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(31) Priority Document No	:NA	(72)Name of Inventor :
(32) Priority Date	:NA	1)Karanveer Singh
(33) Name of priority country	:NA	2)Ishfaq Bashir
(86) International Application No	:NA	3)Navjot Singh
Filing Date	:NA	4)Kamalpreet Singh
(87) International Publication No	: NA	5)Tanya Priyadarshini
(61) Patent of Addition to Application	:NA	6)Shivam Tyagi
Number	:NA	7)Siddharth Arora
Filing Date	:NA	8)Shashi Bhutani
(62) Divisional to Application Number	:NA	9)Summer Kaur
Filing Date	:NA	10)Hanisha
		11)Sunil Bhutani
		12)Pushapjit Singh
		13)Dr. Raman Chadha
		14)Vishal Saini

(57) Abstract :

A secured online banking system comprise of an input module for collecting credentials (i.e. name) and biometric data (such as finger-vein) from the user, a verification module for remotely authenticating the credentials and data, a bank server for opening an bank account of the user in case of successful verification, wherein a user ID, passcode and details (such as account number, name, code) are assigned to the user, a cryptographic unit for encrypting the biometric, credentials, user ID, details and passcode to fulfil a protection criteria which eliminates multiple attack scenarios (like man-in-middle), a user-platform wirelessly for offering a list of banking services (services are view account, daily transaction, add amount, withdraw amount, transfer amount) to the user, wherein the user is permitted to select a service from the list.

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