

9/12/22

Lab Program 5:

Develop a Java Program to create a class Bank that maintains two kinds of account for its customers, one called savings account and the other current account. The savings account provides compound interest and withdrawal facilities but no cheque book facility. The current account provides cheque book facility but no interest. Current account holders should also maintain a minimum balance and if the balance falls below this level, a service charge should be imposed.

Create a class Account that stores customer name, account number and type of account. From this derive the classes Cur-acc and Sav-acc to make them more specific to their requirements. Include the necessary methods in order to achieve the following tasks:

- Accept deposit from customer and update balance.
- Display the balance.
- Compute and deposit interest.
- Permit withdrawal and update the balance.

Check for the minimum balance, impose penalty if necessary and update the balance.

```
import java.util.Scanner;
```

```
abstract class Account
```

```
{ String name = new String();
```

```
int accno;
```

```
String choice;
```

```
double bal, dep, with, min = 500, tran, ci, r, n, t, p, g;
```

```
abstract void type (char s);
```

```
Scanner ss = new Scanner (System.in);
```

```
void set()
```

```
{ System.out.println("Enter your account number:");
```

accno = ss.nextInt();
System.out.println("Enter your Balance:");
bal = ss.nextDouble();

}

void put()

{

System.out.println("Your balance is now: " + bal);

}

}

class Cur-acc extends Account

{

void type(char s)

{ if (Character.compare(s, 'c')) System.out.println("This is your current account");

}

double cbdeposit()

{ System.out.println("Enter the amount transferred to your account:");

dep = ss.nextDouble();

bal = bal + dep;

return bal;

}

double cbtransfer()

{ System.out.println("Enter the amount to be transferred:");

tran = ss.nextDouble();

if ((bal - tran) < min)

{ System.out.println("This transaction will cost a penalty of Rs 50 as balance will go below minimum. Do you want to go ahead with the transaction Y or N");

choice = ss.nextInt();

if (choice.equals("Ignore (or 'Y')")) { bal = bal - tran - 50;

else { System.out.println("Cancelling transaction");

}


```
else bal = bal - trans;  
return bal;  
}
```

```
}
```

```
class Sav-acct extends Account
```

```
{  
    void type(char s)
```

```
{  
    if (Character.compare(s, 'S'))
```

```
        System.out.println("This is your Savings  
        Account");  
}
```

```
double deposit()
```

```
{  
    System.out.println("Enter the amount transferred  
    to your account:");  
    dep = ss.nextDouble();  
    bal = bal + dep;  
    return bal;  
}
```

```
double withdraw()
```

```
{  
    System.out.println("Enter the amount to be  
    withdrawn:");  
    with = ss.nextDouble();  
    if ((bal - with) > min) { bal = bal - with; }  
    else { System.out.println("Insufficient balance"); }  
    return bal;  
}
```

```
double compoundInterest()
```

```
{  
    System.out.println("Enter interest rate:");  
    r = ss.nextDouble();  
    System.out.println("Enter  
    no. of times interest applied per time period:");  
    n = ss.nextInt();  
    System.out.println("Enter the time period:");  
    t = ss.nextInt();  
    p = (1 + (r/n));  
    q = n * t;  
    ci = bal * Math.pow(p, q);  
    bal = bal + ci;  
    return bal;  
}
```

```
}
```

```
class MainBank {
```

```
{  
    public static void main(String args[])
```

```

Scanner ss = new Scanner(System.in);
System.out.println("Enter type 1. Current Account 2. Saving Account");
int ch, k;
char n;
ch = ss.nextInt();
if (ch == 1) {
    n = 'c';
    Cur_act c1 = new Cur_act();
    c1.type(n); c1.set();
    System.out.println("Transfer to 1. Your 2. Diffrent");
    k = ss.nextInt(); if (k == 1) c1.withdraw();
    if (k == 2) c1.doTransfer();
    c1.put();
}
if (ch == 2)
{
    n = 's';
    Sav_act s1 = new Sav_act();
    s1.type(n);
    s1.set();
    System.out.println("Do you want to
    1. Deposit 2. Withdraw
    3. Compound Interest");
    k = ss.nextInt();
    if (k == 1)
        s1.deposit();
    if (k == 2)
        s1.withdraw();
    if (k == 3)
        s1.compoundInterest();
    s1.put();
}
}

```

```
C:\Users\Aditi Suhrut\Documents\Aditi\Java>java MainBank
Enter the type of account to be created
1.Current Account
2.Savings Account
1
Enter your account number:
Enter your balance:
1000
1000
Do you want to transfer to 1.Your account or a 2.Different account?
2
Enter the amount to be transfered:
700
This transaction will cost a penalty of Rs.50 as the balance will go below minimum.
Do you want to go ahead with the transaction?Y or N
y
Your balance is now: 250.0
```

```
C:\Users\Aditi Suhrut\Documents\Aditi\Java>java MainBank
Enter the type of account to be created
1.Current Account
2.Savings Account
2
Enter your account number:
Enter your balance:
1000
1000
Do you want to transfer to 1.Deposit or a 2.Withdraw or get 3.Compound Intrest?
3
Enter the intrest rate:
50
Enter number of times intrest applied per time period:
2
Enter the time period:
1
Your balance is now: 677000.0
```

```
C:\Users\Aditi Suhrut\Documents\Aditi\Java>java MainBank
```

```
Enter the type of account to be created
```

```
1.Current Account
```

```
2.Savings Account
```

```
2
```

```
Enter your account number:
```

```
Enter your balance:
```

```
1000
```

```
1000
```

```
Do you want to transfer to 1.Deposit or a 2.Withdraw or get 3.Compound Intrest?
```

```
1
```

```
Enter the amount transfered to your account:
```

```
20
```

```
Your balance is now: 1020.0
```