Project of the banking management system

Information required for personal banking:

a. Types of Account: Current Account/Saving Account
b. Administrative Rights/ Customer Rights

c. **Current Account:** It will be useful for business purposes.

1. Add all required details of the Customer.
2. The Minimum Money required to open an account is Rs 5000.
3. Balance can go to –Rs 50,000.
4. Surcharge on Negative Balance @ Rate of Interest 6% per annum
5. The rate of interest (Compound Interest) on a Positive Balance will be 4% per annum.

d. **Saving Account:** It will be used for Saving purposes:

1. Add all required details of the Customer.
2. The Minimum Money required to open an account is Rs 100.
3. The Minimum Balance will be Rs 50 and below that fine of 10% per month.
4. Rate of Interest (Compound Interest) on Balance will be 5% per annum
5. Conclude Monthly Balance sheet.

e. If a Debit Card is issued then charge Rs 10 per Quarter.
f. If text message service opted then charge Rs 5 per Quarter.
g. Net Banking will be free.

1) For current account

```
#include<stdio.h>

#include<math.h>


 int balance = 0;



void
```

```
openAccount ()
{

int initial_deposit;

printf ("Enter initial deposit (minimum Rs 5000): ");

scanf ("%d", &initial_deposit);

if (initial_deposit < 5000)
   {

printf ("Initial deposit is less than minimum required amount.\n");

return;

}

balance = initial_deposit;

printf ("Account opened successfully. Your current balance is Rs %d.\n",
            balance);

}
```

```
void

deposit ()

{


int amount;


printf ("Enter amount to deposit: ");


scanf ("%d", &amount);


balance += amount;


printf ("Deposit successful. Your new balance is Rs %d.\n", balance);


}


void


withdraw ()

{
```

```
int amount;

printf ("Enter amount to withdraw: ");

scanf ("%d", &amount);

if (balance - amount >= -50000)
   {

balance -= amount;

printf ("Withdrawal successful. Your new balance is Rs %d.\n",
                balance);

}
  else
   {

printf ("Withdrawal amount exceeds overdraft limit.\n");

}

}
```

```
void
applyInterest ()
{

if (balance > 0)
   {

balance *= pow ((1 + 0.04 / 12), 12);

printf ("Interest applied. Your new balance is Rs %d.\n", balance);

}
  else
   {

balance *= pow ((1 + 0.06 / 12), 12);

printf ("Surcharge applied. Your new balance is Rs %d.\n", balance);

}

}
```

```
void

checkBalance ()

{


printf ("Your current balance is Rs %d.\n", balance);


}


int


main ()

{


int choice;




while (1)

   {


printf
```

```
        ("\n1. Open Account\n2. Deposit\n3. Withdraw\n4. Apply Interest/Surcharge\n5. Check
Balance\n6. Exit\n");

printf ("Enter your choice: ");

scanf ("%d", &choice);

switch (choice)
        {

case 1:

openAccount ();

break;

case 2:

deposit ();

break;

case 3:
```

```
withdraw ();

break;

case 4:

applyInterest ();

break;

case 5:

checkBalance ();

break;

case 6:

return 0;

default:

printf ("Invalid choice.\n");
```

```
}

}

return 0;

}
```

Output

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 1

Enter initial deposit (minimum Rs 5000): 60000

Account opened successfully. Your current balance is Rs 60000.

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 2

Enter amount to deposit: 5000

Deposit successful. Your new balance is Rs 65000.

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 3

Enter amount to withdraw: 40000

Withdrawal successful. Your new balance is Rs 25000.

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 4

Interest applied. Your new balance is Rs 26018.

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 5

Your current balance is Rs 26018.

1. Open Account

2. Deposit

3. Withdraw

4. Apply Interest/Surcharge

5. Check Balance

6. Exit

Enter your choice: 6

...Program finished with exit code 0

Press ENTER to exit console.

2) For saving account

```
#include<stdio.h>


int balance = 0;


void
deposit (int amount)
{
  balance += amount;
  printf ("Deposit successful. Your new balance is %d.\n", balance);
}


void
withdraw (int amount)
{
  if (amount > balance)
    {
      printf ("Insufficient balance.\n");
    }
  else
    {
      balance -= amount;
      printf ("Withdrawal successful. Your new balance is %d.\n", balance);
```

```
    }
}

void
checkBalance ()
{
  printf ("Your current balance is %d.\n", balance);
}

int
main ()
{
  int choice, amount;

  while (1)
    {
      printf
          ("\n1. Deposit\n2. Withdraw\n3. Check Balance\n4. Exit\nEnter your choice: ");
      scanf ("%d", &choice);

      switch (choice)
          {
          case 1:
            printf ("Enter amount to deposit: ");
```

```
            scanf ("%d", &amount);
            deposit (amount);
            break;
          case 2:
            printf ("Enter amount to withdraw: ");
            scanf ("%d", &amount);
            withdraw (amount);
            break;
          case 3:
            checkBalance ();
            break;
          case 4:
            return 0;
          default:
            printf ("Invalid choice.\n");
          }
    }

  return 0;
}
```

Output

1. Deposit

2. Withdraw

3. Check Balance

4. Exit

Enter your choice: 1

Enter amount to deposit: 80000

Deposit successful. Your new balance is 80000.

1. Deposit

2. Withdraw

3. Check Balance

4. Exit

Enter your choice: 2

Enter amount to withdraw: 10000

Withdrawal successful. Your new balance is 70000.

1. Deposit

2. Withdraw

3. Check Balance

4. Exit

Enter your choice: 3

Your current balance is 70000.

1. Deposit

2. Withdraw

3. Check Balance

4. Exit

Enter your choice: 4

...Program finished with exit code 0

Press ENTER to exit console.