

path: /loanEnquiry

Name:

mobile:

email address:

loan Type:

tenure:

principle amt:

profession:

gross income:

net income:

city:

zipCode:

submit

loan-enquiry.jsp

#1
joe
homeloan
120
1500000
hyderabad

#2
bob
homeloan
180
2500000
hyderabad

```
@WebServlet("/loanEnquiry")
class LoanEnquiryServlet extends HttpServlet {
    public void service(HttpServletRequest httpReq, HttpServletResponse httpResp) {
        Properties props = new Properties();
        double ri = 0.0;
        String applicantName = httpReq.getParameter("applicantName");
        String mobileNo = httpReq.getParameter("mobileNo");
        String emailAddress = httpReq.getParameter("emailAddress");
        double principleAmount = Double.parseDouble(httpReq.getParameter("principleAmount"));
        int tenure = Integer.parseInt(httpReq.getParameter("tenure"));
        String city = httpReq.getParameter("city");
        String loanType = httpReq.getParameter("loanType");
        ...

        props.load(this.getClass().getClassLoader().getResourceAsStream("cityri.properties"));
        if(props.containsKey(city) == false) {
            throw new ServletException("city is not supported");
        }
        ri = Double.parseDouble(props.getProperty(city));
        double interestAmount = (principleAmount * tenure * ri)/100;
        double repaymentAmount = principleAmount + interestAmount;
        double processingFee = principleAmount * 10 / 100;

        // bind all these values into request scope
        // forward to loan-estimate.jsp
    }
}
```

how does the interest rate will be decided for an applicant?

1. loanType
2. tenure
3. principle amount
4. credit score
5. location

loan_ri_configuration							
loan_type	min_tenure	max_tenure	min_principle_amt	max_principle_amt	min_credit_score	max_credit_score	city ri
home loan	120	180	200000	500000	600	680	hyderabad 13

instead of considering lot of parameters in picking up the rate of interest applicable for a given loan we want to use only city as a parameter to find the ri applicable

```
cityri.properties
-----
hyderabad=10.1
banglore=10.25
chennai=11
new delhi=10.15
gurgoan=10.56
pune=11.12
```

lender name:

mobile:

email address:

principle:

tenure:

rate of interest:

interest amount:

emi:

total repayment amount:

processing charges:

loan-estimate.jsp