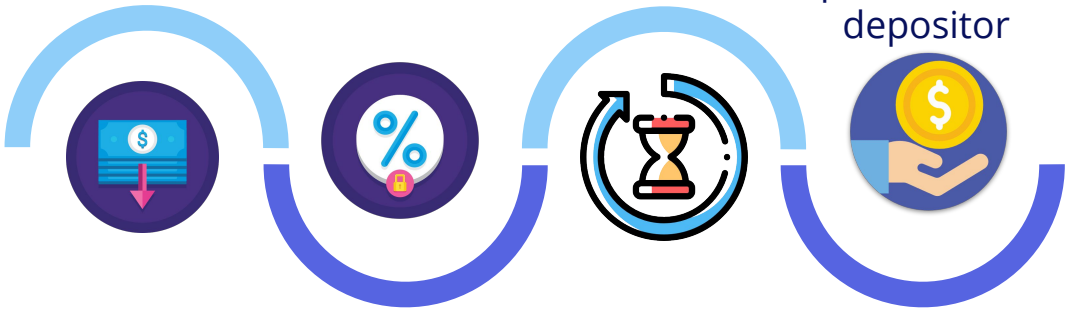
Deposit Account Project

by Shams Aliyeva

What is a Fixed Deposit?



Deposit

A certain amount is put in

Interest

This amount earns interest at a fixed rate of interest

Period

Interest is earned till the date of maturity

Maturity

On maturity, deposit amount + interest earned is paid back to depositor

Short term deposit interest rates

Deposit	Amount	1 mo.	2 mos.	3 to 4 mos.	6 mos.	12 mos.
	1,000 - 99,999	1.250%	1.250%	1.250%	1.250%	1.750%
	100,000 - 499,999	2.500%	2.500%	3.000%	3.375%	3.500%
	500,000 - 999,999	3.000%	3.000%	3.000%	3.375%	3.500%
	1 million - 4,999,999	3.250%	3.250%	3.375%	3.625%	3.875%
	5 million - 9,999,999	3.250%	3.250%	3.375%	3.625%	3.875%
	10 million & above	3.250%	3.250%	3.375%	3.625%	3.875%

If a customer wants to close deposit before the end of the term, or maturity, the customer will be subject to a penalty.
This penalty will include the loss of any interest paid on the deposit account until that point.

Tables

CUSTOMERS

Column	Type	Nullable	Default	Comments
ID	**NUMBER**			
NAME	VARCHAR2(30)	Y		
SURNAME	VARCHAR2(30)	Y		
BIRTH_DATE	DATE	Y		
ADDRESS	VARCHAR2(50)	Y		
EMAIL	VARCHAR2(40)	Y		
PHONE	NUMBER	Y		

Key	Column(s)	Type
SYS_C0019908	ID	P

Index	Column(s)	Type
SYS_C0019908	ID	unique

SYS_C0019910

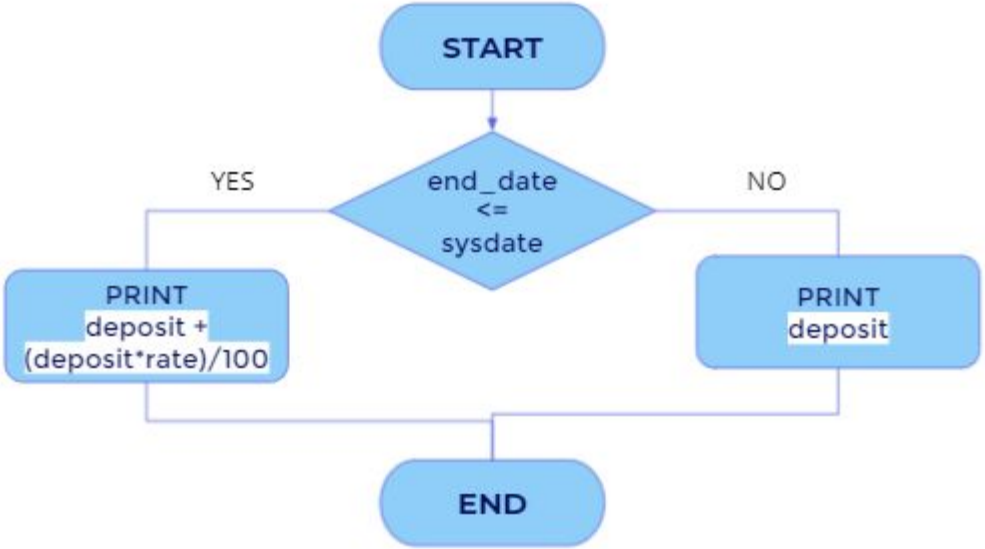
DEPOSIT ACC

Column	Type	Nullable	Default	Comments
ID	**NUMBER**			
CUST_ID	NUMBER	Y		
DEP_AMOUNT	NUMBER	Y		
INT_RATE	NUMBER	Y		
BEGIN_DATE	DATE	Y		
END_DATE	DATE	Y		

Key	Column(s)	Type
SYS_C0019909	ID	P
SYS_C0019910	CUST_ID	R

Index	Column(s)	Type
SYS_C0019909	ID	unique

Calculating Final Amount




```
create or replace function find_amount(dep_id number)
return number
is
res number;
dep_data deposit_acc%rowtype;
begin
  select * into dep_data from deposit_acc d where d.id=dep_id;
  if dep_data.end_date<=trunc(sysdate)
    then
        res:= dep_data.dep_amount+(dep_data.dep_amount*dep_data.int_rate)/100;
  else
        res:=dep_data.dep_amount;
  end if;
  return res;
end;
```

Calculating Final Amount

```
declare
res number;
dep_id number;
begin
  dep_id:=1114;
  res:=find_amount(dep_id);
  dbms_output.put_line('Final amount is ' || res || ' AZN.');
end;
```

```
Final amount is 154500 AZN.
```

```
declare
res number;
dep_id number;
begin
  dep_id:=1121;
  res:=find_amount(dep_id);
  dbms_output.put_line('Final amount is ' || res || ' AZN.');
end;
```

```
Final amount is 18000 AZN.
```

	ID	CUST_ID	DEP_AMOUNT	INT_RATE	BEGIN_DATE	END_DATE
1	1111	8	2000	1.25	01-Feb-21	01-Aug-21
2	1112	4	100000	2.5	03-May-21	03-Aug-21
3	1113	13	50000	1.75	03-Aug-20	03-Aug-21
4	1114	2	150000	3	30-Mar-21	30-Jul-21
5	1115	1	5000	1.25	30-Jun-21	30-Jul-21
6	1116	8	500000	3.5	01-Aug-20	01-Aug-21
7	1117	3	20000	1.25	05-Jun-21	05-Jul-21
8	1118	10	3000	1.25	21-Feb-21	21-Jul-21
9	1119	5	120000	2.5	25-Feb-21	25-Apr-21
10	1120	9	7000	1.25	01-Feb-21	01-Aug-21
11	1121	7	18000	1.75	01-Aug-21	01-Aug-22
12	1122	6	45000	1.25	03-Aug-21	03-Sep-21
13	1123	11	1000	1.25	03-Feb-21	03-Sep-21
14	1124	14	400000	2.5	21-Jul-21	21-Sep-21
15	1125	12	10000	1.75	15-May-21	15-May-22

Procedure for today's creditors

```
create or replace procedure amount_today(curr_date date)
is
final_amount number;
begin
   delete from todays_amount;
   for rec in (select * from cus_dep)
    loop
     if rec.end_date=curr_date
       then
         final_amount:=rec.dep_amount+(rec.dep_amount*rec.int_rate)/100;
         insert into todays_amount values(rec.id, rec.name,
         rec.surname, rec.dep_id, final_amount);
     end if;
   end loop;
end;
```

cus_dep is a view created according to customers and deposit_acc join

```
declare
curr_date date;
begin
  curr_date:=trunc(sysdate);
  amount_today(curr_date);
end;
```

	CUST_ID	NAME	SURNAME	DEP_ID	FINAL_AMOUNT
1	2	Mahmud	Jafarli	1114	154500
2	1	Leyli	Hasanli	1115	5062.5

THANKS FOR ATTENTION!