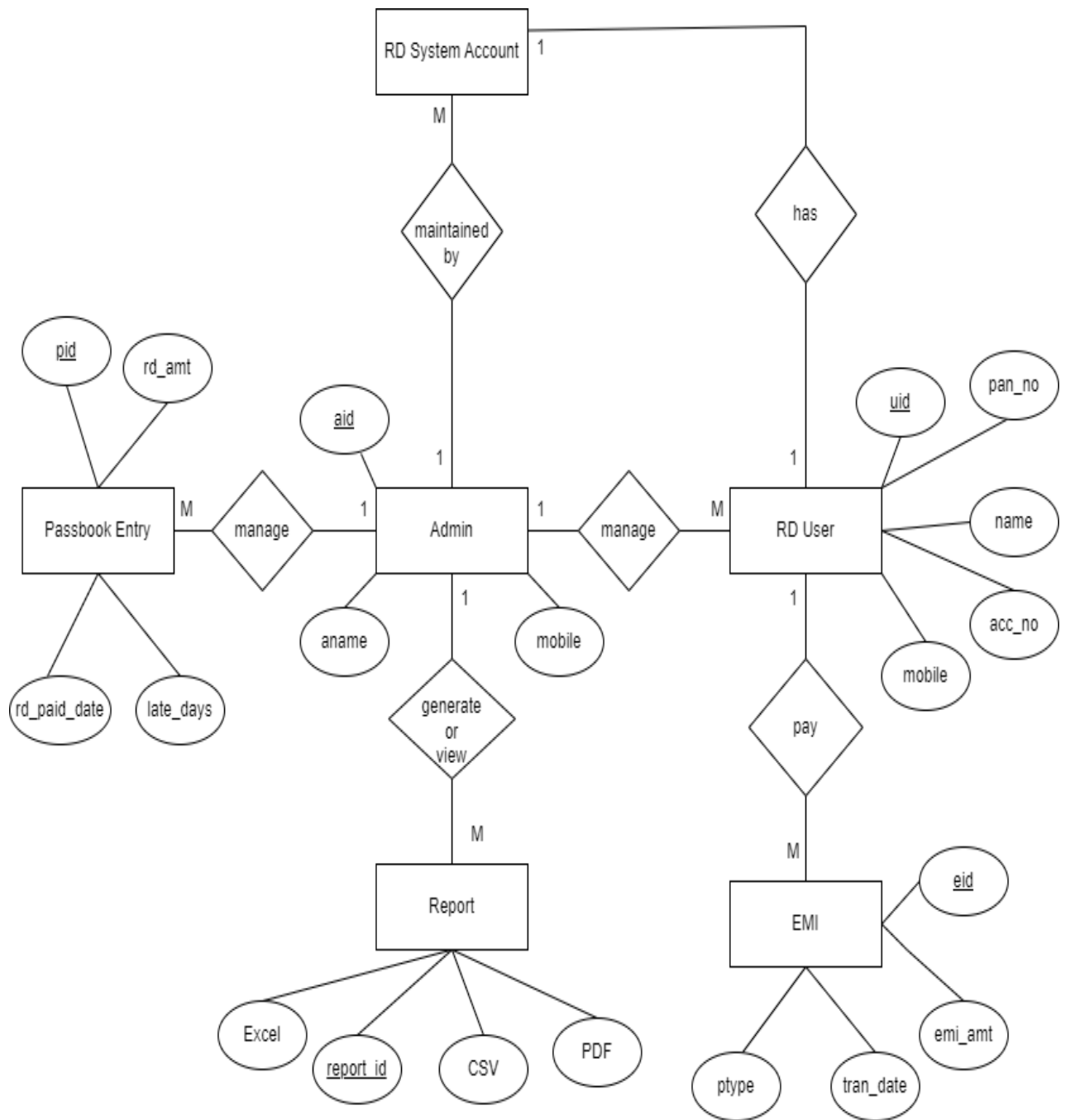


Fig No. 6.2: ER Diagram

Class Diagram

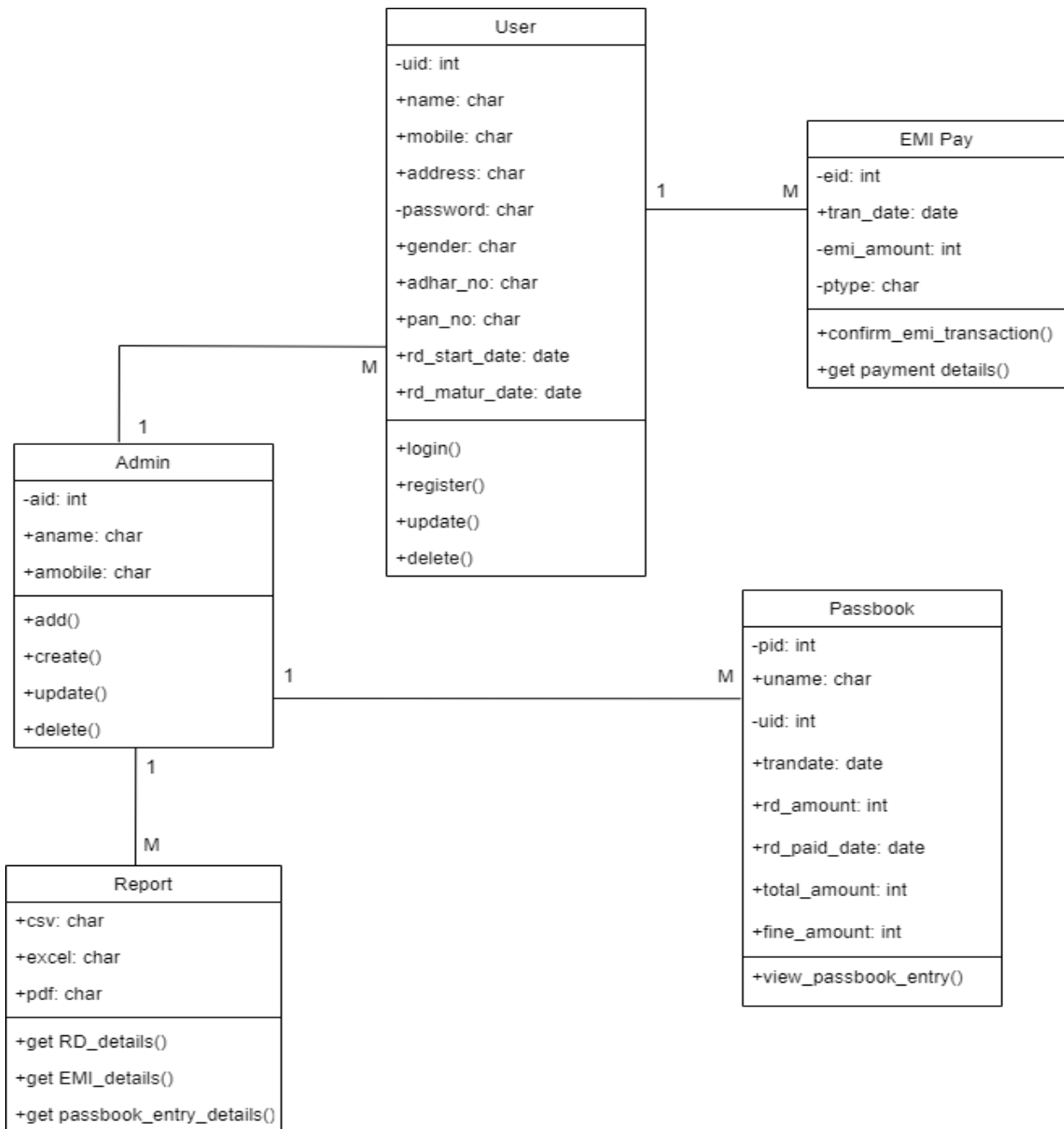


Fig No. 6.3: Class Diagram

Use Case Diagram

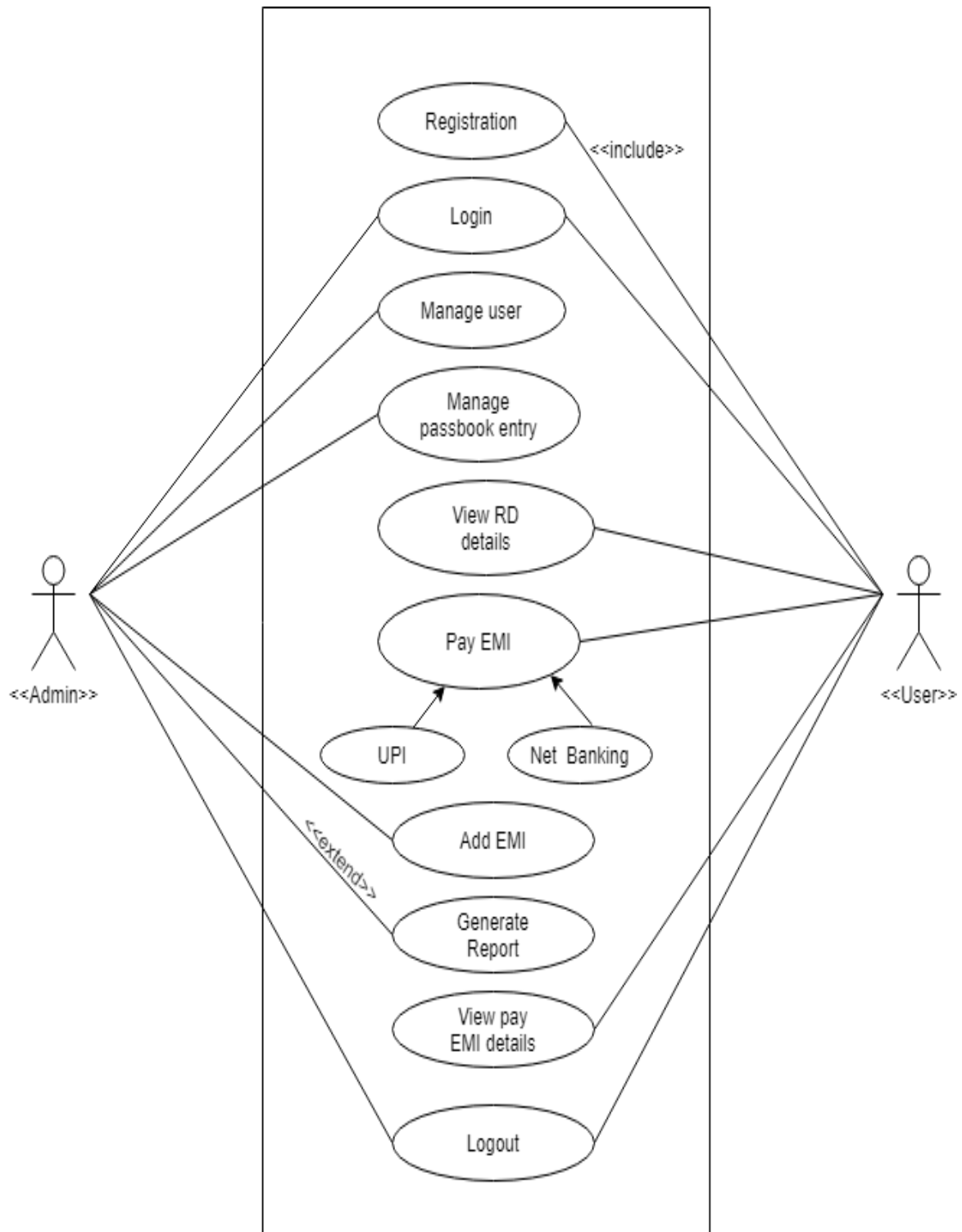


Fig.no.6.4 Use Case Diagram

Sequence Diagram

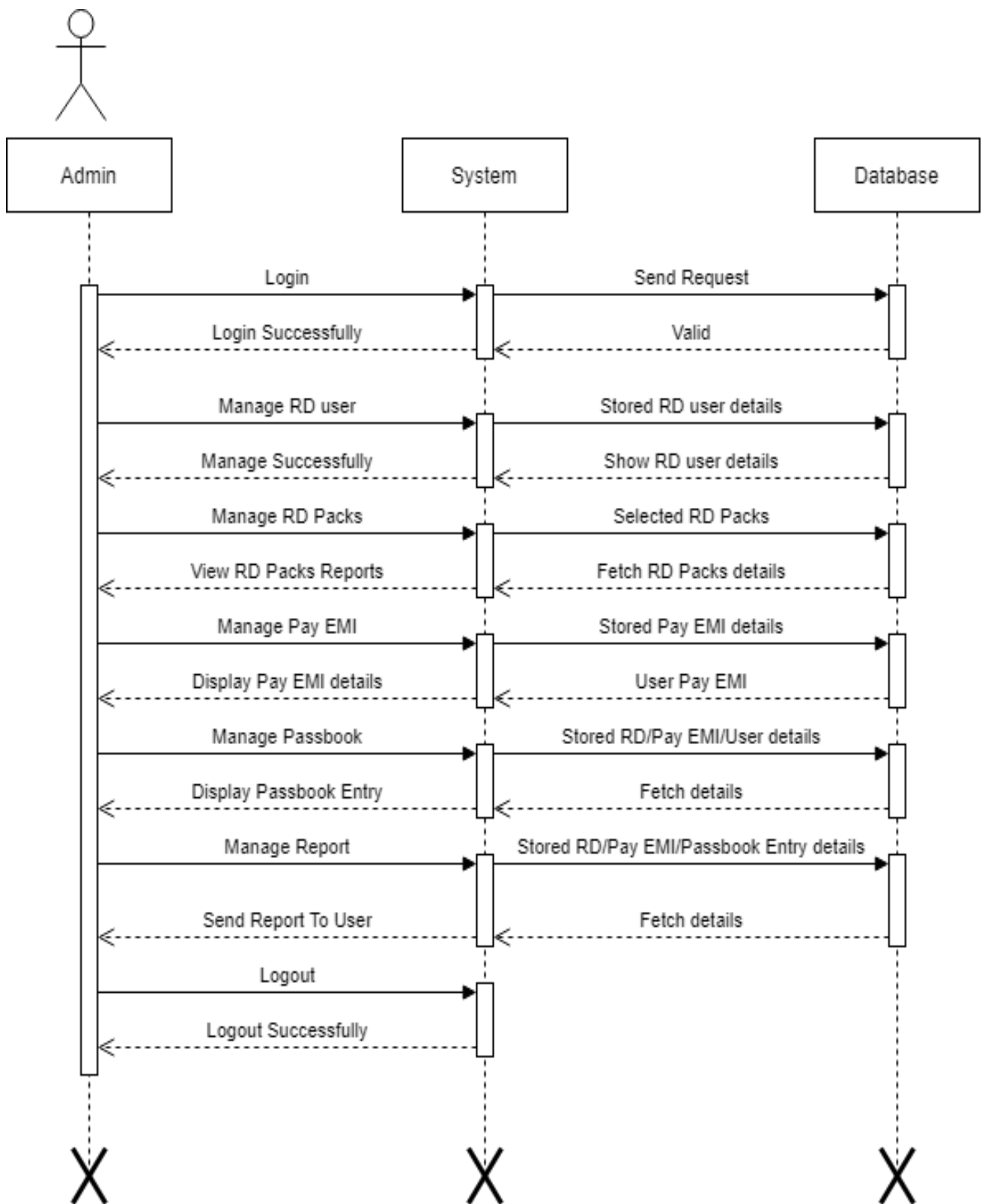


Fig.no.6.5.1 Sequence Admin Diagram

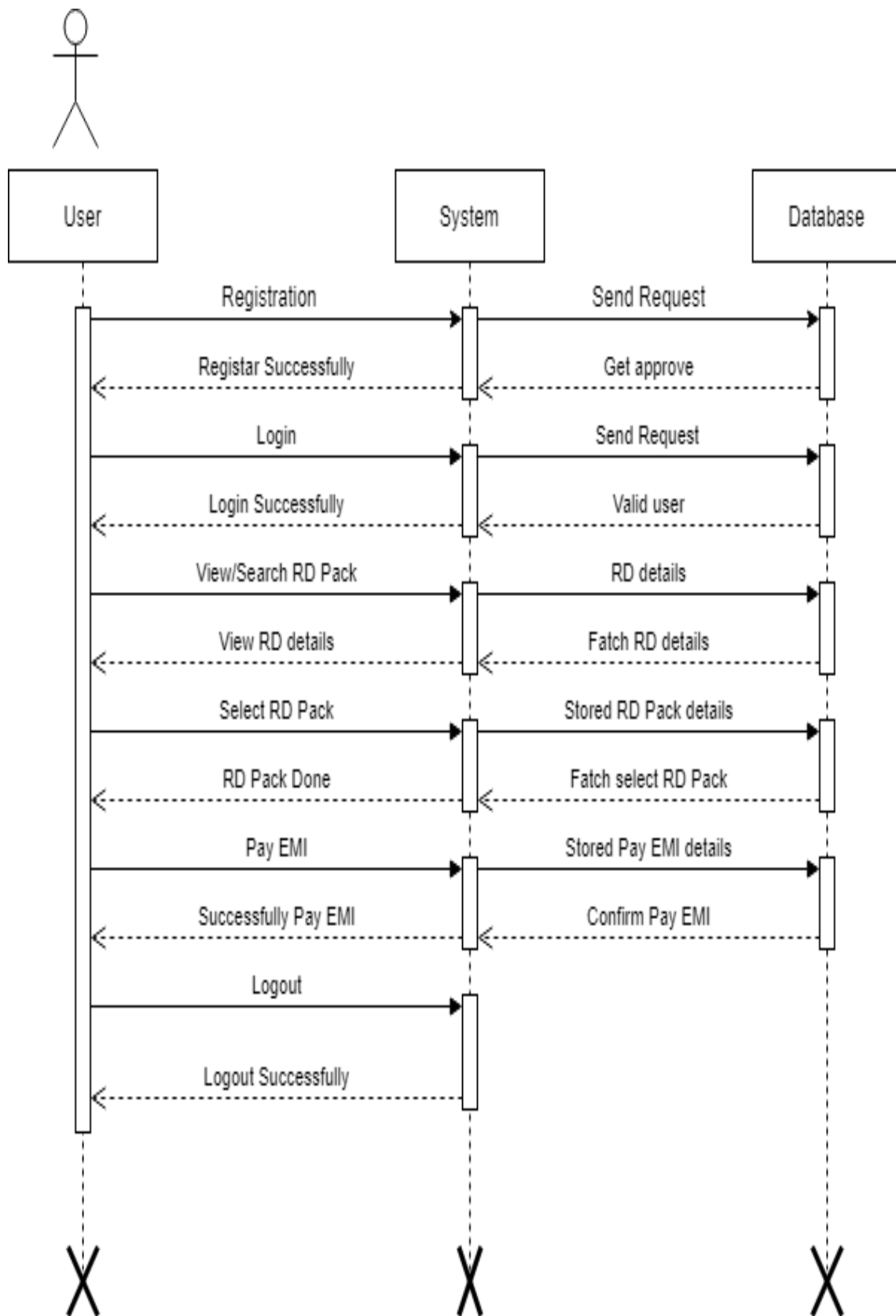


Fig.no.6.5.2 Sequence User Diagram

Activity Diagram

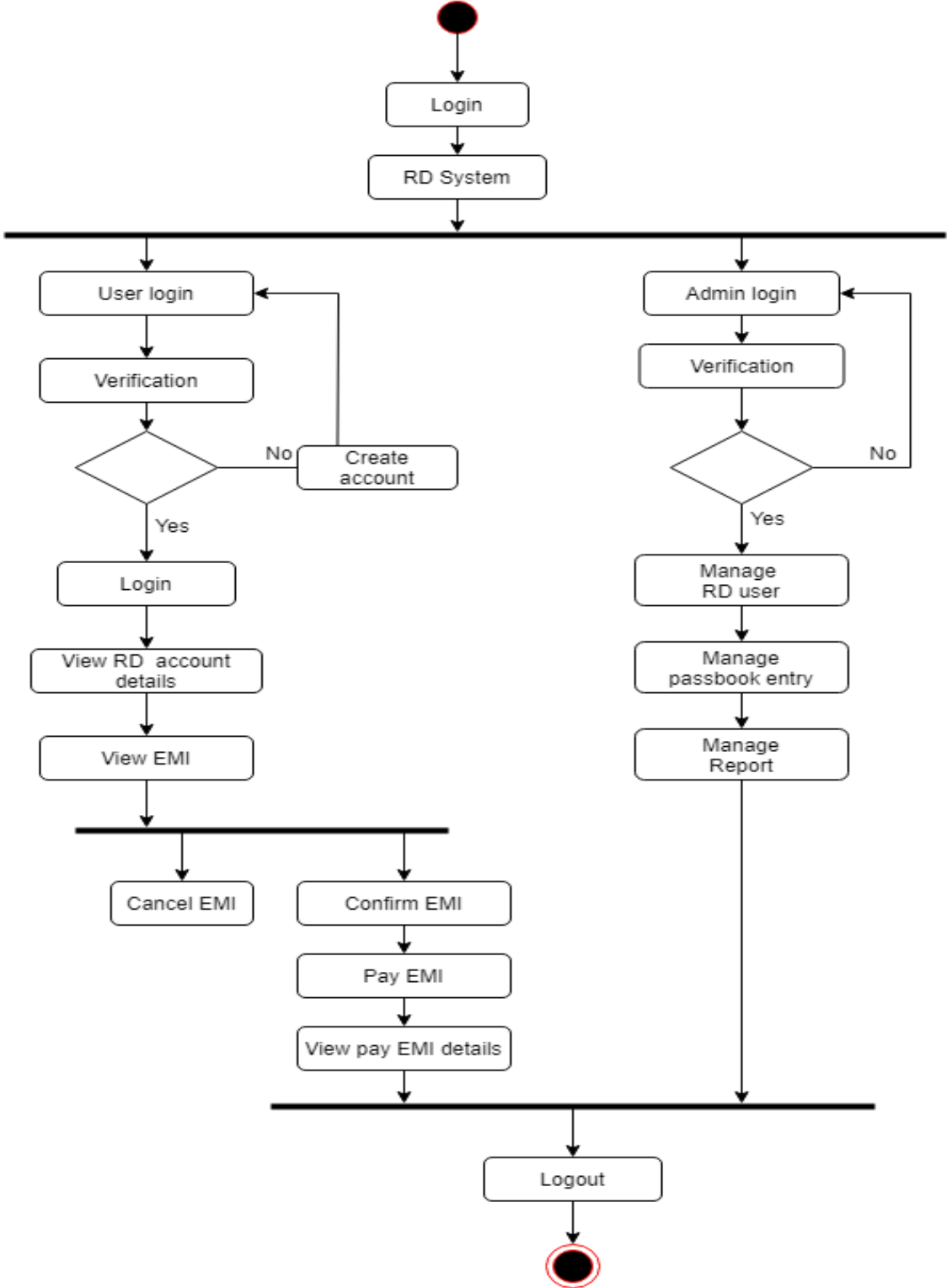


Fig.no.6.6. Activity Diagram

DATA DICTIONARY

Admin Table:

Field Name	Field Type	Description
aid	Int (11)	Primary key (Autoincrement)
aname	Varchar (50)	Not null
amobile	Varchar (20)	Not null

User Table:

Field Name	Field Type	Description
uid	Int (11)	Primary key (Autoincrement)
name	Varchar (100)	Not null
Agent_code	Int (11)	Not null
img_url	Text	Not null
address	Varchar (100)	Not null
password	Varchar (30)	Not null
mobile	Varchar (30)	Not null
gender	Varchar (30)	Not null
dob	Date	Not null
occupation	Varchar (50)	Not null
acc_no	Varchar (30)	Not null
adhar_no	Varchar (30)	Not null
pan_no	Varchar (30)	Not null
nom_addr	Varchar (30)	Not null
nom_adhar	Varchar (30)	Not null
nom_pan	Varchar (30)	Not null
rd_matur_date	Date	Not null

rd_start_date	Date	Not null
emi	Int (11)	Not null
term	Varchar (30)	Not null

Passbook Entry Table:

Field Name	Field Type	Description
pid	Int (11)	Primary key (Autoincrement)
rd_amt	Int (11)	Not null
rd_paid_date	Date	Not null
late_days	Int (11)	Not null
fine_amt	Int (11)	Not null
total_amt	Int (11)	Not null
is_settle	Int (11)	Not null
uid	Int (11)	Foreign key

EMI Pay Table:

Field Name	Field Type	Description
eid	Int (11)	Primary key (Autoincrement)
emi_amt	Int (11)	Not null
ptype	Varchar (30)	Not null
tran_date	Date	Not null
uid	Int (11)	Foreign key






























































Report Table:

Field Name	Field Type	Description
report_id	Int (11)	Primary key (Autoincrement)
uid	Int (11)	Foreign key
pid	Int (11)	Foreign key
eid	Int (11)	Foreign key

User

 Table structure











 Relation view

#	Name	Type	Collation	Attributes	Null	Default	Comments	Extra	Action
<input type="checkbox"/>	1 id 	int(11)			No	None		AUTO_INCREMENT	 Change  Drop  More
<input type="checkbox"/>	2 name	varchar(100)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	3 agent_code	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	4 img_url	text	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	5 address	text	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	6 password	varchar(50)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	7 mobile	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	8 gender	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	9 dob	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	10 occupation	varchar(50)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	11 acc_no	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	12 adhar_no	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	13 pan_no	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	14 nom_addr	text	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	15 nom_adhar	varchar(50)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	16 nom_pan	varchar(30)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	17 rd_matur_date	date			No	None			 Change  Drop  More
<input type="checkbox"/>	18 rd_start_date	date			No	None			 Change  Drop  More
<input type="checkbox"/>	19 emi	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	20 term	varchar(11)	utf8_unicode_ci		No	None			 Change  Drop  More

admin

 Table structure


























 Relation view

#	Name	Type	Collation	Attributes	Null	Default	Comments	Extra	Action
<input type="checkbox"/>	1 id 	int(11)			No	None		AUTO_INCREMENT	 Change  Drop  More
<input type="checkbox"/>	2 name	varchar(50)	utf8_unicode_ci		No	None			 Change  Drop  More
<input type="checkbox"/>	3 mobile	varchar(20)	utf8_unicode_ci		No	None			 Change  Drop  More

Passbook entry

 Table structure

 Relation view

#	Name	Type	Collation	Attributes	Null	Default	Comments	Extra	Action
<input type="checkbox"/>	1 pid 	int(11)			No	None		AUTO_INCREMENT	 Change  Drop  More
<input type="checkbox"/>	2 id	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	3 rd_amt	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	4 rd_paid_date	date			No	None			 Change  Drop  More
<input type="checkbox"/>	5 late_days	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	6 fine_amt	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	7 total_amt	int(11)			No	None			 Change  Drop  More
<input type="checkbox"/>	8 is_shtl	int(11)			No	None			 Change  Drop  More

Agent



Table structure

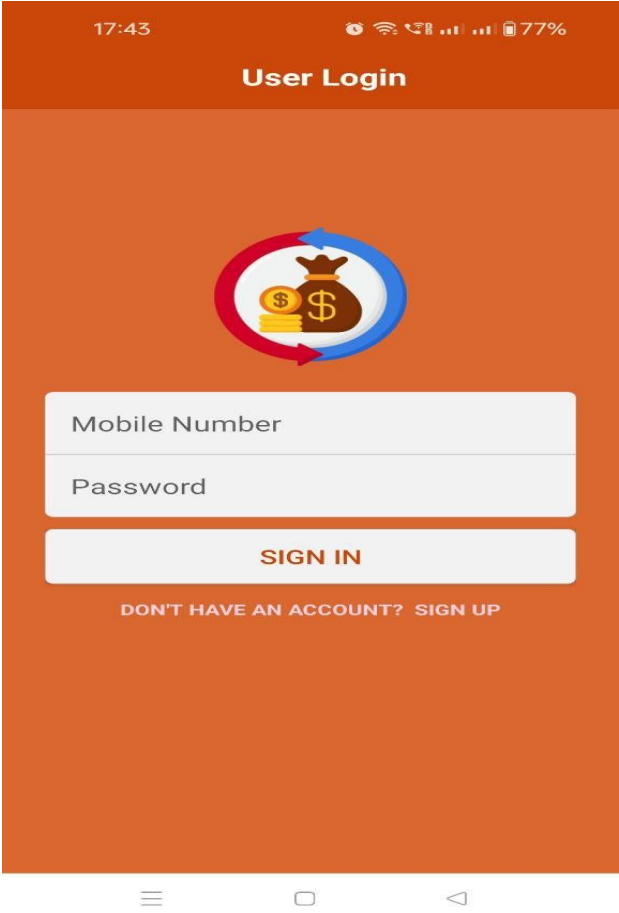


Relation view

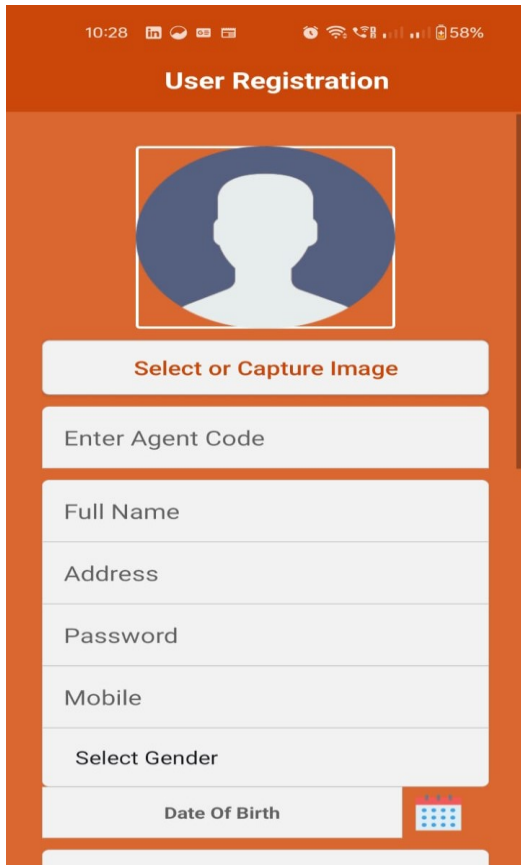
#	Name	Type	Collation	Attributes	Null	Default	Comments	Extra	Action
<input type="checkbox"/>	1 id	int(11)			No	None		AUTO_INCREMENT	Change Drop More
<input type="checkbox"/>	2 code	int(11)			No	None			Change Drop More
<input type="checkbox"/>	3 name	varchar(50)	utf8_unicode_ci		No	None			Change Drop More
<input type="checkbox"/>	4 mobile	varchar(20)	utf8_unicode_ci		No	None			Change Drop More
<input type="checkbox"/>	5 email	varchar(50)	utf8_unicode_ci		No	None			Change Drop More
<input type="checkbox"/>	6 addr	text	utf8_unicode_ci		No	None			Change Drop More

Screen

USER LOGIN:




USER REGISTRATION:



10:28 [status icons] 58%

User Registration



Select or Capture Image

Enter Agent Code


Full Name

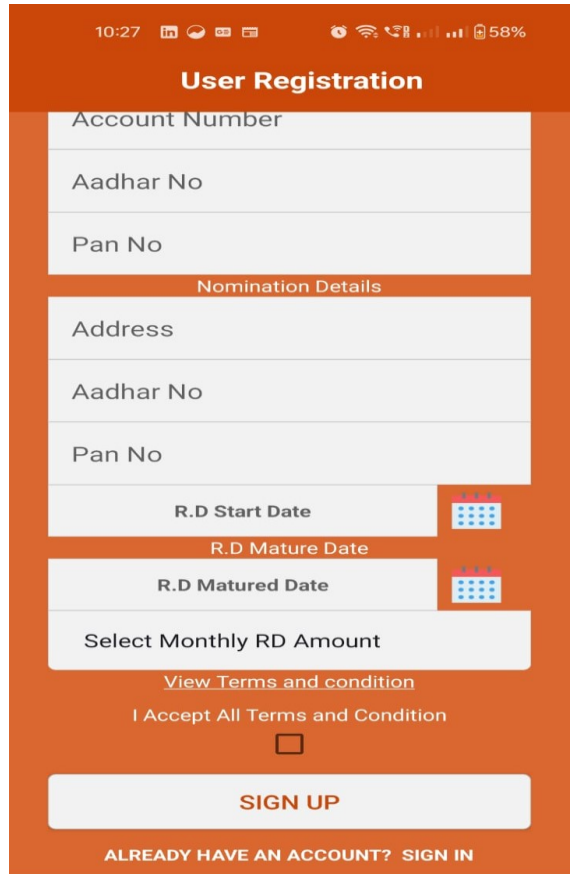
Address

Password

Mobile

Select Gender

Date Of Birth 



10:27 [status icons] 58%

User Registration

Account Number

Aadhar No


Pan No

Nomination Details


Address

Aadhar No

Pan No

R.D Start Date 

R.D Mature Date

R.D Matured Date 

Select Monthly RD Amount

[View Terms and condition](#)

I Accept All Terms and Condition

SIGN UP

ALREADY HAVE AN ACCOUNT? [SIGN IN](#)

USER DASHBOARD:

17:43

RD USER DASHBOARD

User Profile

Name: Nutanshivajibhusare
Mobile: 7276040229
RD Strt Date: 2022-07-01
RD End Date: 2022-07-01
EMI: 1000
Total Mature Amount After 12(Month): ₹ 14160/-

RD EMI PAID: 7 RD TOTAL AMT: 7000

R.D Passbook

R.D Amount: 1000
RD PAID DATE: 2022-07-12

Cancel

PhonePe open Axis Bank Kotak Bank PAYTM L1FI Paytm

Amazon GPay
Amazon Pay UPI

17:42

RD USER DASHBOARD

User Profile

Name: Nutanshivajibhusare
Mobile: 7276040229
RD Strt Date: 2022-07-01
RD End Date: 2022-07-01
EMI: 1000
Total Mature Amount After 12(Month): ₹ 14160/-

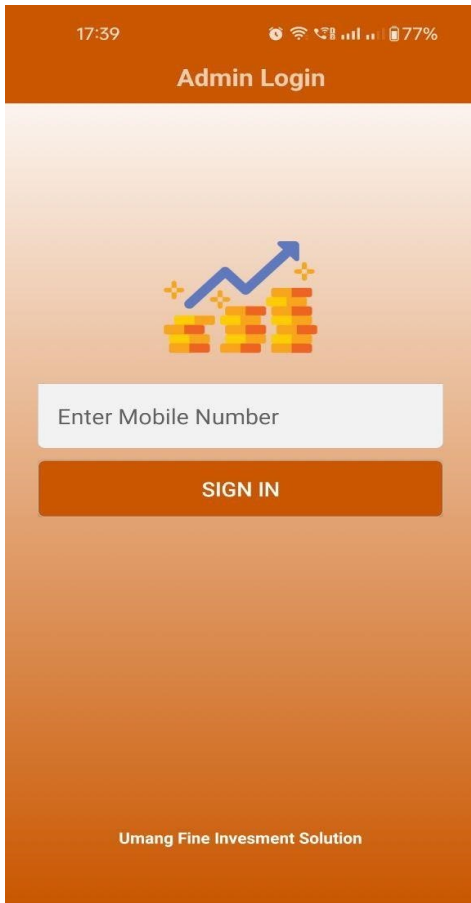
RD EMI PAID: 7 RD TOTAL AMT: 7000

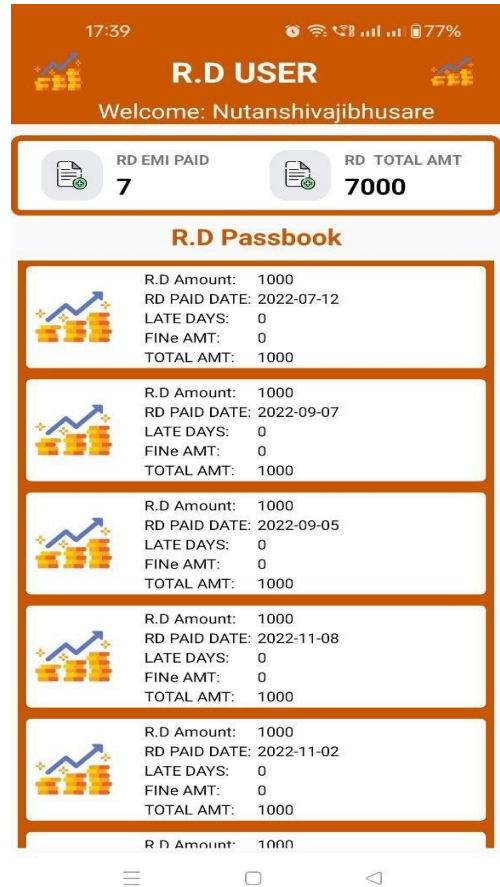
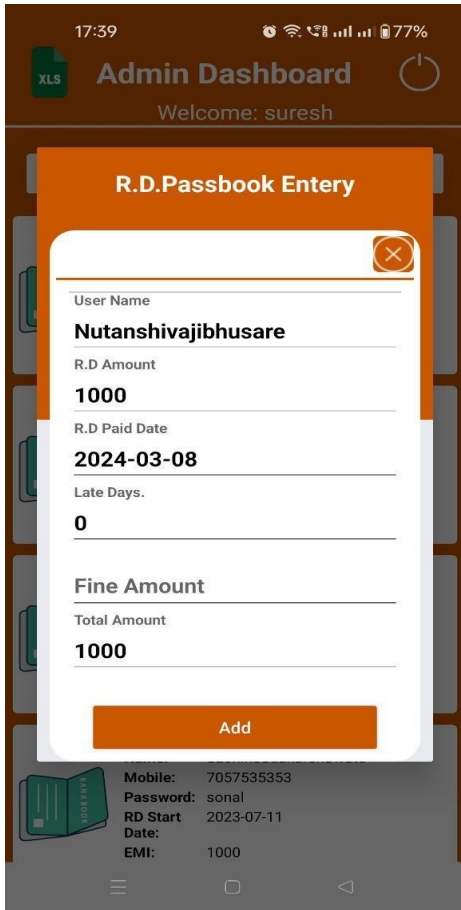
R.D Passbook

	R.D Amount: 1000 RD PAID DATE: 2022-07-12 LATE DAYS: 0 FINE AMT: 0 TOTAL AMT: 1000
	R.D Amount: 1000 RD PAID DATE: 2022-09-07 LATE DAYS: 0 FINE AMT: 0 TOTAL AMT: 1000
	R.D Amount: 1000 RD PAID DATE: 2022-09-05 LATE DAYS: 0 FINE AMT: 0 TOTAL AMT: 1000

R.D Amount: 1000

ADMIN:





TEST CASE

Login Module: User/Admin

Sr. No	Test case Id	Test case object	I/P data	Expected result	Actual result	Status
1	Tc1	If a user will be able to login with a valid mobile no. and pass	Enter the mobile number and password	Mobile number & password are valid so login the page	Login successfully	Pass
2	Tc2	If a user can not login with a valid mobile number & password	Wrong mobile number & password	Message for invalid mobile number & password	Invalid mobile number & password	Fail
3	Tc3	When the filled is blank & sing up button is clicked	Message for this filed required mobile number & password	Message for this filed required mobile number & password	It required mobile number & password	Fail
4	Tc4	If user is able to login successfully	Correct mobile number & password	User should be login to dashboard	User login to dashboard	Pass

Passbook Entry Module:

Sr. No	Test case Id	Test case object	I/P data	Expected result	Actual result	Status
1	Tc1	Add passbook entry	Add the passbook entry	Show the message add passbook entry successfully	Passbook entry add successfully	Pass
2	Tc2	Delete passbook entry	Delete the passbook entry	Show the message delete passbook entry	Delete passbook entry successfully	Pass

FUTURE SCOPE

With flexi recurring deposit, the depositor gets the flexibility to select any amount of deposit as per his convenience and pay the instalment at any time of the month. The minimum deposit amount for most of the flexi recurring deposits is Rs. 100 and this can be increased as per the depositor's convenience.

CONCLUSION

RD is an entirely risk-free investment whose guaranteed returns make it suitable for fulfilling both short and long-term goals. Hence, RD may be just the right investment option if you require financial assistance to meet the below-mentioned requirements.

1. The cost of higher education for your kids.
2. Expenses on home renovation and furnishing.
3. Vacationing abroad.
4. Expenses incurred on marriages.
5. Inculcates savings discipline

As a Recurring Deposit scheme requires you to make fixed monthly investments, it helps inculcate a savings discipline. It is beneficial more so for salaried individuals who have multiple financial goals to fulfil with a fixed income.

RD interest is calculated at a fixed rate throughout its tenure. So, if a bank offers an interest rate of 6.50% on your RD, interest calculation will be done at this rate irrespective of the changing market trends or change in your bank's policies regarding the interest rate offered. You, therefore, do not have to worry about any RD interest rate reductions.

Usually, all banks offer the facility of opening an RD account. They also offer the choice of premature withdrawal of the same. If you decide to withdraw before maturity, the interest payable will be calculated on the basis of the tenure completed. Also, banks will charge a penalty for such withdrawal. Thus, before you invest, choose a bank that offers a high rate of interest and charges a less amount of penalty on premature withdrawal.

The interest income from Recurring Deposit is taxable, with TDS deducted by the bank at the rate of 10% if the income is above Rs. 10,000. In case your annual income is below the minimum exemption limit, you can save on this tax by providing form 15G to your bank. For senior citizens, form 15H is applicable.

REFERENCES

Book used as reference to provide the guidelines for analysing, documenting and designing our project

Web References:

1. <https://www.tutorialspoint.com/android/index/index.html>
2. <https://developer.android.com/guide>
3. <https://www.vogella.com/tutorials/android.html>