PYGMY DEPOSIT SYSTEM THROUGH ANDROID CLOUD

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Abstract

This project aims to automate the Pygmy deposit scheme in credit society for small savers. As we see lot of fraudulent activities in payment collectives from collection agents, the idea is to design full proof system which involves less human efforts. Credit Societies can automate their collection process by introducing generic hand-held devices for our concern, android mobile, to their field Collection Agents i.e., Cash Collectors for better control, visibility and end-Customer experience. In this application cash collector can view the customer list where he wants to go for collection with their detail address and also the collection plan of customer. Collection information is sent immediately to the Credit Society server and also customer gets its confirmation message as soon as he made payment to cash collector with details of total collection amount till date. Cash collector can view complete collection sheet of each customer at the end of month so that he will cross check it with the system and the customer This entire system will have web based background for maintaining depositional transactional history.

Keywords: *Android, Cloud, Pygmy*

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1. INTRODUCTION

Pygmy Collection System is the system which is used to save the money of pygmy people. Pygmy people i.e., the poor people like small business shopkeeper, vegetable vendors. The pygmy people invest money in the credit society. The cash collector collects the money from the pygmy people. The cash collector is the person who working under the credit society.

Cash collector updates the data on android mobile or any android devices through our app. We are saving our whole data on android cloud. The android cloud is nothing but a set of heterogeneous data serving for a similar purpose.

2. RELATED WORK

In today's system the procedure of daily collection is totally dependent on the cash collector. Cash collectors are responsible for collecting money from the vendors and also maintaining the Account balance sheet, so it is often seen that, there is a difference between the bank ledgers and the cash collector's ledgers. Furthermore co-operative society is often do not receive vendors invested money time to time so, it's the society's loss but which cannot be detected easily. Above system is prone to vandalism and co-operative society as well as vendor has to believe in cash collector in any condition. So, it is very much easy for cash collector to do fraudulent use of money [3].

Again, moving on, these cash collectors use to give a thermally printed receipt, whose ink gets fed off if you rub it quickly, or it will get rubbed off in 2 to 3 days, thus the investor won't have any proof of his investment. So, it is one of the main reasons why co-operative society's or co-operative bank goes down in. The investor of these societies is the pygmy people who cannot invest large amount at a time but if you consider them in mass, they are the backbone of our economy [1].

3. PROJECT SCOPE

The system provides trust and fraud free system. Employees are bound to update customer information on server. It is very easy to detect fraud, if any. As we are providing SMS facility to the customer and also information update to the admin. So employee cannot do any fraudulent activity with the customer money and if he makes, then it can be detected right at the time.

Thus system is fraud free and trustworthy. This also makes the system paperless with elimination of TRIMAX machine and use of mobile device.

3.1 System Features

3.1.1 Customer Module:

- **Collection** - The collection amount (invested money) as per decided by particular customer.
- **Payment** - Actual payment done by a customer.
- **Account** - Account type of the customer.

3.1.2 Employee Module:

- **Customer list allotted by admin**- Customer allotted by admin which will show the employee which customer allotted to him and also their account detail that is which account type customer has etc.
- **Daily Collection**- Daily collection this module gives the facility to store the daily collection made by Particular employee.

3.1.3 Admin Module:

- **Customer registration**- Customer registration of new customer by this feature admin can add the new customer and can give them a new id.
- **Collection plan**- Collection plan of that new customer or even the regular customer if want to change his Payment plan or collection plan that can be done in this module.
- **Employee registration**- Employee registration of a new employee. By using admin panel we can add new employee and can provide him with new id.
- **Allotment**- Allotment of the customer list to each employee will be done through this module.
- **Daily collection and Daily transaction**- Daily collection of each employee and Daily transaction of whole society, account Maintenance of society will be done in this module only.
- **Report**- Report generation may be monthly and daily will be done in this module.

4. SYSTEM ARCHITECTURE

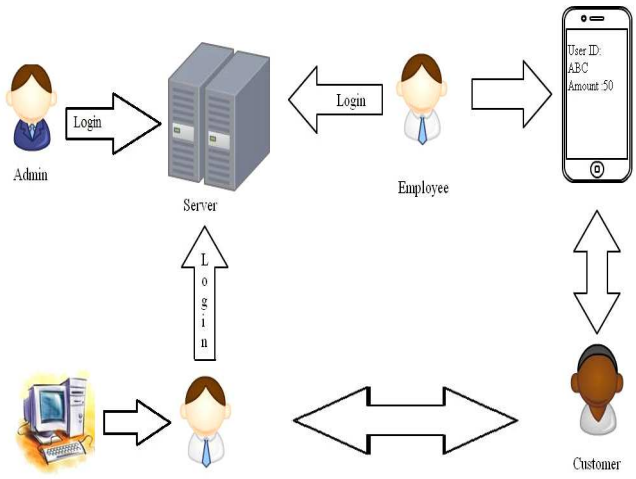

Fig 1: System flow

System architecture of project could be described as: There is a one dedicated server. Admin and employee will login to the server, employee will have android phone, now employee will ask the customer for his/her user id and the current payment he/she wants to make.

There are two employees, one will have mobile phone and the other one is employee at pc-side i.e. in campus employee. Customer can come to the bank or society itself and can deposit money. As soon as customer makes the payment to pc-side employee. His/her name will automatically get vanished from remote employee list.

4.1 Advantage

- This entire system will have web based background for maintaining depositional transactional history.
- Human efforts will reduce in maintaining the details and entering the daily collections into the system.
- The system provides security to the customer by providing login id and password.
- Thus system is fraudulent and trustworthy. Also make the system paperless.

4.2 Disadvantage

- If we compare our system with traditional paper based system. Some technical assistance would be needed.
- The company or co-operative society has to purchase android phone but which will certainly be the one time investment.

4.3 Application

- We are going to implement our system in co-operative society to ease the management of the co-operative society also give a technical touch which would help atomize the working of co-operative society.

4.4 Result

Some of the modules we have designed as follows.

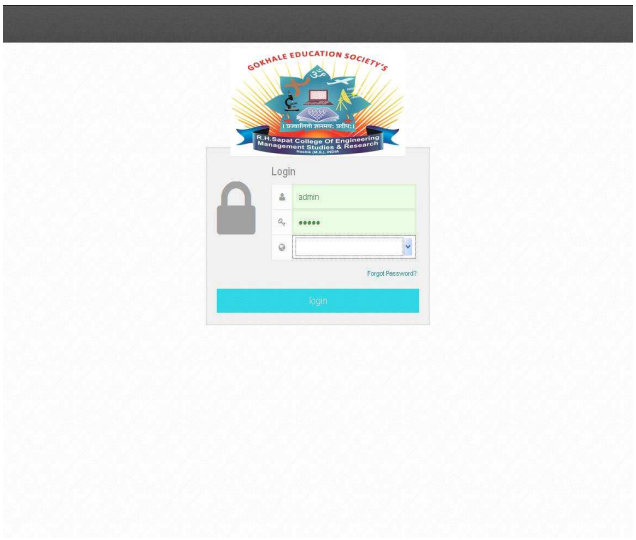

Fig 2 Login Page

This is the login page for administrator, employee and customer provided for authentication purpose. One has to

enter login id, password as well as particular branch to login to his/her account.

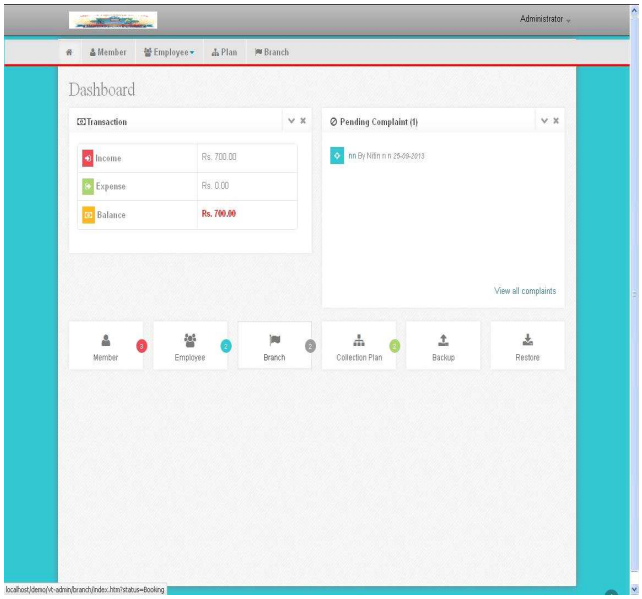

Fig 3 Administrator Home Page

This is the home page for administrator. He\She can add new employee, customer and also allocate the customer list to employee. He\She has right to change the collection plan of the credit society. We can see the Dashboard as the catalog for all the transaction.

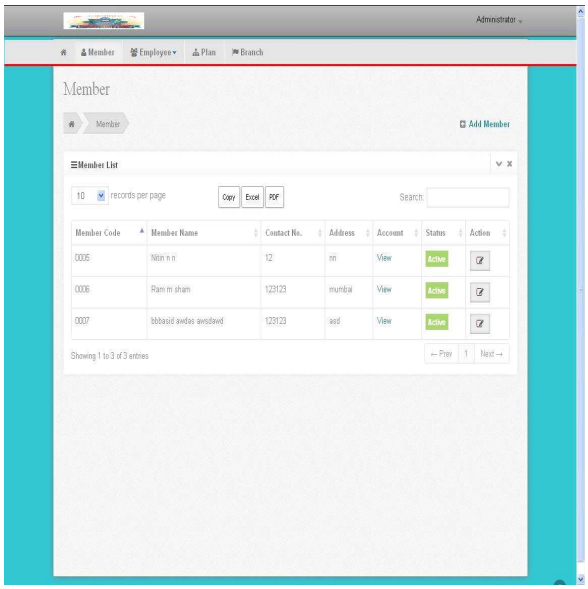

Fig 4 Member Page

Using this page admin can change the member details their plan and branch name. Also admin can see whether the member is active or inactive. The facility of adding new member is also provided here.

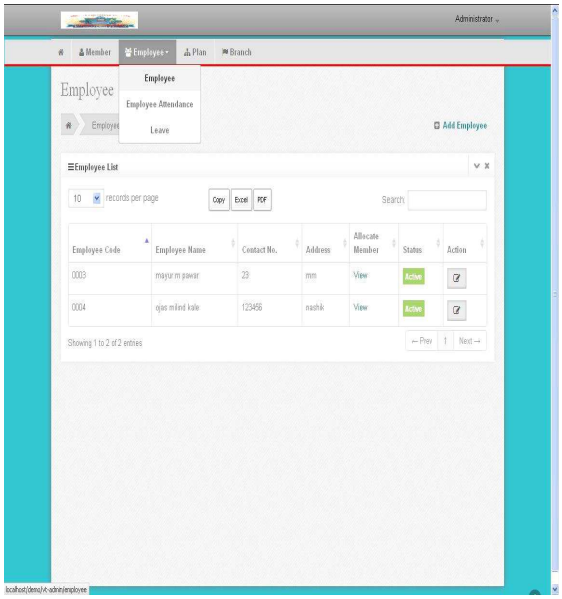

Fig 5 Employee Page

Using this page admin can change the employee details, update their customer list, checks the attendance of employee .Also admin can see whether the employee is active or inactive. Add employee option is also given.

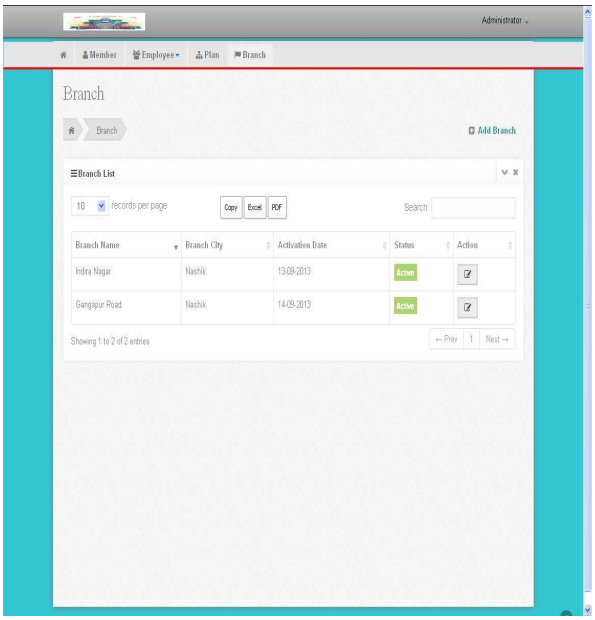

Fig 6 Branch Page

Branch page shows the branch details i.e. branch name, branch city, activation date of branch, also checks status of branch i.e. active or inactive. Admin can add new branch using this page.

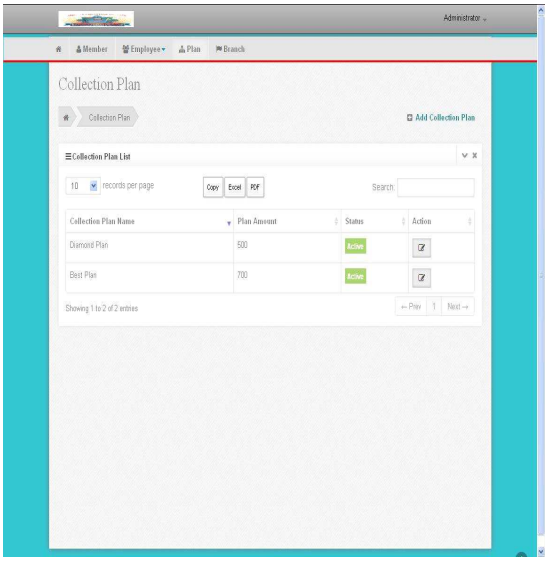

Fig 7 Collection Plan Page

Collection plan page shows the details of plans i.e. Collection Plan Name e.g. Diamond plan, best plan etc. The base amount of the plan, its statues. Also admin can add new collection plan.

CONCLUSIONS

The investor of these societies is the pygmy people who cannot invest large amount at a time but if you consider them in mass, they are the backbone of our economy. The daily collection system in today's word is prone to fraudulent activities and also this system makes heavy use of the paper.

Hence, this system is used to reduce human efforts and represent PYGMY Deposit System with Android cloud for pygmy people. Using this system we make daily collection paperless. Furthermore, the system will be trustworthy.

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