# VLSI implementation for currencyless india using sms banking

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**ABSTRACT**

In current scenario Government of India is spending more Budgets for printing Indian currency (1RS-70P). Our country is facing many problems such as ATM Robbery, Bribe, Corruption and Black money. To overcome this problem we have an idea called "Currency less India" which uses money in the form of Softcopy/Electronic form instead of hardcopy. Having the existing money within short period of time everyone should pay the tax and they have to keep it into their respective account after this period the money (Hard copy) will not be accepted in our country, this refers to conversion of money from Hardcopy to softcopy. By this conversion everyone's black money will be transferred to their account. To implement this idea we use a technology called "SMS BANKING'' Because for Internet and Mobile banking we need internet connection but for SMS banking Internet is not required. In this work we have developed an algorithm based approach using Lab VIEW 2010. LabVIEW (Laboratory Virtual Instrument Engineering Workbench) is a graphical programming language that uses icons instead of lines of text to create programs. Unlike text based programming language, LabVIEW uses the data flow programming, where the flow of data determines execution. The flexibility, modular nature and ease to use programming possible with LabVIEW, makes it less complex and also Verilog code is synthesized and simulated using Xilinx-ISE 12.1.

**Keywords:** Currency less India, Feature Extraction, Mobile Banking, LabVIEW.

## INTRODUCTION:

INDIA is a one of the wealthiest country in the world, but the growth rate of Indian economy is only 30% but not 90% .Our India is becoming popular now day's in deposition of back money in foreign country, bribe activities etc., Having all this trozen horses, India cannot be richest country in the world. It is possible to change all this corruption in India by implementing this Idea.

Black money is income that is not declared to tax authorities. This can be generated through entirely legitimate business or through crime and bribery. Tax evasion is the main reason that leads to the generation of black money. In Swiss banks the deposits by Indians total 92.95 billion rupees ($1.7 billion), the report says. But all of this could not be black money. The report says that taxes are most commonly avoided through the manipulation of account books by either not reporting purchases or sales or under-reporting production (White Paper on Black Money, 2012). The major two problems are addressed here,

1. Government of India is spending more Budget for printing currency. They spend nearly equal or more money than the currency value they want to print. So it takes more part in the budget allocation.
2. Another important issue is Black money deposition at Swiss bank and in foreign countries still our government is taking many actions to reduce this problem.

At socio-economic level, the thrust of public policy should be to discourage conspicuous and wasteful consumption / expenditure, encourage savings, frugality and simplicity, and reduce the gap between the rich and the poor (Deepa mehta,).

## PROBLEM DOMAIN

Even though today many technologies are available to transfer the money, we need internet connection for that processes. To implement this idea we use a technology called "SMS BANKING'' Because for Internet and Mobile banking we need internet connection but for SMS banking Internet is not required.

## CURRENCY LESS INDIA

The currency less India refers to that India uses money in the form of softcopy instead of hardcopy. If we want to say in computer language hereafter the money will be in the form of softcopy by which we cannot transfer the money from one hand to another. The conversion of Hardcopy into softcopy is if you want to drink coffee in a small coffee shop the cost of coffee will be transferred from our account to shopkeepers account through SMS. The Government should provide bank account and money Transaction code. People can buy anything as they like from their respective accounts only by using their transaction code (Karpakalakshmi, 2011). This money transaction is implemented using a new technology named SMS BANKING where internet connection is not required. And this idea will make our Government as digital which is referred as no hardcopy of money.

## IMPLEMENTATION

1. The Government should provide bank account and money Transaction code for each and every one.
2. Money transaction code is nothing but it is like Net banking code.
3. People can buy anything as they like from their respective accounts only by using their code via SMS banking.
4. From which we can know what is the price? Does the price for particular thing is correct.

If we done this the black money will be considerably reduced.

## METHODOLOGY

The following steps are used to transfer the money

Step 1: The user mobile is asked to enter the PIN number.

Step 2: If the PIN number is correct, it will ask to enter the amount otherwise it shows PIN number is not correct.

Step 3: If the entered amount is valid, the amount transferred to the receiver.

**FLOW CHART**

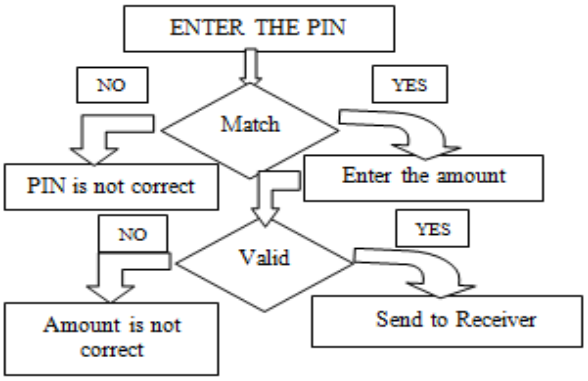



**Figure 1: Flowchart representation**

The following explanation will clarify our doubts

**What We Can Do With The Existing Money?**

Having the existing money with in short period of time everyone should pay the tax and they can keep it into their respective account. This refers to the conversion of Hardcopy to the softcopy.

**If We Want To Go Abroad?**

If we want to go abroad, we can change our money to the currency of particular country. When we return back the money can be converted into the softcopy (DFID, 2013). In our nation if terrorism, corruption, smuggling, robbery, things which is against the rule is being fully abolished then the money required for maintaining jail, police station can be used for several schemes to develop our nation. If anybody comes for our country, our Government should give temporary Money transaction code along with visa. When they go for their country, they should return that card to our Government (DFID.gov.uk).

**RESULTS**

In this simulation Sender has Rs.10000 in his account now he is going to send Rs.100 for medical expenses in a shop. After he sent Rs.100, Receiver has Rs.1100 in his account since already he has Rs.1000 in his account.

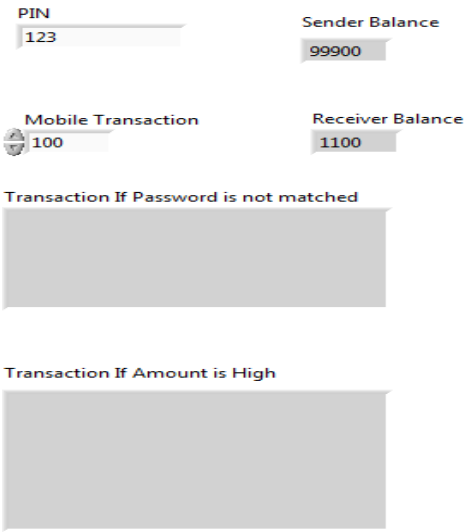
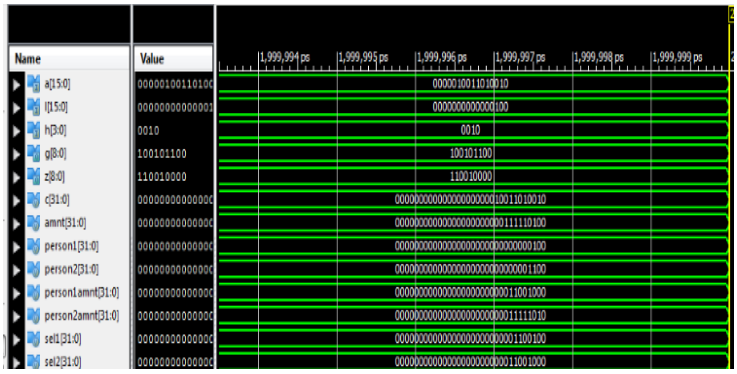



**Fig 2: Front Panel window using LabVIEW If PIN and Amount are valid**




**VERILOG OUTPUT**

**Fig 3: Verilog output for transferring money with acknowledgement**

**FUTURE WORK**

This can be implemented successfully only when the Government and the RBI should give good co-operation for combining the banking network and the mobile network. This implementation may take more than a Year. Proper security should be provided for every transaction. The difficulty is that everyone in India must have bank account and their corresponding transaction code and also all must be aware of the transaction process through SMS BANKING. In order to make everyone to understand the transaction process it should be designed as very simple as possible. This is only our idea so we request Economic scholars to implement this process to

eradicate corruption in India. This is only my idea and it may have many drawbacks. So I request economic scholars to implement this method to eradicate corruption in India.

**SECURITY ISSUES**

What if your cell phone is lost or stolen? "Just like when you lose your debit card, you inform the bank, you will have to inform the bank immediately if you lose the mobile and the bank will take necessary steps."

**CONCLUSION**

Here we have developed Verilog and LabVIEW code to implement this idea and it is verified successfully. Optimized and Synthesizable Verilog code for each block synthesized using Xilinx ISE 12.1 The main advantage of this graphical programming language is that, it provides a robust and efficient environment and tool for generating very fast, less complex and useful algorithms. But in real time it may somewhat hard but it is possible because nowadays government is giving Adhar's card, PAN card, likewise the Government can take steps to provide money transaction code.

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