**Coding Assessment Question 1  
Concepts Covered:** OO Programming in Java, Code Quality, QE Concepts **Question:**Develop a **Banking System** application in Java that follows Object-Oriented Programming principles and adheres to coding best practices. The system should include the following requirements:

1. **Classes & Inheritance:**
   * Create a base class Account with the following attributes:
     + accountNumber (String)
     + accountHolder (String)
     + balance (double)
   * Implement the following methods in Account:
     + deposit(double amount): Increases the balance.
     + withdraw(double amount): Decreases the balance but should not allow overdraft.
2. **Subclasses & Polymorphism:**
   * Create two subclasses SavingsAccount and CurrentAccount that extend Account.
   * SavingsAccount should have an interest rate and a method applyInterest().
   * CurrentAccount should have an overdraft limit and override withdraw() to allow overdraft within the limit.
3. **Encapsulation & Validation:**
   * Ensure all class variables are private and accessed through getter/setter methods.
   * Validate that deposits and withdrawals do not allow negative amounts.
4. **Code Quality & Testing:**
   * Use proper exception handling for invalid transactions.
   * Implement unit tests using JUnit to verify deposits, withdrawals, and interest calculations.
   * Ensure proper documentation and meaningful variable/method names.

**Task:**

* Write the Java classes as described.
* Provide JUnit test cases for key functionalities.
* Submit a README file explaining how to run the application and tests.