**Part D:**

**Without Concurrency:**

A screen shot of a computer

AI-generated content may be incorrect.

**With Concurrency:**

A screenshot of a computer

AI-generated content may be incorrect.  
  
**Part E:**

I am using interface-based design and locking of individual object to achieve the desired result. Withdraw function and deposit function take in interface type instead of the actual object.

Interface design provides scalability and can switch implementation (e.g. To database implementation) easily.