**LOAN CALCULATOR**

*Project report (CA3) submitted in fulfilment of the requirements for the Degree of*

**BACHELOR OF TECHNOLOGY**

in

**COMPUTER SCIENCE AND ENGINEERING**

By

**AKASH TRIPATHI**

**(12101602)**

SUBJECT

**INT219 – FRONT END WEB DEVELOPER**

****

**School of Computer Science and Engineering**

Lovely Professional University

Phagwara, Punjab (India)

(October – November 2022)

**DECLARATION**

I hereby declare that this is my project of Loan Calculator, which Includes the technologies of Front-end Web Development which have been taught in class. I have used HTML, CSS and JavaScript technologies for this particular project under the teaching of Dr. Allam Mohan. I have declare that I have worked with full dedication during these six weeks of training and my learning outcomes fulfil the requirements of training for the award of degree of Bachelor of Technology, Lovely Professional University, Phagwara.

Text, whiteboard

Description automatically generated

Akash Tripathi

12101602

Section: KM112

Roll No.: A-23

Dated : Nov 3rd, 2022

**ACKNOWLEDGEMENT**

I would like to express my sincere gratitude to Lovely Professional University for providing their invaluable guidance, comments, and suggestions throughout the course of Front-end Web Development.

I would like to specially thanks Dr. Allam Mohan, my teaching mentor for great teaching and constantly motivating me to work harder and for encouragement and invaluable assistance. And teaching everything like a friend more than a teacher.

I would like to also thank my own college Lovely Professional University for offering such a course which not only improve my programming skill but also taught me other new technologies.

Also, I would like to thanks my Parents and friends for giving encouragement and constant support.

Akash Tripathi

12101602

Dated : Nov 3rd, 2022

**LIST OF CONTENTS**

|  |  |  |
| --- | --- | --- |
| **S No.** | **Title** | **Page No.** |
| 01 | DECLARATION | 02 |
| 02 | ACKNOWLEDGEMENT | 03 |
| 03 | INTRODUCTION | 05 |
| 04 | TECHNOLOGY LEARNT | 06 - 07 |
| 05 | SCREENSHOTS OF PROJECT | 08 |
| 06 | GITHUB LINK | 09 |

**INTRODUCTION**

If you are planning to purchase your dream home or car, you must be wondering how much money you can afford to repay without overburdening yourself. It depends on how much EMI (i.e., monthly payment) you can pay and for how long. If you have an idea about how much EMI you can pay every month, then it will be easier for you to know how much you can afford. Enter the amount of EMI that you can pay every month, the interest rate charged by your bank and the preferred tenure, the loan amount calculator will tell you how much you can afford to borrow.

The multi-purpose loan calculator is a 4-in-1 calculator that aims to answer your questions such as:

* How much is the monthly payment – aka EMI – for my loan?
* How much money can I afford to borrow?
* How long will it take to repay my loan?
* How much interest would I have to pay for an item (electronic gadgets, furniture, household appliances etc.) that I purchased under a “low EMI” scheme?

These four calculators aim to address all the above questions, and more, with an easy-to-use and intuitive interface that provides instantaneous answers.

It is also important to understand the Loan APR concept before using these calculators. Banks charge more than just the interest rate on loans. When obtaining a loan, lenders charge various kinds of non-refundable fees including processing fees and documentation charges. The loan APR factors in these one-time costs associated with borrowing. Loan APR, which is expressed as a yearly percentage rate, represents the true cost of your loan after taking into account the loan interest rate plus the fees & charges that you pay when getting a loan. Loan APR is a more complete measure that reflects the net effective cost of your loan on a yearly basis. For the banks, it represents their internal rate of return (IRR) on the loan.

**TECHNOLOGY LEARNT**

During the time period of two months, I have learnt various web development languages which were HTML, CSS and JavaScript. All the languages together combined, results in formation of a web page. These languages are used by web developers for front-end developing. Front-end web developing in similar words, means developing the page which would be visible to user. It does not handle the back-end processing and working of a web page

A brief introduction of all these technologies is provided below.

* **HTML**

Logo, icon

Description automatically generated

HTML stands for Hypertext Markup Language. Hypertext means that the text has links, called hyperlinks, embedded in it So when a user clicks on a word or a phrase that has a hyperlink, it leads him/ her to another web page A markup language also means that the text can be converted into images, tables, links and other representations.

It is used to design the front-end portion of web pages using markup language. It acts as a skeleton for a website since it is used to make the structure of a website.

The overall framework of how the site will look is written in HTML code Developed by Tim Berners Lee, HTML’s latest version is called HTML 5 which was published back in 2014 This version boasts new and efficient ways of handling elements such as video and audio files.

* **CSS**

Icon

Description automatically generated

Cascading Style Sheets fondly referred to as CSS is a simply designed language intended to simplify the process of making web pages presentable. It is used to style our website.

So it deals with the presentation aspect of the site and gives your site its own unique look This is done by maintaining style sheets which sit on top of other style rules and are activated on the basis of other inputs like device screen size and resolution

* **JavaScript**

Icon

Description automatically generated

JavaScript is a scripting language used to provide a dynamic behavior to our website.

A multi paradigm language, JavaScript supports event driven, functional, and imperative programming styles It is used to transform a static HTML page into a dynamic interface. JavaScript code can use the DOM to manipulate a web page in response to events, such as user input. In fact, JavaScript code can also actively retrieve content from the web as well react to server side events using a technique called AJAX. An essential part of web applications, most websites use it for client side page behaviour and all major web browsers have a dedicated JavaScript engine to execute it.

**SCREENSHOTS OF PROJECT**

Graphical user interface, application

Description automatically generated

**Fig. 1**

Graphical user interface, application, website

Description automatically generated

**Fig. 2**

**GITHUB LINK**

<https://github.com/akashtripathi0109/Loan-Calculator-Using-JavaScript>