



**NEW HORIZON
COLLEGE OF ENGINEERING**

Autonomous College, Affiliated to VTU | Approved by AICTE New Delhi & UGC
Accredited by NAAC with 'A' Grade & Accredited by NBA



A MINI PROJECT

REPORT

for

Mini Project in JAVA (19CSE48)

LOAN HANDLING SOFTWARE

Submitted by

J KARTHIK SURYA

1NH19CS236

4-D

*In partial fulfillment for the award of
the degree of*

Bachelor of Engineering

in

COMPUTER SCIENCE AND ENGINEERING



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Certificate


This is to certify that the mini project work titled
**LOAN HANDLING
SOFTWARE**

*Submitted in partial fulfillment of the degree of
Bachelor of Engineering in
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**J KARTHIK SURYA
1NH19CS236**

*DURING
EVEN SEMESTER 2020-2021*

*for
19CSE48*


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ABSTRACT

The main objective of developing this project is to handle the all details of Loans and Investments within the bank. The project has been developed to smoothen the process of Loans in banks. Our projected project automates the loan method from each, bankers similarly as customer's facet. Customers will apply for loan and track their details. Loan handling software code could be a terribly economical method to handle all loan connected group action very correct and convenient means. Loan management system is associate in nursing interface that facilitates a client to use for a loan and to trace the standing from time to time. It provides details regarding the purchasers, their loan details, EMI and its rate details.

Getting a loan could be a terribly wearing and sophisticated method in India. Its going to take weeks even months for loans to induce approved and other people have to be compelled to visit the loan workplace once more for document and verification. Mistreatment with this technique admin will notice client details simply and it's a paperless system thus employment is reduced. Its very useful for those banking staffs who square measure within the charge of loan management. It provides an awfully reliable and convenient type of each loan and EMI connected dealing and their connected details.

It additionally generates a really client friendly and comprehensible kind for his or her dealing info because the receive kind of once a dealing that contains all the knowledge associated with next EMI date, remaining quantity etc. Once registration client will use the software simply and additionally client will read any question concerning loan details additionally as EMI details in their profile. Most of the bank out-sources pre loan method to loan agencies to scale back the burden and let the agencies pickup the knowledge from customers and verify it before its being forwarded to the particular bank for approval of loan. This technique provides smart communication for the client and bank worker and to come up with the reports very simply.

ACKNOWLEDGEMENT

The satisfaction and euphoria that accompany the successful completion of any task would be impossible without the mention of the people who made it possible, whose constant guidance and encouragement crowned our efforts with success.

I have great pleasure in expressing gratitude to **Dr. Mohan Manghnani**, Chairman of New Horizon Educational Institutions for providing necessary infrastructure and creating good environment.

I take this opportunity to express my profound gratitude to **Dr. Manjunatha**, Principal, New Horizon College of Engineering, for his constant support and encouragement.

I am grateful to **Dr. Amarjeet Singh**, Dean - Academics, for his unfailing encouragement and suggestions, given to me in the course of my project work.

I would also like to thank **Dr. B. Rajalakshmi**, Professor and Head, Department of Computer Science and Engineering, for her constant support.

I also express my gratitude to **Ms. PramilaRani K**, Senior Assistant Professor, Department of Computer Science and Engineering, my project guide, for constantly monitoring the development of the project and setting up precise deadlines. Her valuable suggestions were the motivating factors in completing the work.

J KARTHIK SURYA

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Chapter 1:

INTRODUCTION

1.1 PROBLEM DEFINITION

Loan processing carried out in quick time provides competitive advantages to NBFCs and MFIs and better utilization of time for the applicants. Hence, there is a pressing need to have a technology that is time- saving for the institutions and convenient for potential borrowers. Many times, the NBFCs have to deal with process delays due to the manual loan processing system, which in some cases, results in losing their prospective customers altogether. In order to avoid this, most non-banking financial institutions and MFIs are going the way of an automated loan processing system, which in a way, helps both the customers and the institutions. By cutting down on paperwork and manual process needed during the loan application processing period, a loan management system seeks to add immense business value to the MFI and elevate the overall customer experience the applicant receives.

1.2 OBJECTIVES

- Facility to calculate EMI based on loan amount and period of repayment
- Facility to keep record of all loans given by the bank
- Facility to generate different reports, which are helpful for the management in
- decision making.
- Authenticated accessibility and technology and customer service support.

1.3 EXPECTED OUTCOMES

- As a loan Handling Software, our first priority is safeguarding your data.
- It will check monthly rebate rate EMI, and calculate how much amount must be paid each month depending on the interest and time
- User-friendliness in navigation , layout and processing the output will be ,
- much faster expected .
- It eliminates the tedious tasks of sorting paperwork or documents.
- Simple and easier to use and calculates large number of loans too.

1.4 HARDWARE AND SOFTWARE REQUIREMENTS

HARDWARE REQUIREMENTS:

- Processor- Intel® Core™ i5- 9300HF CPU @ 1.80GHz 1.99 GHz
- RAM- 8.00 GB
- System Type- 64-bit operating system, x64-based processor

SOFTWARE REQUIREMENTS:

- Windows 10 Operating System
- Programming Language Used: Java
- Compiler: NetBeans Compiler
- IDE – NetBeans, Java JDK
- VS Code and appropriate use of Polymorphism and Multithreading

Chapter 2:

OOP's (Object Oriented Programming System)

Object suggests that a real-world entity like a pen, chair, table, watch, etc. Object Programming may be a methodology or paradigm to style a program victimization categories and object. It simplifies package development and maintenance by providing some concepts:

OOPs (Object-Oriented Programming System)

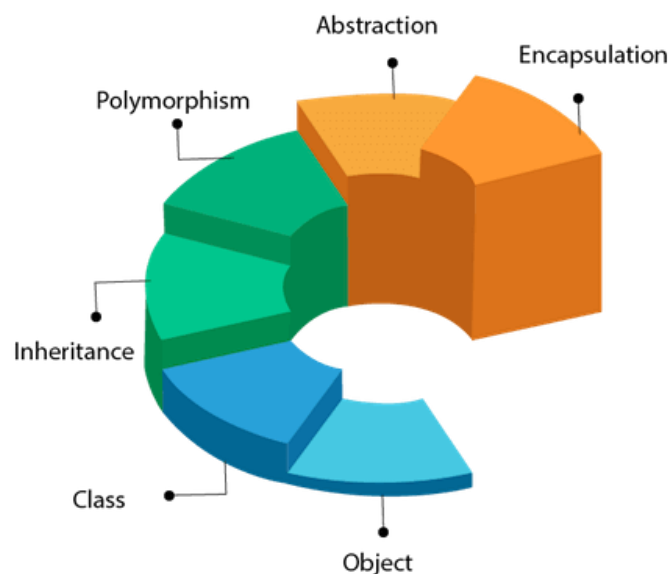


FIG 2.1

2.1 OBJECTS:

An Object may be outlined as an instance of a category. An Object contains an address and takes up some area in memory. Objects will communicate while not knowing the small print of every other's information or code. The sole necessary factor is that the kind of message accepted and also the kind of response came back by the objects. entity that It can takes up some space in memory. Objects can come back from the response.

Example: A dog is an object because it has particular breed, colour, name etc, aswell as behaviours like wagging the tail, barking, eating, etc.

2.2 CLASS:

Collection of objects is called class. It is a logical entity. A class can also be defined as a blueprint from which you can create an individual object. Class doesn't consume any space.

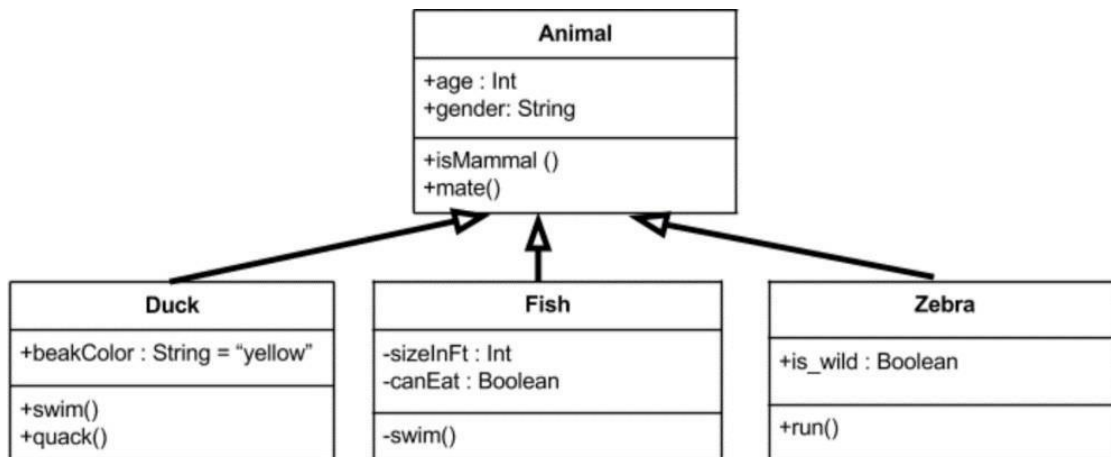


FIG 2.2

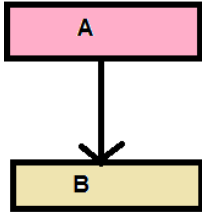
2.3 INHERITANCE

When one object acquires all the properties and behaviors of a parent object, it is referred to as inheritance. It provides code reusability. It is accustomed to deliver the goods runtime polymorphism.

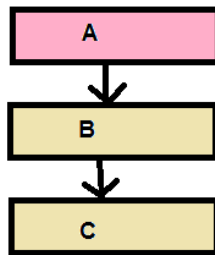
2.4 POLYMORPHISM

If one task is performed in numerous ways then it is referred to as polymorphism. For example: to convert the client otherwise to draw one thing. For instance shape, triangle, square etc. In Java, we have a tendency to use technique predominant to attain polymorphism. Another instance, a cat speaks meows while a dog barks threads etc, this explains polymorphism.

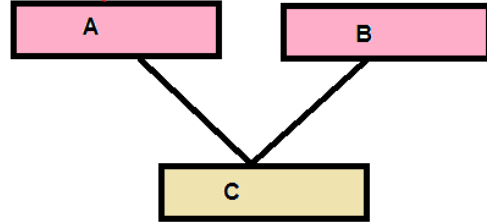
Single Inheritance



Multilevel inheritance



multiple inheritance



Hybrid Inheritance

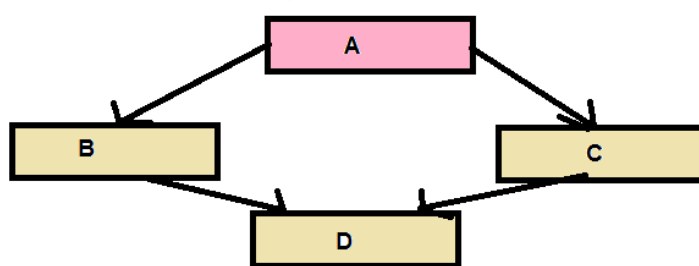


FIG 2.3

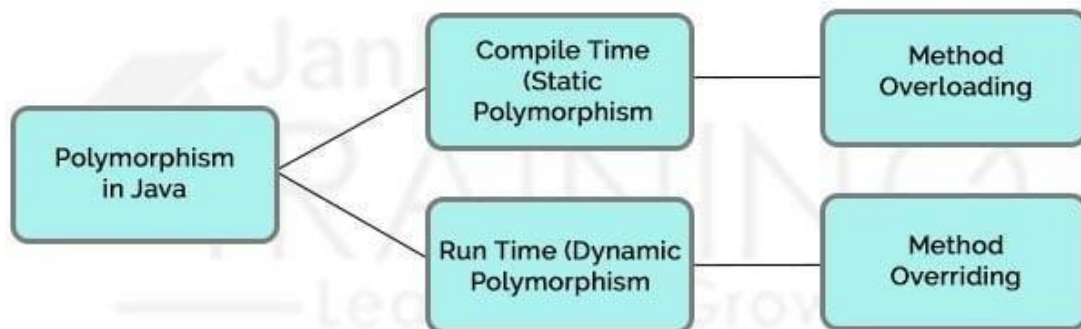


FIG 2.4

Class in Java

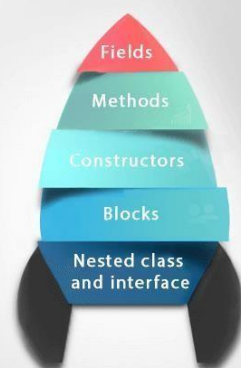


FIG 2.5.1

2.5 ABSTRACTION:

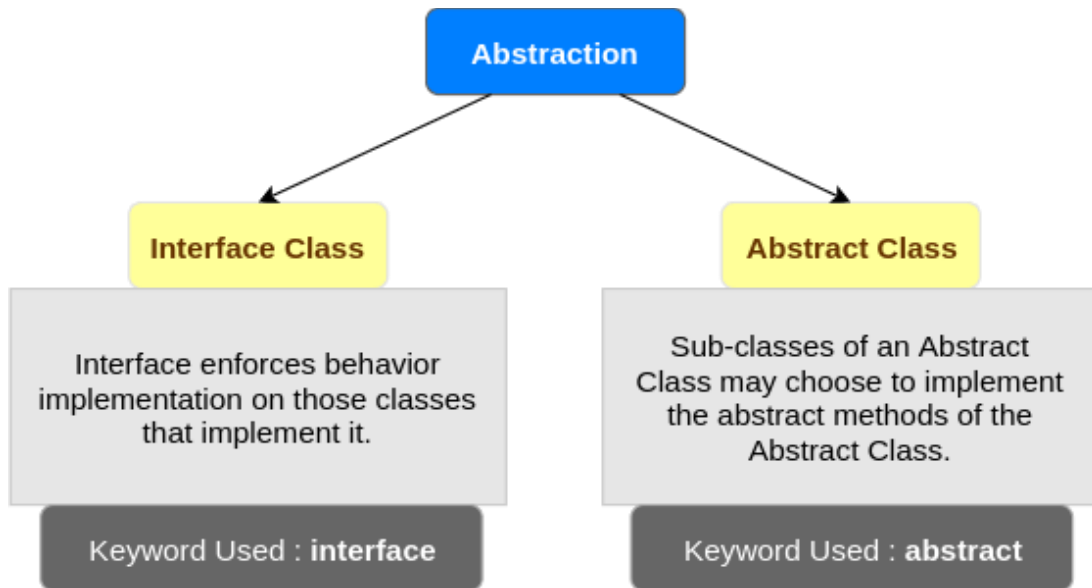
Hiding internal details and showing practicality is understood as abstraction, for instance telephony, we do not understand the interior process. In Java, we tend to use abstract category and interface to realize abstraction.

2.6 METHOD OVERLOADING:

If a class has multiple methods having same name but different in parameters, it is known as Method Overloading. If we have to perform only one operation, having same name of the methods increases the readability of the program.

Suppose you have to perform addition of the given numbers but there can be any number of arguments, if you write the method such as `a(int,int)` for two parameters, and `b(int,int,int)` for three parameters then it may be difficult for you as well as other programmers to understand the behavior of the method because its name differs.

The simple and single advantage to method overloading is that it increases the readability of the program.



2.5

Without Method Overloading	With Method Overloading
<pre>int add2(int x, int y) { return(x+y); } int add3(int x, int y,int z) { return(x+y+z); } int add4(int w, int x,int y, int z) { return(w+x+y+z); }</pre>	<pre>int add(int x, int y) { return(x+y); } int add(int x, int y,int z) { return(x+y+z); } int add(int w, int x,int y, int z) { return(w+x+y+z); }</pre>

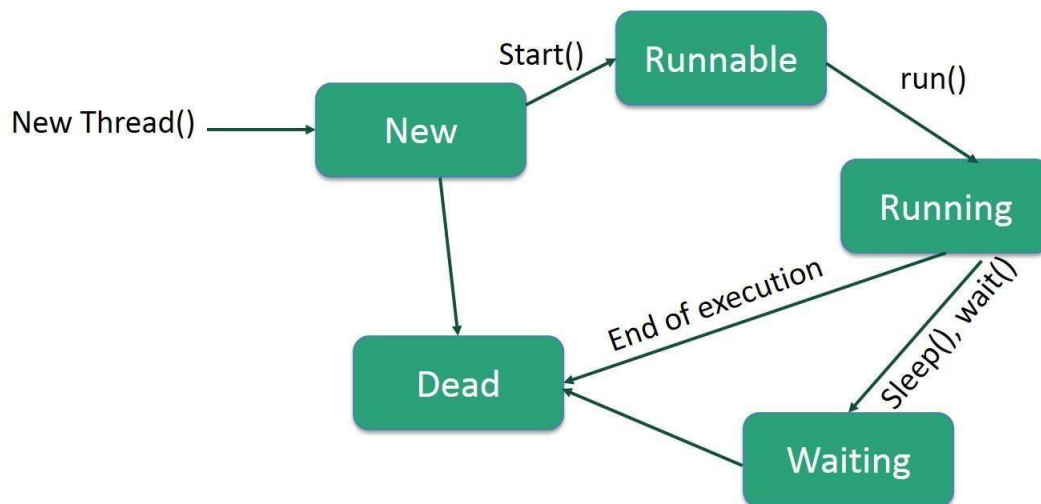
2.7\

2.7 Java JFrame:

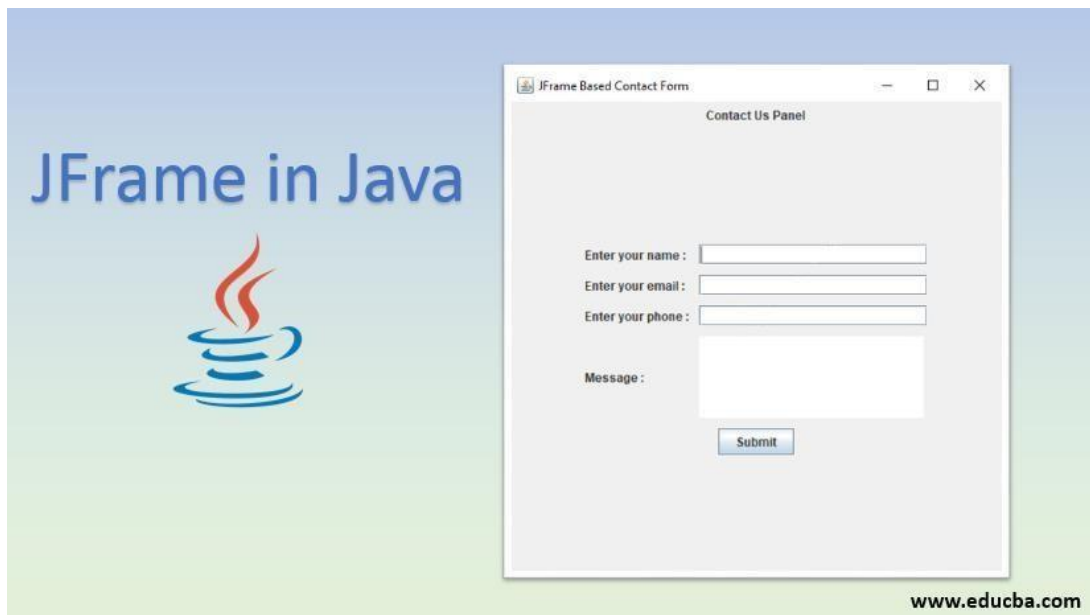
The `javax.swing.JFrame` class is a type of container which inherits the `java.awt.Frame` class. `JFrame` works like the main window where components like labels, buttons, textfields are added to create a GUI. Unlike `Frame`, `JFrame` has the option to hide or close the window with the help of `setDefaultCloseOperation(int)` method.

2.8 MULTI THREADING:

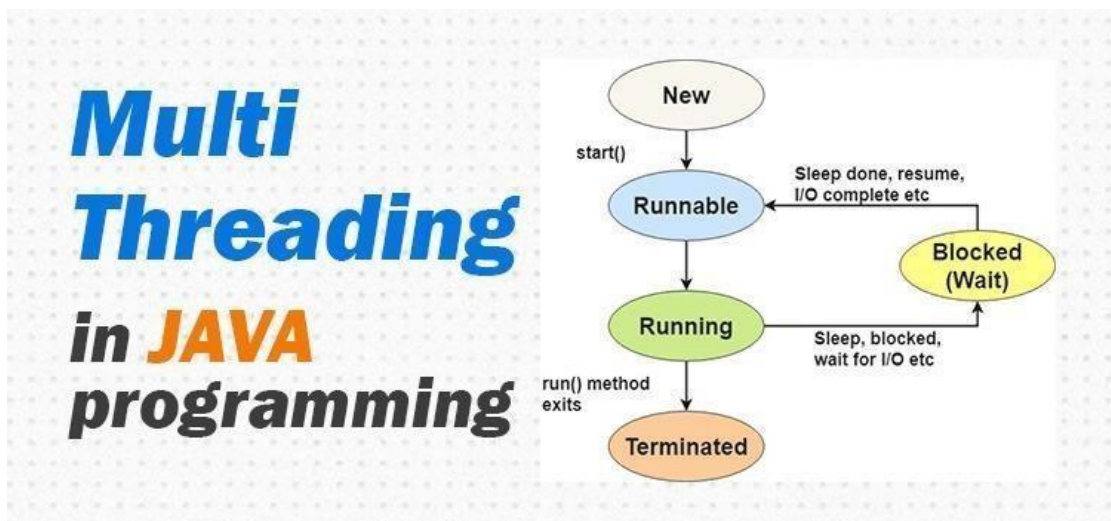
It is a process of executing multiple threads simultaneously. A thread is a lightweight sub-process, the smallest unit of processing. Multiprocessing and multithreading, both are used to achieve multitasking. However, we use multithreading than multiprocessing because threads use a shared memory area. They don't allocate separate memory area so save memory, and context-switching between the threads takes less time than process. Java Multithreading is mostly used in games, animation, etc.



3.1



3.2



3.3

Chapter 3:

DESIGN

3.1 DESIGN GOALS :

This application has been designed in such a way that it makes it easier for the user to navigate through the various options available to them. It clearly asks for all the inputs required by the program and hence there is no loss or misuse of data taking place. Firstly it would ask the user to create a new profile thereby registering for a new account. Once you're added inside our Loan Handling Software, you are given the option to input the amount of loan borrowed, interest rate and the number of payments which is the months due for the repayment, once done it allows to view your number of months for payment, payment per month and the total loan payment. These details are generated accurately.

3.2 ALGORITHM :

- If a user enters their details and the amount of loan, the application checks for the loan() form for calculations.
- If none of the details are entered, a dialog box appears showing error for not entering the values.
- It will ask for amount of loan, interest rate, number of payments, If all the details are entered, we click on the Loan calculator to generate the output.

```
payment = loan + ((loan * interest)/100);
```

```
MonthlyPayment = payment/ month;
```

```
String PayMonth = String.format("%.2f",MonthlyPayment);
```

- The above mentioned is a piece of logic from the code, which is used to calculate the loan and the desired details will be shown.
- Once done, the RESET button can be clicked to reset the values entered.
- EXIT

Chapter 4

IMPLEMENTATION

```
/*
 * To change this license header, choose License Headers in Project Properties.
 * To change this template file, choose Tools | Templates
 * and open the template in the editor.
 */

package loan;

import javax.swing.JOptionPane;

/**
 *
 * @author Karthik Surya J
 */
public class loan extends javax.swing.JFrame {

    double loan;

    double interest;

    double month;

    double payment;

    double MonthlyPayment;

    String name;

    String Account;

    /**
     * Creates new form loan

```

```

*/

public loan() {

    initComponents();

}

/**
 * This method is called from within the constructor to initialize the form.
 * WARNING: Do NOT modify this code. The content of this method is always
 * regenerated by the Form Editor.
 */

@SuppressWarnings("unchecked")
// <editor-fold defaultstate="collapsed" desc="Generated Code">
private void initComponents() {

    jPanel1 = new javax.swing.JPanel();
    jLabel11 = new javax.swing.JLabel();
    jPanel2 = new javax.swing.JPanel();
    jLabel1 = new javax.swing.JLabel();
    jLabel2 = new javax.swing.JLabel();
    jLabel3 = new javax.swing.JLabel();
    jLabel4 = new javax.swing.JLabel();
    jtxtLoan = new javax.swing.JTextField();
    jtxtInterest = new javax.swing.JTextField();
    jNumberOfPayment = new javax.swing.JTextField();
    jtxtMonthlyPayment = new javax.swing.JTextField();
    jScrollPane1 = new javax.swing.JScrollPane();
    jLoanReport = new javax.swing.JTextArea();

```

```

jPanel3 = new javax.swing.JPanel();
jLabel5 = new javax.swing.JLabel();
jLabel6 = new javax.swing.JLabel();
jLabel7 = new javax.swing.JLabel();
jLabel8 = new javax.swing.JLabel();
jLabel9 = new javax.swing.JLabel();
jLabel10 = new javax.swing.JLabel();
jTextField5 = new javax.swing.JTextField();
jtxtName = new javax.swing.JTextField();
jtxtAccount = new javax.swing.JTextField();
jTextField8 = new javax.swing.JTextField();
jTextField9 = new javax.swing.JTextField();
jTextField10 = new javax.swing.JTextField();
jPanel4 = new javax.swing.JPanel();
jLoanCalculate = new javax.swing.JButton();
jReset = new javax.swing.JButton();
jExit = new javax.swing.JButton();

setDefaultCloseOperation(javax.swing.WindowConstants.EXIT_ON_CLOSE);
setPreferredSize(new java.awt.Dimension(1370, 700));

jPanel1.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0),
5));
jPanel1.setFont(new java.awt.Font("Tahoma", 1, 36)); // NOI18N

jLabel11.setFont(new java.awt.Font("Tahoma", 1, 48)); // NOI18N
jLabel11.setText("Loan Handling Software");

```

```

javax.swing.GroupLayout jPanel1Layout = new javax.swing.GroupLayout(jPanel1);
jPanel1.setLayout(jPanel1Layout);
jPanel1Layout.setHorizontalGroup(
    jPanel1Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)
        .addGroup(jPanel1Layout.createSequentialGroup()
            .addGap(378, 378, 378)
            .addComponent(jLabel11, javax.swing.GroupLayout.PREFERRED_SIZE, 601,
javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE))
        );
jPanel1Layout.setVerticalGroup(
    jPanel1Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)
        .addGroup(jPanel1Layout.createSequentialGroup()
            .addGap(22, 22, 22)
            .addComponent(jLabel11, javax.swing.GroupLayout.PREFERRED_SIZE, 66,
javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(34, Short.MAX_VALUE))
        );

jPanel2.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0),
5));

jLabel1.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jLabel1.setText("Amount of Loan");

jLabel2.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jLabel2.setText("Interest Rate");

```

```

jLabel3.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jLabel3.setText("Number of Payments");

jLabel4.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jLabel4.setText("Monthly Payment");

jtxtLoan.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jtxtLoan.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0),
4));

jtxtInterest.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jtxtInterest.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0,
0), 4));

jtxtInterest.addActionListener(new java.awt.event.ActionListener() {
    public void actionPerformed(java.awt.event.ActionEvent evt) {
        jtxtInterestActionPerformed(evt);
    }
});

jNumberOfPayment.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jNumberOfPayment.setBorder(javax.swing.BorderFactory.createLineBorder(new
java.awt.Color(0, 0, 0), 4));

jtxtMonthlyPayment.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
jtxtMonthlyPayment.setBorder(javax.swing.BorderFactory.createLineBorder(new
java.awt.Color(0, 0, 0), 4));

jtxtMonthlyPayment.addActionListener(new java.awt.event.ActionListener() {
    public void actionPerformed(java.awt.event.ActionEvent evt) {

```

```
jtxtMonthlyPaymentActionPerformed(evt);  
  
}  
  
});  
  
jLoanReport.setColumns(20);  
jLoanReport.setRows(5);  
jScrollPane1.setViewportViewView(jLoanReport);  
  
javax.swing.GroupLayout jPanel2Layout = new javax.swing.GroupLayout(jPanel2);  
jPanel2.setLayout(jPanel2Layout);  
jPanel2Layout.setHorizontalGroup(  
    jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)  
        .addGroup(jPanel2Layout.createSequentialGroup()  
            .addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)  
                .addGroup(jPanel2Layout.createSequentialGroup()  
                    .addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)  
                        .addGroup(jPanel2Layout.createSequentialGroup()  
                            .addGap(19, 19, 19)  
                            .addComponent(jLabel1)  
                            .addGap(168, 168, 168)  
                            .addComponent(jtxtLoan))  
                        .addGroup(jPanel2Layout.createSequentialGroup()  
                            .addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)  
                                .addGroup(jPanel2Layout.createSequentialGroup()  
                                    .addComponent(jLabel2)  
                                    .addComponent(jLabel4)
```



```

.addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING,
false)

        .addGroup(jPanel2Layout.createSequentialGroup()

            .addGap(152, 152, 152)

            .addComponent(jtxtInterest, javax.swing.GroupLayout.PREFERRED_SIZE,
283, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addGroup(javax.swing.GroupLayout.Alignment.TRAILING,
jPanel2Layout.createSequentialGroup())

.addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED,
javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE)

        .addComponent(jtxtMonthlyPayment,
javax.swing.GroupLayout.PREFERRED_SIZE, 283, javax.swing.GroupLayout.PREFERRED_SIZE))))

        .addGroup(jPanel2Layout.createSequentialGroup())

            .addComponent(jLabel3)

            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED,
javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE)

            .addComponent(jNumberOfPayment,
javax.swing.GroupLayout.PREFERRED_SIZE, 283, javax.swing.GroupLayout.PREFERRED_SIZE))))

        .addGroup(jPanel2Layout.createSequentialGroup())

            .addContainerGap()

            .addComponent(jScrollPane1, javax.swing.GroupLayout.PREFERRED_SIZE, 764,
javax.swing.GroupLayout.PREFERRED_SIZE)))

        .addContainerGap(44, Short.MAX_VALUE))

);

jPanel2Layout.setVerticalGroup(

    jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

        .addGroup(jPanel2Layout.createSequentialGroup()

            .addGap(36, 36, 36)

            .addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

```

```

        .addComponent(jLabel1)

        .addComponent(jtxtLoan, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.UNRELATED)

.addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

        .addComponent(jLabel2)

        .addComponent(jtxtInterest, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.UNRELATED)

.addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

        .addComponent(jLabel3)

        .addComponent(jNumberofPayment, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addGap(9, 9, 9)

.addGroup(jPanel2Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

        .addComponent(jLabel4)

        .addComponent(jtxtMonthlyPayment, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addGap(10, 10, 10)

        .addComponent(jScrollPane1)

        .addContainerGap())

);

jPanel3.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0),
5));

jLabel5.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N

jLabel5.setText("Full Name");

```

```
jLabel6.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jLabel6.setText("Address");
```

```
jLabel7.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jLabel7.setText("Account Type");
```

```
jLabel8.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jLabel8.setText("Withdrawal");
```

```
jLabel9.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jLabel9.setText("Deposit");
```

```
jLabel10.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jLabel10.setText("Overdraft Required?");
```

```
jTextField5.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jTextField5.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
jtxtName.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jtxtName.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
jtxtName.addActionListener(new java.awt.event.ActionListener() {
```

```
    public void actionPerformed(java.awt.event.ActionEvent evt) {
```

```
        jtxtNameActionPerformed(evt);
```

```
    }
```

```
});
```

```
jtxtAccount.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jtxtAccount.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
jTextField8.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jTextField8.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
jTextField9.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
jTextField9.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
textField10.setFont(new java.awt.Font("Tahoma", 1, 18)); // NOI18N
```

```
textField10.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0), 4));
```

```
javax.swing.GroupLayout iPanel3Layout = new javax.swing.GroupLayout(iPanel3);
```

```
jPanel3.setLayout(jPanel3Layout);
```

jPanel3Layout.setHorizontalGroup(

jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

```
.addGroup(jPanel3Layout.createSequentialGroup())
```

```
.addContainerGap()
```

```
.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)
```

```
.addComponent(jLabel10)
```

```
.addComponent(jLabel9)
```

```
.addComponent(jLabel8)
```

```
.addComponent(jLabel7)
```

```

        .addComponent(jLabel6)

        .addComponent(jLabel5))

        .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED, 113,
Short.MAX_VALUE)

.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING,
false)

        .addComponent(jtxtName)

        .addComponent(jTextField5)

        .addComponent(jtxtAccount)

        .addComponent(jTextField9)

        .addComponent(jTextField10, javax.swing.GroupLayout.DEFAULT_SIZE, 238,
Short.MAX_VALUE)

        .addComponent(jTextField8))

        .addGap(82, 82, 82))

);

jPanel3Layout.setVerticalGroup(

    jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

        .addGroup(jPanel3Layout.createSequentialGroup()

            .addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

                .addGroup(jPanel3Layout.createSequentialGroup()

                    .addGap(31, 31, 31)

                    .addComponent(jLabel5)

                    .addGap(25, 25, 25))

                .addGroup(javax.swing.GroupLayout.Alignment.TRAILING,
jPanel3Layout.createSequentialGroup()

                    .addContainerGap()

                    .addComponent(jtxtName, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE)

```

```

        .addGap(23, 23, 23)))

.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.TRAILING,
false)

        .addGroup(jPanel3Layout.createSequentialGroup())

            .addGap(5, 5, 5)

            .addComponent(jLabel6)

            .addGap(34, 34, 34)

            .addComponent(jLabel7))

        .addGroup(javax.swing.GroupLayout.Alignment.LEADING,
jPanel3Layout.createSequentialGroup())

            .addComponent(jTextField5, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE)

            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED,
javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE)

            .addComponent(jtxtAccount, javax.swing.GroupLayout.PREFERRED_SIZE, 28,
javax.swing.GroupLayout.PREFERRED_SIZE)))

        .addGap(28, 28, 28)

.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

        .addComponent(jLabel8)

            .addComponent(jTextField8, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

        .addGap(36, 36, 36)

.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

        .addComponent(jLabel9)

            .addComponent(jTextField9, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE))

.addGroup(jPanel3Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

        .addGroup(jPanel3Layout.createSequentialGroup())

```

```

        .addGap(34, 34, 34)

        .addComponent(jLabel10))

        .addGroup(javax.swing.GroupLayout.Alignment.TRAILING,
jPanel3Layout.createSequentialGroup())

        .addGap(26, 26, 26)

        .addComponent(jTextField10, javax.swing.GroupLayout.PREFERRED_SIZE, 30,
javax.swing.GroupLayout.PREFERRED_SIZE)))

        .addContainerGap(70, Short.MAX_VALUE))

    );

    JPanel4.setBorder(javax.swing.BorderFactory.createLineBorder(new java.awt.Color(0, 0, 0),
5));

    jLoanCalculate.setFont(new java.awt.Font("Tahoma", 1, 24)); // NOI18N
    jLoanCalculate.setText("Loan Calculator");
    jLoanCalculate.addActionListener(new java.awt.event.ActionListener() {
        public void actionPerformed(java.awt.event.ActionEvent evt) {
            jLoanCalculateActionPerformed(evt);
        }
    });

    jReset.setFont(new java.awt.Font("Tahoma", 1, 24)); // NOI18N
    jReset.setText("Reset");
    jReset.addActionListener(new java.awt.event.ActionListener() {
        public void actionPerformed(java.awt.event.ActionEvent evt) {
            jResetActionPerformed(evt);
        }
    });

```

```

jExit.setFont(new java.awt.Font("Tahoma", 1, 24)); // NOI18N
jExit.setText("Exit");
jExit.addActionListener(new java.awt.event.ActionListener() {
    public void actionPerformed(java.awt.event.ActionEvent evt) {
        jExitActionPerformed(evt);
    }
});

javax.swing.GroupLayout jPanel4Layout = new javax.swing.GroupLayout(jPanel4);
jPanel4.setLayout(jPanel4Layout);
jPanel4Layout.setHorizontalGroup(
    jPanel4Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)
        .addGroup(jPanel4Layout.createSequentialGroup()
            .addGap(76, 76, 76)
            .addComponent(jLoanCalculate, javax.swing.GroupLayout.PREFERRED_SIZE, 264,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED)
            .addComponent(jReset, javax.swing.GroupLayout.PREFERRED_SIZE, 124,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(358, 358, 358)
            .addComponent(jExit, javax.swing.GroupLayout.PREFERRED_SIZE, 190,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(211, 211, 211))
        );
jPanel4Layout.setVerticalGroup(
    jPanel4Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)
        .addGroup(jPanel4Layout.createSequentialGroup()
            .addGap(76, 76, 76)
            .addComponent(jLoanCalculate, javax.swing.GroupLayout.PREFERRED_SIZE, 264,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED)
            .addComponent(jReset, javax.swing.GroupLayout.PREFERRED_SIZE, 124,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(358, 358, 358)
            .addComponent(jExit, javax.swing.GroupLayout.PREFERRED_SIZE, 190,
                javax.swing.GroupLayout.PREFERRED_SIZE)
            .addGap(211, 211, 211))
        );

```



```

        .addGap(46, 46, 46)

        .addGroup(jPanel4Layout.createParallelGroup(javax.swing.GroupLayout.Alignment.BASELINE)

            .addComponent(jLoanCalculate, javax.swing.GroupLayout.PREFERRED_SIZE, 49,
                javax.swing.GroupLayout.PREFERRED_SIZE)

            .addComponent(jReset, javax.swing.GroupLayout.PREFERRED_SIZE, 49,
                javax.swing.GroupLayout.PREFERRED_SIZE)

            .addComponent(jExit, javax.swing.GroupLayout.PREFERRED_SIZE, 49,
                javax.swing.GroupLayout.PREFERRED_SIZE))

        .addContainerGap(40, Short.MAX_VALUE))

    );

    javax.swing.GroupLayout layout = new javax.swing.GroupLayout(getContentPane());
    getContentPane().setLayout(layout);

    layout.setHorizontalGroup(

        layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

        .addGroup(layout.createSequentialGroup()

            .addContainerGap()

            .addGroup(layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING,
                false)

                .addGroup(layout.createSequentialGroup()

                    .addComponent(jPanel3, javax.swing.GroupLayout.PREFERRED_SIZE,
                        javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE)

                    .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.UNRELATED)

                    .addComponent(jPanel2, javax.swing.GroupLayout.DEFAULT_SIZE,
                        javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE))

                .addGroup(layout.createSequentialGroup()

                    .addComponent(jPanel4, javax.swing.GroupLayout.DEFAULT_SIZE,
                        javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE)

                    .addComponent(jPanel1, javax.swing.GroupLayout.DEFAULT_SIZE,
                        javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE))

                .addContainerGap(javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE))
        )
    );

```

```

);

layout.setVerticalGroup(

    layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING)

        .addGroup(layout.createSequentialGroup()

            .addGap(26, 26, 26)

            .addComponent(jPanel1, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE)

            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.UNRELATED)

            .addGroup(layout.createParallelGroup(javax.swing.GroupLayout.Alignment.LEADING,
false)

                .addComponent(jPanel3, javax.swing.GroupLayout.DEFAULT_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE)

                .addComponent(jPanel2, javax.swing.GroupLayout.DEFAULT_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, Short.MAX_VALUE))

            .addPreferredGap(javax.swing.LayoutStyle.ComponentPlacement.RELATED)

            .addComponent(jPanel4, javax.swing.GroupLayout.PREFERRED_SIZE,
javax.swing.GroupLayout.DEFAULT_SIZE, javax.swing.GroupLayout.PREFERRED_SIZE)

            .addContainerGap(41, Short.MAX_VALUE))

        );

pack();
} // </editor-fold>

```

```

private void jExitActionPerformed(java.awt.event.ActionEvent evt) {

    System.exit(0);

}

```

```

private void jLoanCalculateActionPerformed(java.awt.event.ActionEvent evt) {

```

```

String iMonthPayment = String.format(jtxtMonthlyPayment.getText());

if (jtxtLoan.getText().equals(""))
{
    JOptionPane.showMessageDialog(null,"You must enter amount of loan to borrow",
        "Loan software",JOptionPane.INFORMATION_MESSAGE);
}
else
{
    loan = Double.parseDouble(jtxtLoan.getText());
    String Balance = String.format(jtxtLoan.getText());
}

////////////////////////////////////

```

```

if (jtxtInterest.getText().equals(""))
{
    JOptionPane.showMessageDialog(null,"You must enter Interest Rate",
        "Loan software",JOptionPane.INFORMATION_MESSAGE);
}
else
{
    interest = Double.parseDouble(jtxtInterest.getText());
    String iInterest = String.format(jtxtInterest.getText());
}

```

```
////////////////////////////////////
```

```
if (jNumberOfPayment.getText().equals(""))
{
    JOptionPane.showMessageDialog(null,"You must enter Number of Payment",
        "Loan software",JOptionPane.INFORMATION_MESSAGE);
}
else
{
    month = Double.parseDouble(jNumberOfPayment.getText());
    String iMonth = String.format(jNumberOfPayment.getText());
}

payment = loan + ((loan * interest)/100);

MonthlyPayment = payment/ month;
String PayMonth = String.format("%.2f",MonthlyPayment);
jtxtMonthlyPayment.setText(PayMonth);

name = String.format(jtxtName.getText());
Account = String.format(jtxtAccount.getText());

jLoanReport.append("\t\nLoan Handling Software:\n\n" +
    "Customer's Name:\t " + name +
    "\tAccount Type:\t " + Account +
```

```
"Amount of Loan:\t\t Rs " + loan +  
"\nNumber of Payment:\t\t Rs "+ interest +  
"\nMonthly Payment:\t\t Rs "+ month +  
"\nNumber of Month for Payment:\t\t Rs "+ month +  
    "\nPayment per Month:\t\t Rs "+ PayMonth +  
"\nTotal Loan Payment:\t\t Rs "+ payment +  
"\n\nThanks for using Karthik Surya's Loan Handling Software");
```

```
}
```

```
private void jResetActionPerformed(java.awt.event.ActionEvent evt) {  
    jtxtLoan.setText("");  
    jtxtInterest.setText("");  
    jNumberOfPayment.setText("");  
    jtxtAccount.setText("");  
    jtxtName.setText("");  
}
```

```
private void jtxtNameActionPerformed(java.awt.event.ActionEvent evt) {  
    // TODO add your handling code here:  
}
```

```
private void jtxtMonthlyPaymentActionPerformed(java.awt.event.ActionEvent evt) {  
    // TODO add your handling code here:
```

```

}

private void jtxtInterestActionPerformed(java.awt.event.ActionEvent evt) {

    // TODO add your handling code here:

}

/**
 * @param args the command line arguments
 */
public static void main(String args[]) {

    /* Set the Nimbus look and feel */

    //<editor-fold defaultstate="collapsed" desc=" Look and feel setting code (optional) ">
    /* If Nimbus (introduced in Java SE 6) is not available, stay with the default look and feel.
     * For details see http://download.oracle.com/javase/tutorial/uiswing/lookandfeel/plaf.html
     */
    try {
        for (javax.swing.UIManager.LookAndFeelInfo info :
javax.swing.UIManager.getInstalledLookAndFeels()) {
            if ("Nimbus".equals(info.getName())) {
                javax.swing.UIManager.setLookAndFeel(info.getClassName());
                break;
            }
        }
    } catch (ClassNotFoundException ex) {

java.util.logging.Logger.getLogger(loan.class.getName()).log(java.util.logging.Level.SEVERE, null,
ex);

    } catch (InstantiationException ex) {

```

```
java.util.logging.Logger.getLogger(loan.class.getName()).log(java.util.logging.Level.SEVERE, null,
ex);
```

```
    } catch (IllegalAccessException ex) {
```

```
java.util.logging.Logger.getLogger(loan.class.getName()).log(java.util.logging.Level.SEVERE, null,
ex);
```

```
    } catch (javax.swing.UnsupportedLookAndFeelException ex) {
```

```
java.util.logging.Logger.getLogger(loan.class.getName()).log(java.util.logging.Level.SEVERE, null,
ex);
```

```
    }
```

```
//</editor-fold>
```

```
/* Create and display the form */
```

```
java.awt.EventQueue.invokeLater(new Runnable() {
```

```
    public void run() {
```

```
        new loan().setVisible(true);
```

```
    }
```

```
});
```

```
}
```

```
// Variables declaration - do not modify
```

```
private javax.swing.JButton jExit;
```

```
private javax.swing.JLabel jLabel1;
```

```
private javax.swing.JLabel jLabel10;
```

```
private javax.swing.JLabel jLabel11;
```

```
private javax.swing.JLabel jLabel2;
```

```
private javax.swing.JLabel jLabel3;
```

```
private javax.swing.JLabel jLabel4;
```

```
private javax.swing.JLabel jLabel5;
private javax.swing.JLabel jLabel6;
private javax.swing.JLabel jLabel7;
private javax.swing.JLabel jLabel8;
private javax.swing.JLabel jLabel9;
private javax.swing.JButton jLoanCalculate;
private javax.swing.JTextArea jLoanReport;
private javax.swing.JTextField jNumberOfPayment;
private javax.swing.JPanel jPanel1;
private javax.swing.JPanel jPanel2;
private javax.swing.JPanel jPanel3;
private javax.swing.JPanel jPanel4;
private javax.swing.JButton jReset;
private javax.swing.JScrollPane jScrollPane1;
private javax.swing.JTextField jTextField10;
private javax.swing.JTextField jTextField5;
private javax.swing.JTextField jTextField8;
private javax.swing.JTextField jTextField9;
private javax.swing.JTextField jtxtAccount;
private javax.swing.JTextField jtxtInterest;
private javax.swing.JTextField jtxtLoan;
private javax.swing.JTextField jtxtMonthlyPayment;
private javax.swing.JTextField jtxtName;
// End of variables declaration
}
```


Chapter 5:

RESULTS

Loan Handling Software

Full Name

Jackson

Address

Whitefield, 1st street

Account Type

Savings

Withdrawal

No

Deposit

Yes

Overdraft Required?

No

Amount of Loan

1000000

Interest Rate

Number of Payments

Monthly Payment

Loan Calculator

Reset

Exit

FIG 4.1

Loan Handling Software

Full Name

Jackson

Address

Whitefield, 1st street

Account Type

Savings

Withdrawal

No

Deposit

Yes

Overdraft Required?

No

Amount of Loan

1000000

Interest Rate

Number of Payments

Monthly Payment

Loan Calculator

Reset

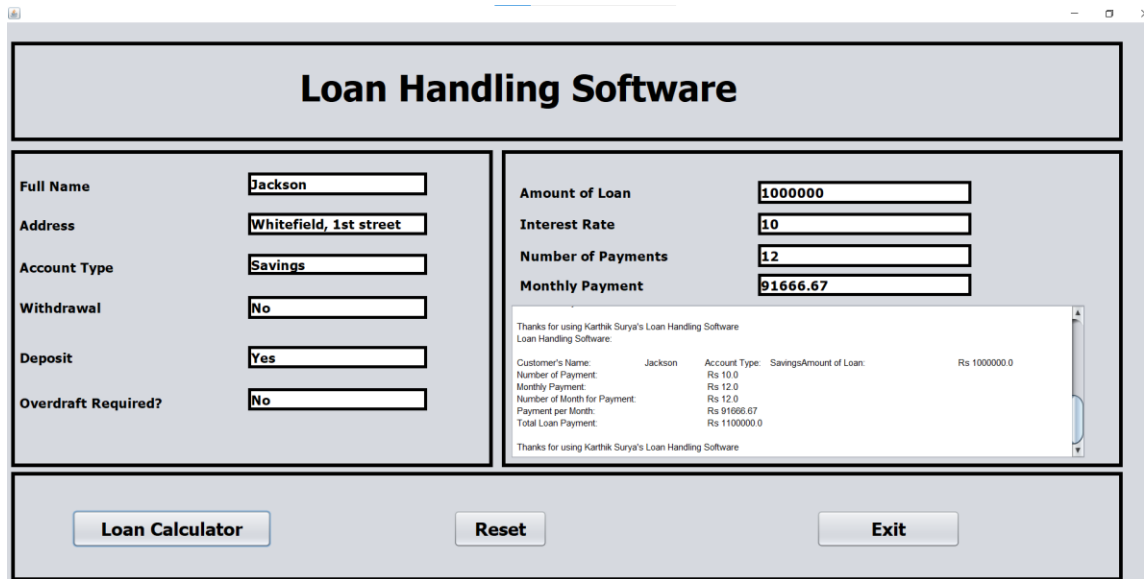
Exit

Loan software

You must enter Interest Rate

OK

FIG 4.2



Loan Handling Software

Full Name	Jackson	Amount of Loan	1000000
Address	Whitefield, 1st street	Interest Rate	10
Account Type	Savings	Number of Payments	12
Withdrawal	No	Monthly Payment	91666.67
Deposit	Yes		
Overdraft Required?	No		

Thanks for using Karthik Surya's Loan Handling Software

Loan Handling Software:

Customer's Name:	Jackson	Account Type:	Savings	Amount of Loan:	Rs 1000000.0
Number of Payment:	Rs 10.0				
Monthly Payment:	Rs 12.0				
Number of Month for Payment:	Rs 12.0				
Payment per Month:	Rs 91666.67				
Total Loan Payment:	Rs 1100000.0				

Thanks for using Karthik Surya's Loan Handling Software

Loan Calculator Reset Exit

FIG 4.3



Loan Handling Software

Full Name	Peter	Amount of Loan	2500000
Address	Malleswaram	Interest Rate	5
Account Type	Current	Number of Payments	8
Withdrawal	Yes	Monthly Payment	328125.00
Deposit	No		
Overdraft Required?	No		

Thanks for using Karthik Surya's Loan Handling Software

Loan Handling Software:

Customer's Name:	Peter	Account Type:	Current	Amount of Loan:	Rs 2500000.0
Number of Payment:	Rs 5.0				
Monthly Payment:	Rs 8.0				
Number of Month for Payment:	Rs 8.0				
Payment per Month:	Rs 328125.00				
Total Loan Payment:	Rs 2625000.0				

Thanks for using Karthik Surya's Loan Handling Software

Loan Calculator Reset Exit

FIG 4.4

Chapter 6:

CONCLUSION

Loan Handling Software, the end of all the exertions in dire straits is here. Its software system that helps the user figure with the various banks and their branches simply. The Loan Handling Software reduces the number of manual information entry and offers large potency. It is simple to use and easy to explore around the beautiful UI application even if it's a core structure.

The program of its very friendly and may be simply employed by anyone. It conjointly decreases the number of your time taken to put in writing client details and different modules. In the end, we are able to say that the software system is playing all the tasks accurately and is doing the work that its created.

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