# Personal loan

Kumar is applying for personal loan in OX Bank, he is requesting for 2500$, he earns 6050$ monthly, his monthly expense 5800$. He is will repay the loan in 24 months.

OX Bank has conditions for approving the personal loan

* Customer should have good credit score, (Score > 900 is Good)
  + If score is bad, throw exception with message “Credit Score is less!!”
* Customer should have working experience of 2+ years (calculate it in months).
  + If experience is less, throw exception with message “Work experience is less!!”
* Customer age should be between 24 to 50.
  + If age is not falling between the range throw exception message “Age criteria is not matching”
* Calculate interest for 12% yearly
* Calculate EMI Schedule for no. of years the user is asking for. (US 2)

### Use Case 1

* Create service to create Personal loan
  + Details required for loan are {Customer Details [Name, Mobile, DOB, Gender, Marital Status, Credit Score, Salary, expense], Loan Details [Loan Account Number, Loan Status, Loan Amount, Approving manager id]}
* OX bank officer need to approve the personal loan based on the above condition.
  + Bank officer details {Id, Name, Level}
    - Level is {Manager, Accountant, Officer}
  + If the condition is not satisfied, then throw appropriate exception.
* OX Bank manager can delete any loan application which is rejected.

### Use Case 2

* Get the EMI schedule list for the personal loan which is approved.
  + List should contain the monthly payment (interest and pending amount)
  + Should display the date of payment as 5th of every month.
  + EMI payment per month