

path: /loanEnquiry

Name:

mobile:

email address:

loan Type:

tenure:

principle amt:

profession:

gross income:

net income:

city:

zipCode:

submit

loan-enquiry.jsp

```
@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
    }
}
```

lender name:

mobile:

email address:

principle:

tenure:

rate of interest:

interest amount:

emi:

total repayment amount:

processing charges:

loan-estimate.jsp

#1  
joe  
homeloan  
120  
1500000  
hyderabad

#2  
bob  
homeloan  
180  
2500000  
hyderabad

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