

5. Develop a Java program to create a class Bank that maintains 2 kinds of account for its customers, one called savings account and the other current account. The savings account provides compound interest & withdrawal facilities but no cheque book facility. The current account provides cheque book facility but no interest. Current account holders should also maintain a minimum balance & 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 Curr-acct and Sav-acct to make them more specific to their requirements. Include the necessary methods in order to achieve the following tasks:

- Accept deposit from customer & update the balance
- Display the balance
- Compute & deposit interest
- Permit withdrawal and update the balance.
- Check for minimum balance, impose penalty if necessary and update the balance.

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

```
class Account
```

```
{
```

```
    String cust_name;
```

```
    int acc_num;
```

```
    String acc_type;
```

```
    double balance;
```

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

```
    Account(String cust_name, int acc_num, String acc_type,  
            double balance)
```

```
{
```

```
this.cust_name = cust_name;
this.acc_num = acc_num;
this.acc_type = acc_type;
this.balance = balance;
}

void Customer()
{
    System.out.println("The " + this.acc_type +
        " status is:");
    System.out.println("Customer Name : " +
        this.cust_name);
    System.out.println("Account Number : " +
        this.acc_num);
    System.out.println("Account Type : " +
        this.acc_type);
}

void Balance-Status()
{
    System.out.println("Balance Amount : " +
        this.balance);
}

void Deposit()
{
    System.out.println("Enter deposit amount :");
    double deposit = in.nextDouble();
    balance += deposit;
}

}

class Savings extends Account
{
    double withdraw, deposit;
    int rate, time;
    double bal, cinterest;
```



```
Savings(String cust_name, int acc_num, String acc_type,  
        double balance){
```

```
{
```

```
    super(cust_name, acc_num, acc_type, balance);
```

```
}
```

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

```
void Compound-Interest()
```

```
{
```

```
    System.out.println("Compound Interest: ");
```

```
    System.out.println("Enter rate of interest: ");
```

```
    rate = in.nextInt();
```

```
    System.out.println("Enter time in years: ");
```

```
    time = in.nextInt();
```

```
    bal = balance * Math.pow(1 + (rate * 0.01), time);
```

```
    cinterest = bal - balance;
```

```
    System.out.println("Compound Interest is : " +  
        cinterest);
```

```
    balance = bal;
```

```
}
```

```
void Withdraw()
```

```
{
```

```
    System.out.println("Enter the amount to be withdrawn:");
```

```
    withdraw = in.nextDouble();
```

```
    if (balance < withdraw)
```

```
    {
```

```
        System.out.println("Not enough balance.  
        Cannot withdraw.");
```

```
        withdraw = 0.0;
```

```
    }
```

```
    else
```

```
    {
```

```
        balance -= withdraw;
```

```
    }
```

```
System.out.println("Amount withdrawn = " +  
    withdraw);
```

```
}
```

```
}
```

```
class Current extends Account
```

```
{
```

```
    double withdraw, deposit;
```

```
    double min-balance = 5000;
```

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

```
    Current(String cust-name, int acc-num, String acc-type,  
        double balance)
```

```
{
```

```
    super(cust-name, acc-num, acc-type, balance);
```

```
}
```

```
void Withdraw()
```

```
{
```

```
    System.out.println("Enter the amount to be withdrawn:");
```

```
    withdraw = in.nextDouble();
```

```
    if (balance < withdraw)
```

```
{
```

```
        System.out.println("Not enough balance.  
        Cannot withdraw.");
```

```
        withdraw = 0.0;
```

```
}
```

```
else
```

```
{
```

```
    balance -= withdraw;
```

```
}
```

```
    System.out.println("Amount withdrawn = " +  
        withdraw);
```

```
}
```

```
void Minimum-Balance()
```

```
{
```



```
        if (balance < min_balance)
        {
            System.out.println("Since balance amount is  
less than the minimum balance, service  
charge of 500 is imposed.");
            balance = balance - 500;
        }
    }
}

public class Bank
{
    public static void main(String args[])
    {
        String cust_name;
        int acc_num;
        int type;
        double balance;
        Scanner xx = new Scanner(System.in);
        System.out.println("Enter Customer Name:");
        cust_name = xx.next();
        System.out.println("Enter Account Number:");
        acc_num = xx.nextInt();
        System.out.println("Enter Account Type:");
        System.out.println("1. Savings Account");
        System.out.println("2. Current Account");
        type = xx.nextInt();
        if (type == 1)
        {
            System.out.println("Enter Balance amount:");
            balance = xx.nextInt();
            Savings s = new Savings(cust_name, acc_num,  
"Savings", balance);
            s.Customer();
        }
    }
}
```

```
s. Balance - Status();
s. Deposit();
s. Balance - Status();
s. Withdraw();
s. Balance - Status();
s. Compound - Interest();
s. Customer();
s. Balance - Status();
}
else if (type == 2)
{
    System.out.println("Enter Balance amount:");
    balance = xx.nextInt();
    Current c = new Current(cust_name, acc_num,
    "Current" type, balance);
    c. Customer();
    c. Balance - Status();
    c. Deposit();
    c. Balance - Status();
    c. Withdraw();
    c. Balance - Status();
    c. Minimum - Balance();
    c. Customer();
    c. Balance - Status();
}
else
{
    System.out.println("Invalid choice");
}
}
}
```