

→ Bank - Current & Savings Account.

Develop a Java program to create a class Bank that maintains 2 kinds of account

import java.util.Scanner;

class Account {

String cust_name;

int acno;

String acc_type;

double balance;

public Account(String cust_name, int acno, String acc_type) {

this.cust_name = cust_name;

this.acno = acno;

this.acc_type = acc_type;

this.balance = 0;

}

public void displayBal() {

System.out.println("Account number: " + acno);

System.out.println("Customer name: " + cust_name);

System.out.println("Account type: " + acc_type);

System.out.println("Balance: " + balance);

}

class Current extends Account {

double min_balance, service_charge;

Current(String cust_name, int acno) {

super(cust_name, acno, "Current");

this.min_balance = 500;

this.service_charge = 20;

}

public void withdrawal(double amt) {

if (balance - amt >= min_balance) {

balance -= amt;

System.out.println("Withdrawal

successful. Current Balance: " + balance);

else {

balance -= service_charge;

}

}


```

class Savings extends Account {
    double interest_rate;
    Savings(String cust_name, int accno) {
        super(cust_name, accno, "Savings");
        this.interest_rate = 0.5;
    }
    public void DepositInterest() {
        balance += balance * interest_rate;
        System.out.println("Interest Deposited  
Current Balance = " + balance);
    }

```

```

    public void compoundInterest(double initial_amt,
        int time) {
        double ci = initial_amt * Math.pow(1 + interest_rate, time)
            - initial_amt;
        balance += ci;
        System.out.println("Compound interest  
is applied. Current Balance: " + balance);
    }

```

```

}

public class Bank {
    public static void main(String[] args) {
        Scanner in = new Scanner(System.in);
        System.out.println("Choose account type");
        System.out.println("1. Savings 2. Current");
        System.out.println("Enter choice 1 or 2");
        int choice = in.nextInt();
        System.out.println("Enter customer name");
        String cust_name = in.next();
        System.out.println("Enter account number");
        int accno = in.nextInt();
        System.out.println("Enter initial balance");
        if (choice == 1) {
            Savings savAcc = new Savings(cust_name, accno);
            System.out.println("Enter initial balance");

```



```
double initial_balance = in.nextDouble();  
savAcc.balance = initial_balance;  
System.out.println("Enter withdrawal  
amount");  
double withdrawl = in.nextDouble();  
savAcc.balance = withdrawl;  
System.out.println("Withdrawal  
successful. Current balance = " +  
savAcc.balance);  
System.out.println("Enter time  
to calculate compound interest:");  
int time = in.nextInt();  
savAcc.compoundInterest(initial_balance,  
time);  
savAcc.displayBal();  
}
```

```
else if (choice == 2) {  
    current curAcc = new Current(Cust_name,  
                                acno);  
    System.out.println("Enter initial  
balance");  
    double initial_balance = in.nextDouble();  
    curAcc.balance = initial_balance;  
    System.out.println("Enter withdrawal  
amount:");  
    double amt = in.nextDouble();  
    curAcc.withdrawal(amt);  
    curAcc.serviceCharge();  
    curAcc.displayBal();  
}
```

```
else {  
    System.out.println("Invalid choice");  
}
```

```
}  
}
```


Flowchart:

```

Step 1: Start
Step 2: Initialize variable cust_name, accno,
        acc_type, balance
Step 3: Input = "Enter customer name " + cust_name
Step 4: Input = "Enter account number " + accno
Step 5: Input = "Enter account type " + acc_type
Step 6: Input = "Enter balance " + balance
Step 7: Print "Enter account type = 
        1. Savings 2. Current"
Step 8: Input "Enter choice 1 or 2"
Step 9: if (choice == 1)
Step 10: if (choice == 1) {
        Input = "Enter initial balance " + initial_balance
        Input = "Enter withdrawal amount " + withdrawal
        Input if (initial Input "Enter minimum 
        balance " + min
        if (initial_balance - withdrawal >= min) {
            balance -= withdrawal;
        }
        Print "Current Balance " + balance
        Input "Enter interest_rate " + rate
        Input "Enter time " + time
        ci = initial_balance * power (1 + interest_rate, time)
        - initial_balance
        Print "Compound Interest = " + ci
        Print "Deposit with Interest " + 
        (balance + balance * interest_rate)
    }

```

```

Step 11 = else if (choice == 2) {
    Print "Input = "Enter initial balance " + initial_balance
    balance = initial_balance;
    Input "Enter withdrawal amount " + withdrawal
    if (balance - withdrawal >= min) {
        balance -= withdrawal;
    }
    Print "Current Balance = " + balance
}
Step 12 = else {
    Print "Invalid choice"
}
Step 13 = Stop

```

Output:

```

Choose account type
1. Savings 2. Current
Enter choice 1 or 2
1
Enter customer name
Add
Enter account number
001
Enter initial balance:
10000
Enter withdrawal amount
1000
Current balance = 9000.0
Enter time (in years) for compound interest calculation.
3
Compound interest applied = 32750.0

```

```
D:\java\oops>java F
Name: Aditya Dinesh Netrakar
USN: 1BM22CS017
Choose account type:
1.Savings
2.Current
Enter choice 1 or 2
1
Enter customer name:
adi
Enter account number:
001
Enter initial balance
10000
Enter withdrawl amount
1000
Withdrawl successful. Current balance: 9000.0
Enter interest rate:
3
Account number: 1
Customer name: adi
Account type: Savings
Balance: 9000.0
Enter time(in years) to calculate compund interest:
3
Compound interest applied. Current balance: 639000.0
Account number: 1
Customer name: adi
Account type: Savings
Balance: 639000.0
```