

Q8) 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 but no interest. Current account holders should also maintain a minimum balance and if the balance falls below this level, a service charge is imposed.

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

- Accept the deposit from customer and update the 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

Code:

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

```
class account
```

```
{
```

```
    String name;
```

```
    int acc no;
```

```
    String type;
```

```
    double balance;
```

```
    account (String name, int acc no, String type, double balance)
```

```
    this.name = name;  
    this.acno = acno;  
    this.type = type;  
    this.balance = balance;  
}
```

```
void deposit (double amount)
```

```
{  
    balance += amount;  
}
```

```
void withdraw (double amount)
```

```
{  
    if (balance - amount >= 0)
```

```
{  
        balance -= amount;  
}
```

```
else
```

```
{  
    System.out.println("Insufficient balance, cant withdraw");  
}
```

```
void display ()
```

```
{  
    System.out.println("name: " + name + "acno: " + acno + "type: " + type  
        + "balance: " + balance);  
}
```

```
class SavAcut extends account
```

```
{  
    private static double rate = 5;
```

```
    SavAcut (String name, int acno, double balance)  
    {
```

```
super (name, accno, "Savings", balance);
```

```
{
```

```
void interest ()
```

```
{
```

```
balance += balance * (rate) / 100;
```

```
System.out.println ("balance: " + balance);
```

```
}
```

```
}
```

```
class curAcct extends account
```

```
{
```

```
private double minBal = 500;
```

```
private double serviceCharges = 50;
```

```
curAcct (String name, int accno, double balance)
```

```
{
```

```
super (name, accno, "Current", balance);
```

```
}
```

```
void checkmin ()
```

```
{
```

```
if (balance < minBal)
```

```
{
```

```
System.out.println ("balance is less than min balance, service  
charges imposed: " + serviceCharges);
```

```
System.out.println ("balance is: " + balance);
```

```
}
```

```
}
```

```
}
```

```
class accountMain
```

```
{
```

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

```
System.out.println("Enter the name:");
```

```
String name = s.next();
```

```
System.out.println("Enter the type (Current/Savings):");
```

```
String type = s.next();
```

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

```
int accno = s.nextInt();
```

```
System.out.println("Enter the initial balance:");
```

```
double balance = s.nextDouble();
```

```
int ch;
```

```
double amount1, amount2;
```

```
Account acc = new Account(name, accno, type, balance);
```

```
SavAcc sa = new SavAcc(name, accno, balance);
```

```
CurAcc ca = new CurAcc(name, accno, balance);
```

```
while (true)
```

```
{
```

```
if (acc.type.equals("Savings"))
```

```
{
```

```
System.out.println("In Menu\n1. deposit\n2. withdraw\n3. display display");
```

```
4. display");
```

```
System.out.println("Enter the choice");
```

```
ch = s.nextInt();
```

```
switch (ch)
```

```
{
```

```
case 1: System.out.println("Enter the amount:");
```

```
amount1 = s.nextInt();
```

```
sa.deposit(amount1);
```

```
break;
```

Case 2: System.out.println("Enter the amount");

amount 2 = s.nextInt();

ca.withdraw(amount 2);

break;

Case 3: sa.interest();

break;

Case 4: sa.display();

break;

Case 5: System.out(0);

default: System.out.println("invalid input");

break;

}

}

else

{

System.out.println("\n Menu\n 1. deposit 2. withdraw 3. display");

System.out.println("Enter the choice");

ch = s.nextInt();

switch (ch)

{

Case 1: System.out.println("Enter the amount:");

amount 1 = s.nextInt();

ca.deposit(amount 1);

break;

Case 2: System.out.println("Enter the amount:");

amount 2 = s.nextInt();

~~ca~~ ca.withdraw(amount 2);

ca.checkMin();

break;

case 3: ca-display (1):

break;

case 4: System.exit(0):

default: System.out.println("invalid input");

break

}

}

}

}

}

Output:

Enter the name: sohan

Enter the type (current/savings):
current

Enter the account number:

1217776

Enter the initial balance:

10000

Menu

1. deposit 2. withdraw 3. display

enter the choice:

3

name: sohan acc no: 1217776 type: current balance: 9000.0 menu

1. deposit 2. withdraw 3. display

enter the choice:

Enter the name: sohan

Enter the type (current / savings) : savings

Enter the account number: 122222

Enter the initial balance: ₹ 500

Menu

1. deposit 2. withdraw 3. compute interest 4. display

Enter the choice

2

Enter the amount:

₹ 1000

Menu

1. deposit 2. withdraw 3. compute interest 4. display

Enter the choice:

3

balance: ₹ 1890

Menu

1. deposit 2. withdraw 3. compute interest 4. display enter the choice:

name: sohan acc no: 122222 type: savings balance: ₹ 1890. 0

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