Develop a web-based application to check the credit worthiness of a Client. Normally A client can only access 45 percent loan of his/her total annual income. But the bank wants a method in which it can begin to regulate the amount it offers customers who wants loan. This is determined using the following measures.

1. The current amount in Account – the system should be able to check the amount in the account currently and if it is more than the loan amount required the system should award the customer a positive point – 10 points, but if less, it should award a negative point – 10 points
2. 6 months credit history – 10 points
3. Last deposit date – 5 points (Within a month)
4. Last Loan collection date (if above 6 months) – 10 points
5. Loan repayment Period – Below 6 months – 5 points
6. Account operated type – if Current – 10 points, Savings – 5 points

Loan can only be awarded if clients score is a above 30 points

For a loan to be awarded to a customer, it is dependent on the multiple conditions above.

Minus current month from supplied month