CODE:

```cpp
#include <iostream>
using namespace std;

class Account {
public:
    string name;
    int acc_no;
    string acc_type;
    double balance;
    int amount;

public:
    Account() {

        cout<<"The name of customer:"<<endl;
        cin>>name;
        cout<<"The account no. of customer:"<<endl;
        cin>>acc_no;
        cout<<"The account type of customer:"<<endl;
        cin>>acc_type;
        cout<<"The account balance of customer:"<<endl;
        cin>>balance;

        cout<<"Amount to deposit:"<<endl;
        cin>>amount;
        balance += amount;
```

```cpp
        cout << "Balance: " << balance << endl;

    }


};


class Saving : public Account {
public:
    int rate;

    int years;

    double interest;


public:
    Saving() {
        cout<<"Enter rate:"<<endl;

        cin>>rate;

        cout<<"Enter years:"<<endl;

        cin>>years;


        interest = balance * rate * years / 100;

        balance += interest;


        cout<<"Amount to withdraw:"<<endl;

        cin>>amount;


        if (amount <= balance){

            balance-= amount;

            cout << "Balance: " << balance << endl;

        }
```

```cpp
        else{
            cout << "Insufficient balance.\n";
        }
    }

};


class Current : public Account {
public:
    Current(){
        cout<<"Amount to withdraw:"<<endl;
        cin>>amount;

        if (amount <= balance){
            balance-= amount;
            cout << "Balance: " << balance << endl;
        }
        else{
            cout << "Insufficient balance."<<endl;
        }

        if (balance < 1000) {
            balance-= 100;
            cout << "Penalty!. New balance: " << balance << endl;
        }
    }
};
```

```cpp
int main() {

    Saving c1;

    cout<<"Saving Account"<<endl;


    Current c2;

    cout<<"Current Account"<<endl;


    return 0;

}
```

OUTPUT:

The name of customer:

Yash

The account no. Of customer:

1001

The account type of customer:

Saving

The account balance of customer:

4000

Amount to deposit:

500

Balance: 4500

Enter rate:

7

Enter years:

1

Amount to withdraw:

600

Balance: 4215

Saving Account

The name of customer:

Abhishek

The account no. Of customer:

1002

The account type of customer:

Current

The account balance of customer:

3000

Amount to deposit:

400

Balance: 3400

Amount to withdraw:

1000

Balance: 2400

Current Account

[Program finished]