



## Group Details:

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## Origin of the word:

The word *bank* was borrowed in [Middle English](#) from [Middle French](#) *banque*, from Old [Italian](#) *banca*, from [Old High German](#) *banc*, *bank* "bench, counter". Benches were used as desks or exchange counters during the [Renaissance](#) by [Florentine](#) bankers, who used to make their transactions atop desks covered by green tablecloths.<sup>[6]</sup>

One of the oldest items found showing money-changing activity is a silver Greek drachm coin from ancient Hellenic colony Trapezus on the Black Sea, modern [Trabzon](#), c. 350–325 BC, presented in the [British Museum](#) in London. The coin shows a banker's table (*trapeza*) laden with coins, a pun on the name of the city. In fact, even today in [Modern Greek](#) the word Trapeza (Τράπεζα) means both a table and a bank.

## What is banking???

A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly or through capital market. A bank connects customers with capital deficits to customers with capital surpluses.

A banker is defined as a person who carries on the business of banking, which is specified as

- conducting current accounts for his customers
- paying cheques drawn on him, and
- collecting cheques for his customers.

Banking is generally a regulated industry, and government restrictions on financial activities by banks have varied over time and location.

Although using a bank is the most common method of storing and accessing your money, there are some alternatives you should consider. If you feel that your bank isn't giving you what you want, then perhaps it is time for a change. Here are some banking alternatives that might be able to offer you the features and services that you require.

Why use a bank?

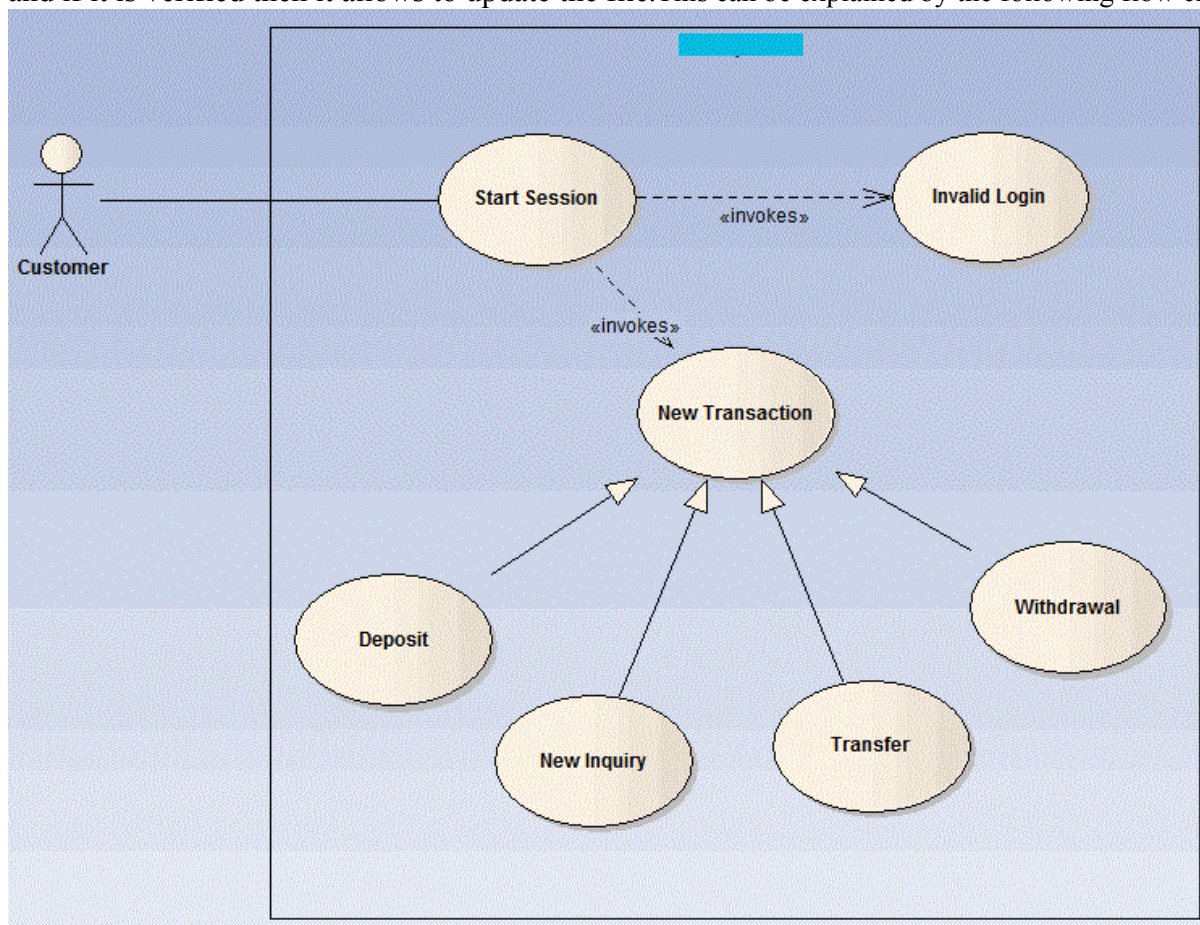
Of course, the main reason to use a bank is the fact that banks are widely available, and they are the first option that comes to mind when dealing with finances. In fact, some people aren't even aware that there are alternatives to banking apart from keeping your money at home. Although banking

has its uses, it can cost you money for daytoday financial matters that you can get for less. Bank

fees can be extremely expensive, but there are some alternatives.( source : Internet)

## About our project

Our program facilitates all most all the basic bank operations like creating new account , modifying it , basic transactions, interest calculations , deleting account. Our program also used modification with authentication i.e. it ask the user to input the correct information and if it is verified then it allows to update the file.This can be explained by the following flow chart:



A user can avail various facilities provided in this banking system by entering his /her account no and password. Accnt no and password is always unique for a user, he/she can debit /credit money from his/her acct, can creat an account ,view his own balance and also he can transfer money. The information that are kept with admin of individual users are as name ,address ,dob and phone no. let us see the starting coding for this:

```
#include<iostream>
#include<string.h>
#include<stdio.h>
```

```
using namespace std;
```

```
struct bankman
```

```

{
    int acctno;
    int password;
    float balance;
    char name[100];
    int dob;
    char address[100];
    int phone;
};

```

Let us now discuss the various functions one by one:-

### Debit account:

This function allow us to debit money from user's account. to access to this option user first have to enter his account no and password .if he had entered correct password and acct no ,then he will get an option named debit ,using which he can withdraw money from his acct provides his balance should be more than Rs500/- .

```

while(fread(&bank,sizeof(bank),1,fb)!=0){
    if(bank.acctno==sacc)
    {
        while(p==1)
        {
            cout<<"Enter the amount u want to withdraw"<<endl;
            cin>>bal;
            if(bal>40000)
            {
                cout<<"Sorry, you can't take Rs."<<bal<<" at a time"<<endl;
                cout<<"Maximum you can try for Rs.40000"<<endl;
                goto label;
            }
            if(bal<=0)
            {
                cout<<"Enter a valid amount"<<endl;
                goto label;
            }
            bank.balance=bank.balance-bal;
            if(bank.balance<mbal)
            {bank.balance+=bal;
                cout<<"Do not have enough balance in your account"<<endl;
                cout<<"You can withdraw maximum Rs."<<bank.balance-mbal<<" from your account"<<endl;
                label : cout<<"Press 1 to continue, 2 to exit"<<endl;
                cin>>p;
                if(p==2)
                    goto end;
            }
            else
            {
                fwrite(&bank,sizeof(bank),1,fb);
                break;
            }
        }
    }
    else
    {

```

```

        fwrite(&bank,sizeof(bank),1,ft);
    }
}

```

### Credit:

This function allows u to credit money to ur account. Basic coding for this is

as follows:

```

while(fread(&bank,sizeof(bank),1,fb)!=0)
{
    if(bank.acctno==sacc)
    {
        cout<<"Enter the amount to want to credit:\n";
        cin>>amnt;
        bank.balance+=amnt;
        cout<<"Transaction Completed\n";
        fwrite(&bank,sizeof(bank),1,ft);
        break;
    }
}

```

### View detail:

This function allow user to access his acct and view all details regarding his account. Basic coding for this function is follows:-

```

while(fread(&bank,sizeof(bank),1,in)!=0)
{
    if(bank.acctno==sacc)
    {
        cout<<"\n\nAccount Number:"<<sacc<<endl;
        cout<<"\nName:"<<bank.name<<endl;
        cout<<"\nAccount Balance:"<<bank.balance<<endl;
        cout<<"\nDate of Birth (ddmmyy):"<<bank.dob<<endl;
        cout<<"\nAddress:"<<bank.address<<endl;
        cout<<"\nPhone number:"<<bank.phone<<endl;
        break;
    }
}

```

ent .To do this he would only hav to give the other user's acct no.Basic coding to transfer funds are as follows:-

```

    bankman bank;
    FILE *in,*out;
    in = fopen("accounts","r+");
    if(in==NULL)
    {
        cout<<"Could not open file"<<endl;
    }
    out = fopen("temp","w+");
    if(out==NULL)
    {
        cout<<"File cannot be created"<<endl;
    }
    int destacc=0;
    float amt;
    int flag=0;
    cout<<"\nEnter the account no. to which fund has to be transferred: \n";
    cin>>destacc;
    cout<<"\nEnter the amount to be transferred (in rupees): \n";
    cin>>amt;

```

```

while(fread(&bank,sizeof(bank),1,in)!=0)
{
    if(bank.acctno==destacc)

        flag=1;
}

if(flag==1)
{
    while(fread(&bank,sizeof(bank),1,in)!=0)
    {
        if(bank.acctno==destacc)
            bank.balance+=amt;
        else if(bank.acctno==sacc)
            bank.balance-=amt;
        fwrite(&bank,sizeof(bank),1,out);
    }
}
else
cout<<"\nDestination Account does'nt exist!!\n";

fclose(in);
fclose(out);
remove("accounts");
rename("temp","accounts");

```

### Create account:

This function can be only used by admin. To create a new account admin have to enter the basic informations of customer ,such as: **customer name, DOB(ddmmyy),address**

At the time of creation of account user must have to deposit amout>500.basic coding are as follows:

```

if(r!=NULL)
{
    while(fread(&base,sizeof(base),1,r)!=0);
    flag=1;
}

if(flag==1)
bank.acctno=base.acctno+1;
else bank.acctno=1000001;
cout<<"\nEnter customer name:\n";
cin>>bank.name;
cout<<"\nEnter DOB(ddmmyy):\n";
cin>>bank.dob;
cout<<"\nEnter address:\n";
cin>>bank.address;
cout<<"\nEnter phone no.\n";
cin>>bank.phone;

```

```

while(1)
{
    cout<<"\nEnter balance\n";
    cin>>bank.balance;
    if(bank.balance<500)
    {
        cout<<"Enter value greater than 500";
        continue;
    }
    else break;
}
bank.password=bank.dob;

fwrite(&bank,sizeof(bank),1,in);

```

### **Deletion of an account:**

If it is a bank , it has to create and delete account. The deletion was covered in this module of the project. First the program ask the user his account number. The it reconfirms the user whether he is sure to delete the account or not. If yes, it makes all the fields, name ,age balance etc. null . And thus account is deleted, and the record is of no longer use in the database.. The basic coding are as follows:

```

while(fread(&bank,sizeof(bank),1,in)!=0)
{
    if(bank.acctno==sacc)
    {
        cout<<"Account deleted\n";
    }
    else
    {
        fwrite(&bank,sizeof(bank),1,out);
    }
}

```

### **Changing password:**

This function allows user to change his password. Basic coding are as follows:

```

while(fread(&bank,sizeof(bank),1,in)!=0)
{
    if(bank.acctno==sacc)
    {
        cout<<"Enter new password(in integer)\n";
        cin>>passwd;
        cout<<"Confirm Password\n";
        cin>>passwd1;
        if(passwd1==passwd)
        {
            bank.password=passwd;
        }
        else
        {
            cout<<"Password does not match\n";
        }
    }
}

```



```
    }  
    fwrite(&bank,sizeof(bank),1,out);  
}
```

#### PROBLEM FACED WHILE DOING THIS PROJECT...

- 1.While taking name and address as input ,gets function was not working.
- 2.we didn't use flag variable for password before ,therefore we had problem in that.
- 3.file content sometimes gets deleted.problem still persisting.

there were many more small problems in compiling the project ...

## What else we could have included in our project ???

GUI (Graphical User Interface), a type of user interface that allows user to interact with electronic devices with images rather than text commands and a safer way of data management.