

BANK

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

```
class Account {    private String  
customer_name;    private int  
acc_no;    protected double  
balance;
```

```
    public Account(String customer_name, int acc_no, double balance) {  
this.customer_name = customer_name;  
        this.acc_no = acc_no;  
this.balance = balance;  
    }
```

```
    public double getBalance() {  
return balance;  
    }
```

```
    public void deposit(double amount) {  
        if (amount > 0) {  
balance += amount;  
            System.out.println("Deposited: " + amount);  
        } else {  
            System.out.println("Deposit amount must be positive.");  
        }  
    }
```

```
    public void withdraw(double amount)  
    {  
        if(amount<=getBalance()){            balance-  
=amount;  
            System.out.println("withdrew:"+amount + " balance is:"+ balance);    }
```

```

        else

            System.out.println("Insufficient funds!!");
        }
    public void displayBalance(){
        System.out.println("Current Balance: " + balance);
    }
}

class SavingsAccount extends Account {
    private double interestRate;

    public SavingsAccount(String customerName, int accountNumber, double initialBalance, double
interestRate) {    super(customerName, accountNumber, initialBalance);    this.interestRate =
interestRate;
    }

    public void computeAndDepositInterest() {
double interest = getBalance() * interestRate / 100;
deposit(interest);
    }
}

class CurrentAccount extends Account {
    private    double    minimumBalance;
    private double serviceCharge;

    public CurrentAccount(String customerName, int accountNumber, double initialBalance, double
minimumBalance, double serviceCharge) {    super(customerName, accountNumber,
initialBalance);    this.minimumBalance = minimumBalance;    this.serviceCharge =
serviceCharge;
    }
}

```

```

public void checkMinimumBalance() {
    if (getBalance() < minimumBalance) {
        System.out.println("Balance is below minimum");        balance-
=serviceCharge;
        System.out.println("Deducted service charge:" +serviceCharge);
        System.out.println("Balance after deduction is:"+balance);
    }
}
}
}

```

```

public class Bank {    public static void
main(String[] args) {
    Scanner sc = new Scanner(System.in);
    System.out.println("enter customer name:");
    String name=sc.nextLine();
    System.out.println("enter accno:");    int
acc_no=sc.nextInt();
    System.out.println("enter initial balance:");
    double balance=sc.nextDouble();
    System.out.println("enter minimum balance:");
    double minimum_balance=sc.nextDouble();
    System.out.println("enter interest rate:");    double
interest_rate=sc.nextDouble();
    System.out.println("enter service charge:");
    double service_charge=sc.nextDouble();
    System.out.println("Enter choice:\n 1.Current acc\n 2.Savings acc");
    int ch=sc.nextInt();
    System.out.println("Customer name is:"+ name+"\nAccount number:"+acc_no+"\nBhoomika
BG-1BM23CS067");

    switch(ch){
        case(1):

```

```

        System.out.println("account is current type");

        CurrentAccount ca = new
CurrentAccount(name,acc_no,balance,minimum_balance,service_charge);

        do{ System.out.println("enter choice:\n 1.deposit\n 2.withdraw\n 3.display balance");

        int c=sc.nextInt();

        ca.checkMinimumBalance();

        if(c==1){

            System.out.println("enter amount to be deposited:");

double amt=sc.nextDouble();

            ca.deposit(amt);}

        else if(c==2){

            System.out.println("enter amount to withdraw:");

double amt=sc.nextDouble();          ca.withdraw(amt);}

        else if(c==3){          ca.displayBalance();}

        else

            System.exit(0);

        }while(true);

case(2):

        System.out.println("account is savings type");

        SavingsAccount sa=new SavingsAccount(name,acc_no,balance,interest_rate);

        do{ System.out.println("enter choice:\n 1.deposit\n 2.withdraw\n 3.display balance");

        int c1=sc.nextInt();

        if(c1==1){

            System.out.println("enter amount to be deposited:");

double amt=sc.nextDouble();

            sa.deposit(amt);}

        else if(c1==2){

            System.out.println("enter amount to withdraw:");

double amt=sc.nextDouble();          sa.withdraw(amt);}

        else if(c1==3){

```

```

        sa.computeAndDepositInterest();
    sa.displayBalance();}

    else{

        System.exit(0);

    }

    }while(true);

}

}

```

```

C:\Users\Admin\Documents\23cs310>javac Bank.java

C:\Users\Admin\Documents\23cs310>java Bank
enter customer name:
Sharada
enter accno:
45982
enter initial balance:
25000
enter minimum balance:
5000
enter interest rate:
5
enter service charge:
100
Enter choice:
1.Current acc
2.Savings acc
1
Customer name is:Sharada
Account number:45982
Sharada
account is current type
enter choice:
1.deposit
2.withdraw
3.display balance
1
enter amount to be deposited:
10000
Deposited: 10000.0
enter choice:
1.deposit
2.withdraw
3.display balance
2
enter amount to withdraw:
3000
withdrew:3000.0 balance is:32000.0
enter choice:
1.deposit
2.withdraw
3.display balance
3
}Current Balance: 32000.0
}

```

```
C:\Users\Admin\Documents\23cs310>java Bank
enter customer name:
Sharada\
enter accno:
467382
enter initial balance:
24000
enter minimum balance:
5000
enter interest rate:
5
enter service charge:
100
Enter choice:
  1.Current acc
  2.Savings acc
2
Customer name is:Sharada\
Account number:467382
Sharada
account is savings type
enter choice:
  1.deposit
  2.withdraw
  3.display balance
1
enter amount to be deposited:
2000
Deposited: 2000.0
enter choice:
  1.deposit
  2.withdraw
  3.display balance
2
enter amount to withdraw:
500
withdrew:500.0 balance is:25500.0
enter choice:
  1.deposit
  2.withdraw
  3.display balance
3
Deposited: 1275.0
Current Balance: 26775.0
```

PROGRAM 5

Develop a Java program to create a class Bank that manages two kinds of accounts for its customers, one called savings account. The savings account provides compound interest and withdrawal facilities but no cheque book facilities. The current account provides cheque book facilities but no interest. Current account holder should also maintain a minimum balance and if the balance falls below this limit a service charge is imposed. Create class account no. 1 type account. From this derive the class cur-acc no. 2 type account. Make them more specific to their requirements. Include the necessary methods in order to achieve the tasks.

- Accept deposit from customer and update the balance.
- Display the balance.
- Compute and deposit interest.
- Permit withdrawal and update the balance.

Check for min balance, impose penalty if necessary and update the balance.

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

```
class Account {
    private String customerName;
    private int acc.no;
    protected double balance;
```

```
public Account(String customerName, int acc.no, double bal) {
    this.customerName = customerName;
    this.acc.no = acc.no;
```

```
    this.balance = balance;
}
```

```
public double getBalance() {
    return balance;
}
```

```
public void deposit(double amount) {
    if (amount > 0) {
        balance += amount;
        S.O.P("Deposited: " + amount);
    }
    else {
        S.O.P("Deposit amount must be positive");
    }
}
```

```
public void withdraw(double amount) {
    if (amount <= getBalance()) {
        balance -= amount;
        S.O.P("Withdrawal: " + amount + " balance is: " + balance);
    }
    else {
        S.O.P("Insufficient balance");
    }
}
```

```
public void displayBalance() {
    S.O.P("Current balance: " + balance);
}
```

```
class SavingsAccount extends Account {
    private double interestRate;
```

```
public SavingsAccount(String customerName, int accountNo,
    double initialBalance, double interestRate) {
    this.interestRate = interestRate;
```

```
public void computeAndDepositInterest() {
    double interest = getBalance() * interestRate / 100;
    deposit(interest);
}
```

```
class CurrentAccount extends Account {
    private double minBalance;
    private double serviceCharge;
```

```
public CurrentAccount(String customerName, int accountNo,
    double minBalance, double serviceCharge) {
    super(customerName, accountNo, initialBalance);
    this.minBalance = minBalance;
    this.serviceCharge = serviceCharge;
}
```

```
public void checkMinBalance() {
    if (getBalance() < minBalance) {
        S.O.P("Balance is below minimum");
        balance -= serviceCharge;
        S.O.P("Deducted service charge: " + serviceCharge);
        S.O.P("Balance after deduction is: " + balance);
    }
}
```

```
public class Bank {
    PSVM(String[] args) {
        Scanner sc = new Scanner(System.in);
        S.O.P("Enter customer name");
        String name = sc.nextLine();
        S.O.P("Enter acc.no");
        int acc.no = sc.nextInt();
        S.O.P("Enter initial balance");
        double balance = sc.nextDouble();
        S.O.P("Enter minimum balance");
        double minBalance = sc.nextDouble();
        S.O.P("Enter interest rate");
        double interestRate = sc.nextDouble();
        S.O.P("Enter service charge");
        double serviceCharge = sc.nextDouble();
        S.O.P("Enter choice: 1. Current Acc. 2. Savings Acc.");
        int ch = sc.nextInt();
        S.O.P("Customer name is: " + name +
            "In Account number: " + acc.no +
            "In Svcchrg:");
```

```
Switch (ch) {
    case 1: S.O.P("account is current type");
        CurrentAccount ca = new CurrentAccount(
            name, acc.no, balance, minBalance,
            serviceCharge);
```

```
do {
    S.O.P("Enter choice: 1. deposit 2. withdraw 3. display balance");
}
```


case (2):

```
int c1 = Sc.nextInt();
if (c1 == 1) {
    S.D.P("Enter amt to be deposited");
    double amt = Sc.nextDouble();
    Sa.deposit(amt);
}
else if (c1 == 2) {
    S.D.P("Enter amt to be withdrawn");
    double amt = Sc.nextDouble();
}
```

Output

Enter choice 1 deposit
 2 withdraw
 3 display Balance

3
Current Balance is 32000

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```

s.o.p("Deducted service charge " + serviceCharge);
s.o.p("Balance after deduction is " + balance);
}
}

public class Bank {
    public static void main(String[] args) {
        Scanner sc = new Scanner(System.in);
        s.o.p("Enter customer name");
        String name = sc.nextLine();
        s.o.p("Enter acc no.");
        int acc no = sc.nextInt();
        s.o.p("Enter initial balance");
        double balance = sc.nextDouble();
        s.o.p("Enter minimum balance");
        double minimumBalance = sc.nextDouble();
        s.o.p("Enter interest rate");
        double interestRate = sc.nextDouble();
        s.o.p("Enter service charge");
        double serviceCharge = sc.nextDouble();
        s.o.p("Enter choice: In 1. Current acc, 2. Savings acc");
        int ch = sc.nextInt();
        s.o.p("Customer name is " + name +
            " in Account number " + acc no +
            " in " + ch + " account");

        switch(ch) {
            case 1:
                s.o.p("Account is current type");
                CurrentAccount ca = new CurrentAccount(
                    name, acc no, balance, minimumBalance,
                    serviceCharge);
            case 2:
                s.o.p("Account is saving type");
                SavingsAccount sa = new SavingsAccount(
                    name, acc no, balance, interestRate);
            case 3:
                s.o.p("Enter choice: In 1. deposit In, 2. withdraw In, 3. display balance");
                int c1 = sc.nextInt();
                if (c1 == 1) {
                    s.o.p("Enter amount to be deposited");
                    double amt = sc.nextDouble();
                    ca.deposite(amt);
                }
                else if (c1 == 2) {
                    s.o.p("Enter amount to be withdraw");
                    double amt = sc.nextDouble();
                    ca.withdraw(amt);
                }
                else if (c1 == 3) {
                    ca.displayBalance();
                }
                else {
                    System.exit(0);
                }
                while(true);
            case 2:
                s.o.p("Account is saving type");
                SavingsAccount sa = new SavingsAccount(
                    name, acc no, balance, interestRate);
            case 3:
                s.o.p("Enter choice: In 1. deposit In, 2. withdraw In, 3. display balance");
                int c1 = sc.nextInt();
                if (c1 == 1) {
                    s.o.p("Enter amount to be deposited");
                    double amt = sc.nextDouble();
                    sa.deposite(amt);
                }
                else if (c1 == 2) {
                    s.o.p("Enter amount to be withdraw");
                    double amt = sc.nextDouble();
                    sa.withdraw(amt);
                }
                else if (c1 == 3) {
                    sa.displayBalance();
                }
                else {
                    System.exit(0);
                }
                while(true);
            case 3:
                s.o.p("Enter choice: In 1. deposit In, 2. withdraw In, 3. display balance");
                int c1 = sc.nextInt();
                if (c1 == 1) {
                    s.o.p("Enter amount to be deposited");
                    double amt = sc.nextDouble();
                    sa.deposite(amt);
                }
                else if (c1 == 2) {
                    s.o.p("Enter amount to be withdraw");
                    double amt = sc.nextDouble();
                    sa.withdraw(amt);
                }
                else if (c1 == 3) {
                    sa.displayBalance();
                }
                else {
                    System.exit(0);
                }
                while(true);
        }
    }
}

```

```

else if (c1 == 2) {
    s.o.p("Enter amount to be deposited");
    double amt = sc.nextDouble();
    sa.withdraw(amt);
}
else if (c1 == 3) {
    sa.computeAndDepositInterest();
    sa.displayBalance();
}
else {
    System.exit(0);
}
while(true);
}
}

output
Enter customer name : Shroadh
Enter acc no : 45982
Enter initial balance : 25000
Enter minimum balance : 5000
Enter interest rate : 5
Enter service charge : 100
Enter choice : 1. Current acc, 2. Savings acc
1
Customer name : Shroadh
Account number : 45982
Account is Current type
Enter choice 1. deposit, 2. withdraw, 3. display balance
1
Enter amount to be deposited
10000
Deposited 10000
2
Enter amount to be withdraw
3000
Withdrawn 3000
3
Current Balance is 32000

```