

**A Report  
ON  
“Oop Project”  
“Banking And ATM System”**



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## TABLE OF CONTENT:

### Contents

1) Problem Statement: .....	3
Solution: .....	3
2) OOP Design: .....	4
Classes and their Core Functions: .....	4
<b>Account</b> .....	4
<b>ATM</b> .....	5
<b>Loan</b> .....	5
<b>UserAccount</b> .....	5
Relationships Between Classes: .....	6
3) Operator Overloading: .....	6
4) Overloading Functions .....	7
<< Insertion Operator Overload: Overloading .....	7
+= and -= Operator Overload: .....	7
== Operator Overload: .....	7
5) File Handling Functions: .....	7
Account Management: .....	7
<b>Structure of writing data(Account.txt):</b> .....	7
<b>Structure of Writing Data (Admin.txt):</b> .....	8
Security Feature: .....	8
<b>Structure Writing Data (FailedAttempts.txt):</b> .....	8
Loan Management: .....	9
<b>Structure of writing Data (Loan.txt):</b> .....	9
6) Sample Outputs: .....	9

# **Banking ATM System**

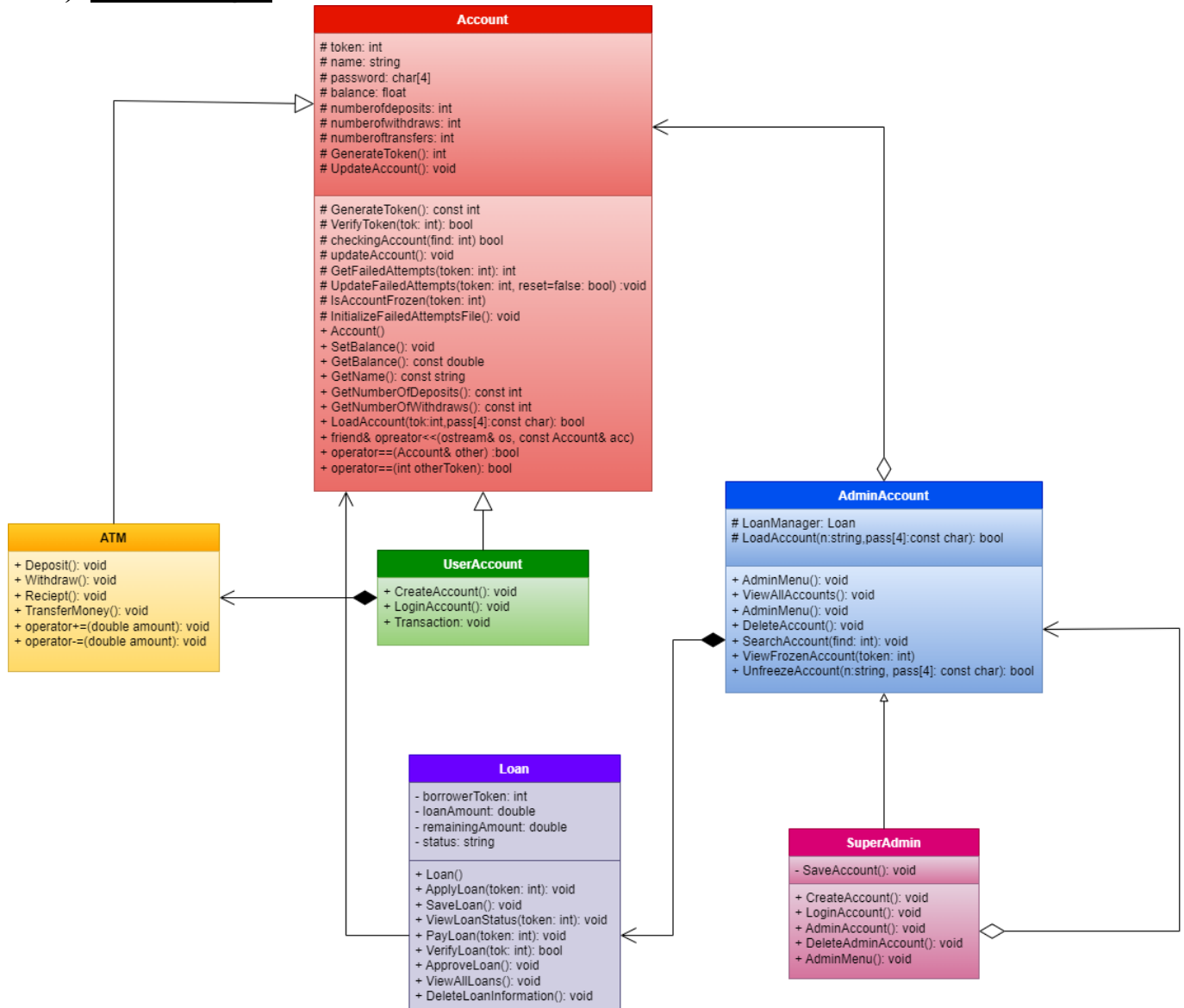
## **1) Problem Statement:**

- Managing bank accounts manually is slow and risky.
- Users need an easy way to create accounts, deposit, and withdraw money.
- Weak passwords and no login attempt limits.
- Loan process is slow. Customers wait too long for approvals.
- Admins struggle to track accounts, freeze suspicious ones, or approve loans.
- No receipts. Users can't check transaction history easily.

## **Solution:**

- A digital banking system to automate everything.
- Secure login with account lock after wrong tries.
- Deposit, withdraw, and transfer money easily.
- Apply for loans and track status. We make a non-interest loan system to make it Islamic bank.
- Admins can manage accounts and approve loans faster.
- Faster, safer, and more convenient banking.
- Make banking simple for users and admins.

## 2) OOP Design:



### Classes and their Core Functions:

#### Account

- **GenerateToken():** Creates a unique account number.
- **SaveAccount():** Stores account details in Account.txt.
- **LoadAccount():** Retrieves account data for login.
- **updateAccount():** Updates balance/transactions in the file.
- **checkingAccount():** Verifies if an account exists.
- **VerifyToken():** Checks if a token is valid.
- **GetFailedAttempts():** Tracks failed logins.

- UpdateFailedAttempts(): Locks accounts after 3 failed tries.
- IsAccountFrozen(): Checks if an account is locked.

### **ATM**

- Deposit(): Adds funds to balance (operator+=).
- Withdraw(): Deducts balance (operator-=).
- TransferMoney(): Moves money between accounts.
- Receipt(): Prints transaction details (uses operator<< overload).

### **Loan**

- ApplyLoan(): Submits a loan request.
- SaveLoan(): Stores loan data in Loan.txt.
- ViewLoanStatus(): Checks approval/pending/paid status.
- PayLoan(): Processes loan repayments.
- ApproveLoan(): (Admin-only) Approves pending loans.
- DeleteLoanInformation(): Removes paid loans.

### **UserAccount**

- CreateAccount(): Registers a new user (calls SaveAccount()).
- LoginAccount(): Authenticates users (uses LoadAccount()).
- Transaction(): Menu for deposits/withdrawals/loans (uses ATM and Loan).

### **AdminAccount**

- AdminLogin(): Authenticates admins.
- ViewAllAccounts(): Lists all user accounts.
- DeleteAccount(): Removes user accounts.
- SearchAccount(): Finds accounts by token.
- ViewFrozenAccounts(): Shows locked accounts.
- UnfreezeAccount(): Unlocks frozen accounts.

## **SuperAdmin**

- CreateAccount(): Adds new admins.
- DeleteAdminAccount(): Removes admins.
- Extended AdminMenu(): Extra options (e.g., manage admins).

## **Relationships Between Classes:**

### ➤ **Inheritance:**

- Account is the Base class and is inherited by ATM, UserAccount and AdminAccount.
- SuperAdmin Inherits the Account class.

### ➤ **Composition:**

- ATM and UserAccount has a relation (Composition).
- AdminAccount has a LoanManager (Composition).

### ➤ **Aggregation:**

- Account and AdminAccount has a relation (Aggregation).
- SuperAdminAccount and AdminAccount has a relation (Aggregation).

### ➤ **Association:**

- Loan is associated with Account through the borrowerToken.
- ATM interacts with Account for transactions.

## **3) Operator Overloading:**

- Overload ostream operator<< for the receipt to show the details of the account.
- Overload == operator for the comparison of two accounts in TransferAccount that the user cannot transfer money to its account.
- Overload += operator to deposit money.
- Overload -= operator to withdraw money.

#### 4) Overloading Functions

##### << Insertion Operator Overload: **Overloading**

To Display Account Display.

```
friend ostream& operator<<(ostream& os, const Account& acc)
{
    os<<"    Token Number: "<<acc.GetToken()<<endl
    <<"    Name: "<<acc.GetName()<<endl
    <<"    Current Balance: "<<acc.GetBalance()<<endl
    <<"    Number of Deposits: "<<acc.GetNumberOfDeposits()<<endl
    <<"    Number of Withdraws: "<<acc.GetNumberOfWithdraws()<<endl
    <<"    Number of Transfers: "<<acc.GetNumberOfTransfers()<<endl<<endl;
    return os;
}
```

##### += and -= Operator Overload:

```
void operator+=(double amount)
{
    balance+=amount;
}
void operator-=(double amount)
{
    balance-=amount;
}
```

##### == Operator Overload:

```
bool operator==(const Account& other) const
{
    return (this->token==other.token); // Co
}
```

#### 5) File Handling Functions:

##### Account Management:

Structure of writing data(Account.txt):

- Token
- Name
- Password
- Balance

```
329
Usama Khan
1590
50.25
982
Saad Ur Rehman
5555
1000
72
hamza
wert
5000
```

Structure of Writing Data (Admin.txt):

- Name
- Password

```
Ali
1234
Uneeb Khan
7714
```

### Security Feature:

Structure Writing Data (FailedAttempts.txt):

- Token Number      Number of Failed Attempts

```
265 1
329 1
```



## Loan Management:

Structure of writing Data (Loan.txt):

- Borrower Token
- Amount Borrowed
- Remaining Amount
- Status

```
265
5000
0
paid
916
5000
5000
approved
```

### 6) Sample Outputs:

```
***** Account Details *****
Token Number: 265
Name: m hassaan
Current Balance: 1000
Press any key to continue . . .
```

```
***** DEPOSIT *****
Enter amount to Deposit: 1000
Loading...
Amount Deposit Succesfully
Press any key to continue . . .
```

```

-----
***** LOAN Record *****
-----

Loan Amount :    5000
Remaining   :     0
Status      :    paid
-----
*****
-----
Press any key to continue . . .

```

```

-----
***** TRANSACTION RECEIPT *****
-----

Token Number: 265
Name: m hassaan
Current Balance: 2000
Number of Deposits: 1
Number of Withdraws: 0
Number of Transfers: 0
-----
*****
-----
Press any key to continue . . .

```

```

-----
***** LOAN PAYMENT *****
-----

Enter amount to pay: 3000

Loading...
████████████████████

Loan fully paid
-----
*****
-----
Press any key to continue . . .

```

```
-----
***** LOAN PAYMENT *****
1- Token: 916
   Total Amount: 5000
   Remaining Amount: 5000
   Status: approved
2- Token: 265
   Total Amount: 3000
   Remaining Amount: 0
   Status: paid
-----
*****
-----
Press any key to continue . . .
```

```
-----
***** WITHDRAW *****
-----

Enter amount to Withdraw: -784
Invalid Input...Please try again
Enter amount to Withdraw: |
```

```
-----
***** Transfer Balance *****
-----

Enter receiver's token number: 265
Enter amount to transfer: 1000

Loading...
████████████████████████████████████████████████████████████████████████████████

Amount transferred successfully.
-----
*****
-----
Press any key to continue . . .
```