

Python Banking System

A comprehensive console-based banking application with persistent data storage using Python collections and file handling.



Features

Core Banking Operations

- **Account Management:** Create accounts with unique 6-digit account numbers
- **User Authentication:** Secure login with password protection
- **Fund Operations:** Deposit, withdraw, and transfer money between accounts
- **Interest Calculation:** Monthly interest calculation for savings accounts
- **Transaction History:** Complete transaction tracking and history viewing
- **Account Modification:** Update personal information and account details

Data Persistence

- **Automatic Data Saving:** All data saved to bank_data.txt on exit
- **Data Loading:** Previous session data automatically loaded on startup
- **Human-Readable Format:** Dictionary-based storage for easy understanding

Security & Validation

- **Password Protection:** Minimum 6-character password requirement
- **Input Validation:** Comprehensive error handling for all user inputs
- **Fund Validation:** Insufficient funds checking for withdrawals/transfers
- **Account Validation:** Duplicate account prevention and account existence verification



Workflow

Main Menu Operations:

Main Menu

- 1. Create New Account
- 2. Login to Existing Account
- 3. Exit → Save Data → bank_data.txt

Account Creation Flow:

Create Account

- Enter Name
- Generate Unique Account Number
- Set Initial Deposit (min \$500)
- Select Account Type (Savings/Current)
- Create Password (min 6 chars)
- Save Account Data

Login & Account Operations:

Login

- |— **Enter Account Number**
- |— **Enter Password**
- └— **Account Menu**
 - |— **1. Deposit Money**
 - |— **2. Withdraw Money**
 - |— **3. Transfer Money**
 - |— **4. View Transaction History**
 - |— **5. Calculate Interest**
 - |— **6. Update Account Information**
 - └— **7. Logout**

Financial Operations

Deposit

Deposit Flow

- |— **Enter Amount**
- |— **Validate Positive Amount**
- |— **Update Account Balance**
- |— **Record Transaction**
- └— **Display New Balance**

Withdrawal

Withdrawal Flow

- |— **Enter Amount**
- |— **Validate Positive Amount**
- |— **Check Sufficient Funds**
- |— **Update Account Balance**
- |— **Record Transaction**
- └— **Display New Balance**

Transfer

Transfer Flow

- |— **Enter Recipient Account**
- |— **Validate Account Exists**
- |— **Prevent Self-Transfer**
- |— **Enter Amount**
- |— **Check Sufficient Funds**
- |— **Update Both Balances**
- |— **Record Two Transactions**

- | |— **Transfer Out (Sender)**
- | |— **Transfer In (Recipient)**
- |— **Display Both New Balances**

Security Features

Input Validation

- **Account Numbers:** 6-digit random generation with uniqueness check
- **Passwords:** Minimum 6 characters with validation
- **Amounts:** Numeric validation with positive value enforcement
- **Account Types:** Restricted to 'savings' or 'current' options

Business Logic Validation

- **Minimum Deposit:** \$500 required for new accounts
- **Sufficient Funds:** Balance checking before withdrawals/transfers
- **Self-Transfer Prevention:** Cannot transfer to own account
- **Account Existence:** Verification before login/transfers

Error Handling

- **Keyboard Interrupt:** Graceful exit with data saving
- **Value Errors:** Handling of invalid numeric inputs
- **File I/O Errors:** Robust data loading/saving error handling
- **General Exceptions:** Comprehensive error catching and user feedback

Data Persistence

File Storage

- **Location:** bank_data.txt in same directory
- **Format:** Human-readable dictionary structure
- **Timing:** Automatic save on normal/abnormal exit
- **Loading:** Automatic load on application startup

Data Serialization

- **DateTime Handling:** ISO format conversion for storage
- **Dictionary Preservation:** Maintains exact data structure
- **Cross-Session:** Data persists between application runs

User Experience

Navigation

- **Exit Anytime:** Type 'exit' at any prompt to return to previous menu
- **Clear Instructions:** Step-by-step guidance for all operations
- **Visual Feedback:** Emojis and clear success/error messages

- **Menu Organization:** Logical grouping of related functions

Information Display

- **Account Summary:** Current balance and account details
- **Transaction History:** Chronological listing with details
- **Interest Calculator:** Real-time interest estimation
- **Confirmation Messages:** Clear feedback for all operations



Getting Started

Prerequisites

- Python 3.x installed
- No external libraries required

Installation

```
git clone <repository-url>
```

```
cd python-banking-system
```

```
python banking_system.py
```

Usage

1. Run the application
2. Choose to create a new account or login to existing one
3. Perform banking operations
4. Exit to automatically save data
5. Restart to continue from where you left off



Technical Implementation

Core Components

- **Single Class Architecture:** BankingSystem handles all operations
- **Collection-Based Storage:** Dictionaries and lists for data management
- **File I/O Operations:** `ast.literal_eval()` for safe data parsing
- **Datetime Handling:** Proper timestamp management for transactions

Key Methods

- `main_menu()`: Central navigation hub
- `create_account()`: Account registration process
- `login()`: User authentication system
- `deposit()/withdraw()/transfer()`: Financial operations
- `save_data()/load_data()`: Persistence management
- `generate_account_number()`: Unique ID generation

This banking system demonstrates fundamental programming concepts including data structures, file handling, error management, and user interface design while providing a complete banking simulation experience.