Task 2: Loan Eligibility Calculation

Objective:

Develop an API for calculating loan eligibility based on user financial details

and specific rules.

Endpoints->

END_POINT_EXPOSED	ROLE ACCESS	TYPE	Endpoint Secured	CACHING APPLIED
http://localhost:8080/loans/eligiblity	user,admin	POST	yes	yes
http://localhost:8080/admin/approvedloans	admin	GET	yes	yes
http://localhost:8080/admin/ rejectedloans	admin	GET	yes	yes
http://localhost:8080/admin/loan-statistics	admin	GET	yes	yes

Credential->

Username->admin

Password->admin123

Username->user

Password->user123

JSON INPUT DATA PROCESSING->
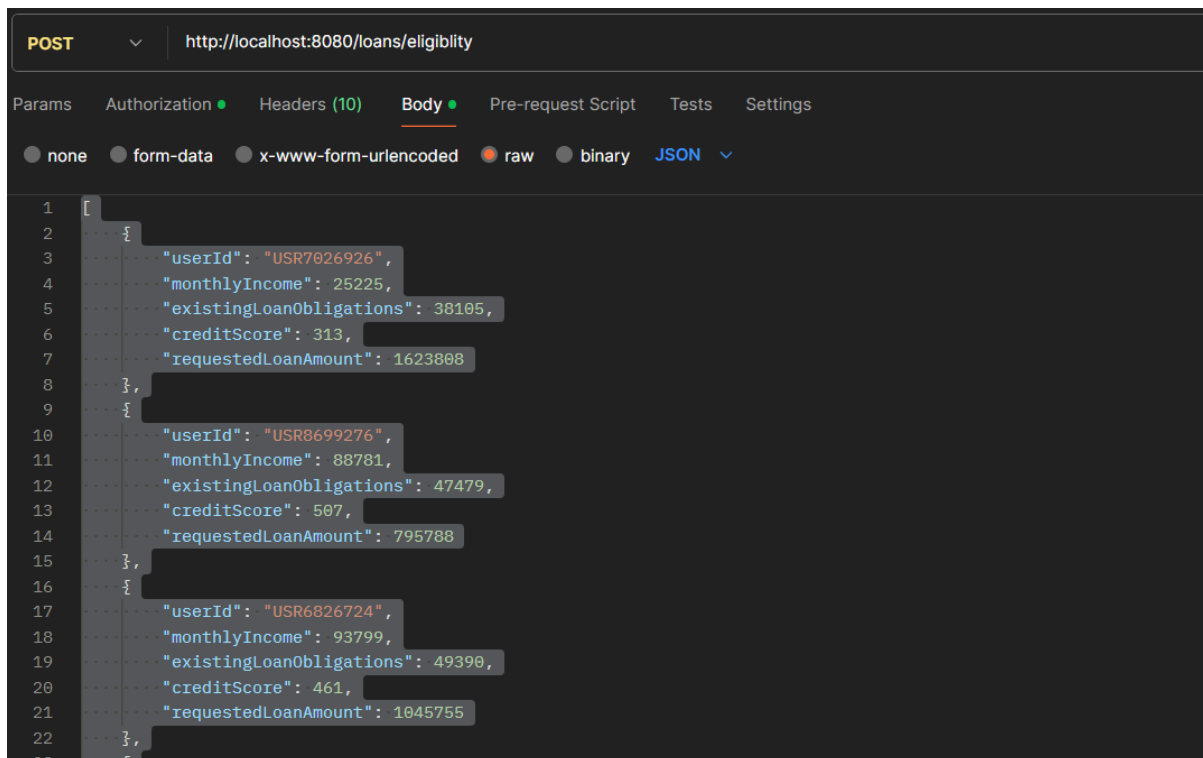
http://localhost:8080/loans/eligiblity

Username	user
Password	user123 ⚠

POST http://localhost:8080/loans/eligiblity

Params   Authorization •   Headers (10)   **Body •**   Pre-request Script   Tests   Settings

○ none   ○ form-data   ○ x-www-form-urlencoded   ● raw   ○ binary   JSON ⌄

```json
[
    {
        "userId": "USR7026926",
        "monthlyIncome": 25225,
        "existingLoanObligations": 38105,
        "creditScore": 313,
        "requestedLoanAmount": 1623808
    },
    {
        "userId": "USR8699276",
        "monthlyIncome": 88781,
        "existingLoanObligations": 47479,
        "creditScore": 507,
        "requestedLoanAmount": 795788
    },
    {
        "userId": "USR6826724",
        "monthlyIncome": 93799,
        "existingLoanObligations": 49390,
        "creditScore": 461,
        "requestedLoanAmount": 1045755
    },
```

JSON->

```json
[
  {
    "userId": "USR7026926",
    "monthlyIncome": 25225,
    "existingLoanObligations": 38105,
    "creditScore": 313,
    "requestedLoanAmount": 1623808
  },
  {
    "userId": "USR8699276",
    "monthlyIncome": 88781,
    "existingLoanObligations": 47479,
    "creditScore": 507,
    "requestedLoanAmount": 795788
  }]
```
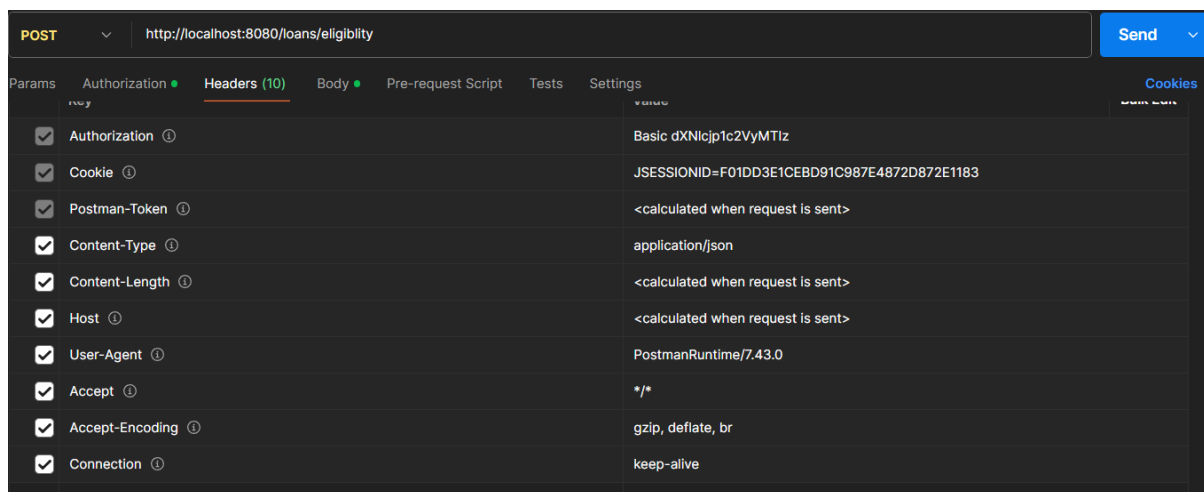
HEADER->

Note->have disbaled csrf token

```
loan_eligibility_calculator
  src/main/java
    com.project.loancalculator.loan_eligibility_calculator
      LoanEligibilityCalculatorApplication.java
    com.project.loancalculator.loan_eligibility_calculator.controller
      LoanEligibilityController.java
    com.project.loancalculator.loan_eligibility_calculator.DTO
      LoanEligibilityResponse.java
      UserFinancialDetails.java
    com.project.loancalculator.loan_eligibility_calculator.security
      SecurityConfig.java
    com.project.loancalculator.loan_eligibility_calculator.service
      LoanEligibilityService.java
  src/main/resources
    static
    templates
    application.properties
  src/test/java
  JRE System Library [JavaSE-21]
  Maven Dependencies
  src
  target
  HELP.md
  mvnw
```

*SecurityConfig.java ×

```java
1  package com.project.loancalculator.loan_eligibility_calculator.security;
2
3
4
5  import org.springframework.context.annotation.Bean;
17
18 @Configuration
19 @EnableWebSecurity
20 public class SecurityConfig {
21
22
23     @Bean
24     public SecurityFilterChain securityFilterChain(HttpSecurity http) throws Exception {
25         http.csrf(csrf -> csrf.disable()) // Disable CSRF for simplicity (not recommended i
26             .authorizeHttpRequests(auth -> auth
27                 .requestMatchers("/swagger-ui/**", "/v3/api-docs/**").permitAll()
28                 .requestMatchers("/admin/**").hasRole("ADMIN") // Access control for admin
29                 .requestMatchers("/loans/**").hasAnyRole("ADMIN", "USER")
30                 // Access control for loans
31                 .anyRequest().authenticated() // All other endpoints require authentication
32             )
33             .httpBasic(Customizer.withDefaults()) // Enable HTTP Basic Authentication
34             .formLogin(Customizer.withDefaults()) // Enable form-based login
35             .sessionManagement(session -> session
36                 .sessionCreationPolicy(SessionCreationPolicy.STATELESS) // Stateless sessions
37             );
38         return http.build();
39     }
```

POST http://localhost:8080/loans/eligiblity   Send

Params | Authorization ● | Headers (10) | Body ● | Pre-request Script | Tests | Settings   Cookies

| Key	Value
Authorization ⓘ	Basic dXNlcjp1c2VyMTIz
Cookie ⓘ	JSESSIONID=F01DD3E1CEBD91C987E4872D872E1183
Postman-Token ⓘ	<calculated when request is sent>
Content-Type ⓘ	application/json
Content-Length ⓘ	<calculated when request is sent>
Host ⓘ	<calculated when request is sent>
User-Agent ⓘ	PostmanRuntime/7.43.0
Accept ⓘ	*/*
Accept-Encoding ⓘ	gzip, deflate, br
Connection ⓘ	keep-alive

RESPONSES->

Note->Tailored Responses specifically to match the Response pattern mentioned in Assessment PDF shared containing the TEST question.
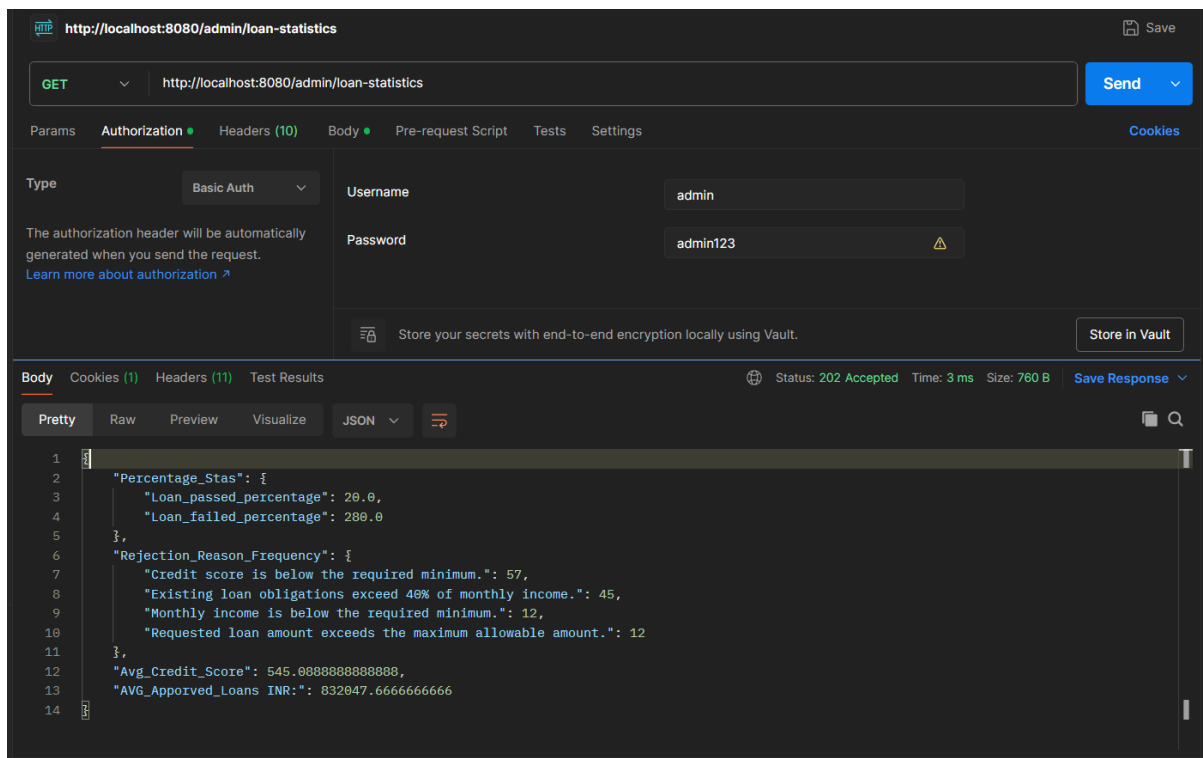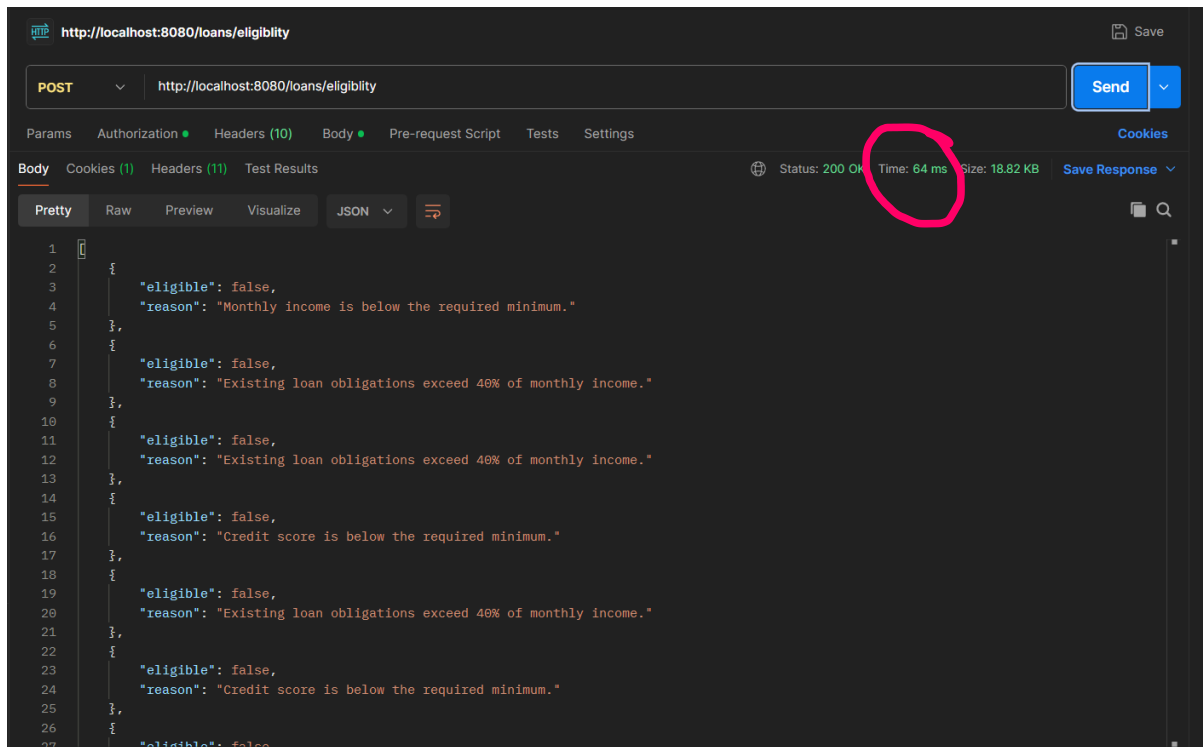
http://localhost:8080/admin/approvedloans

http://localhost:8080/admin/rejectedloans
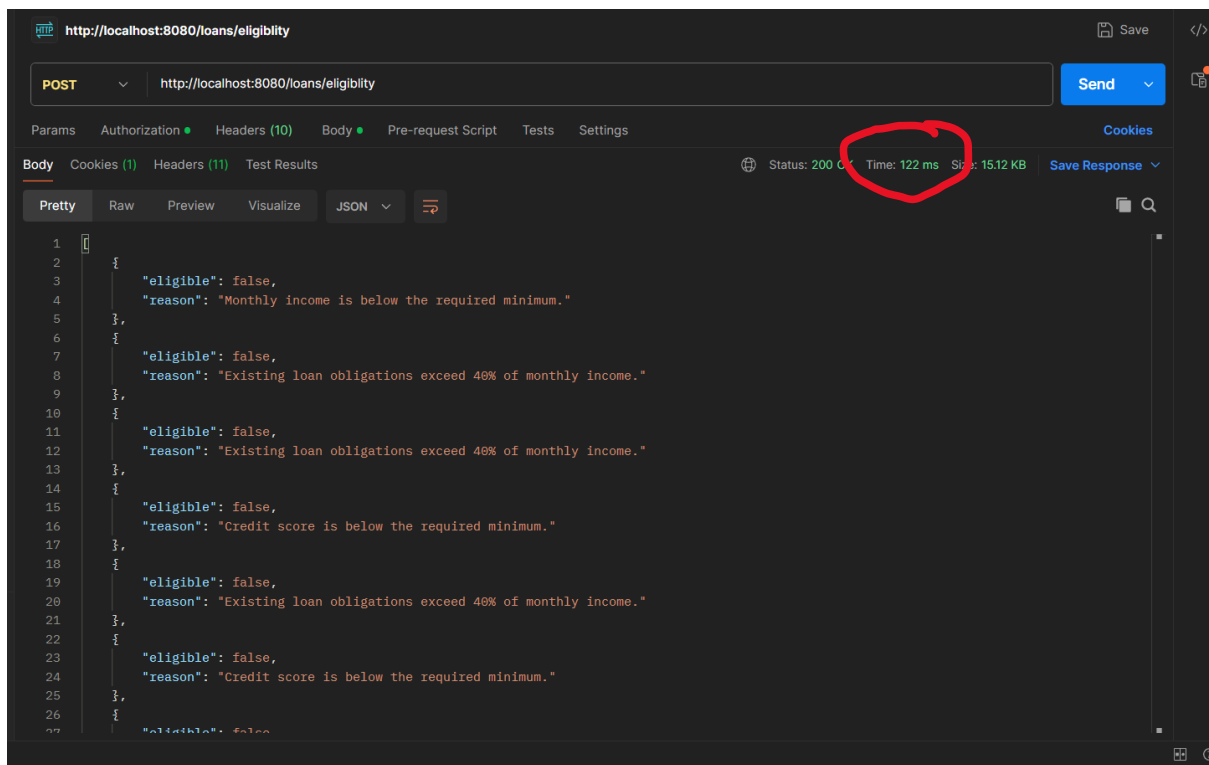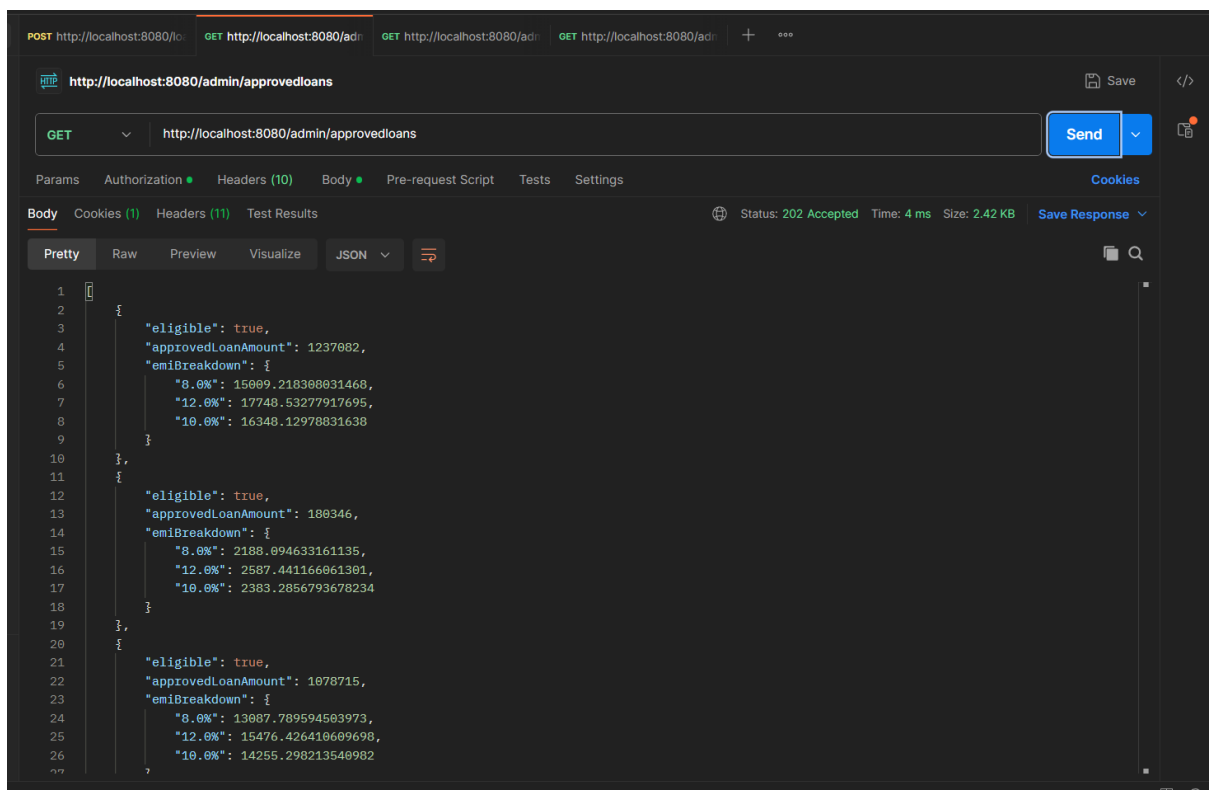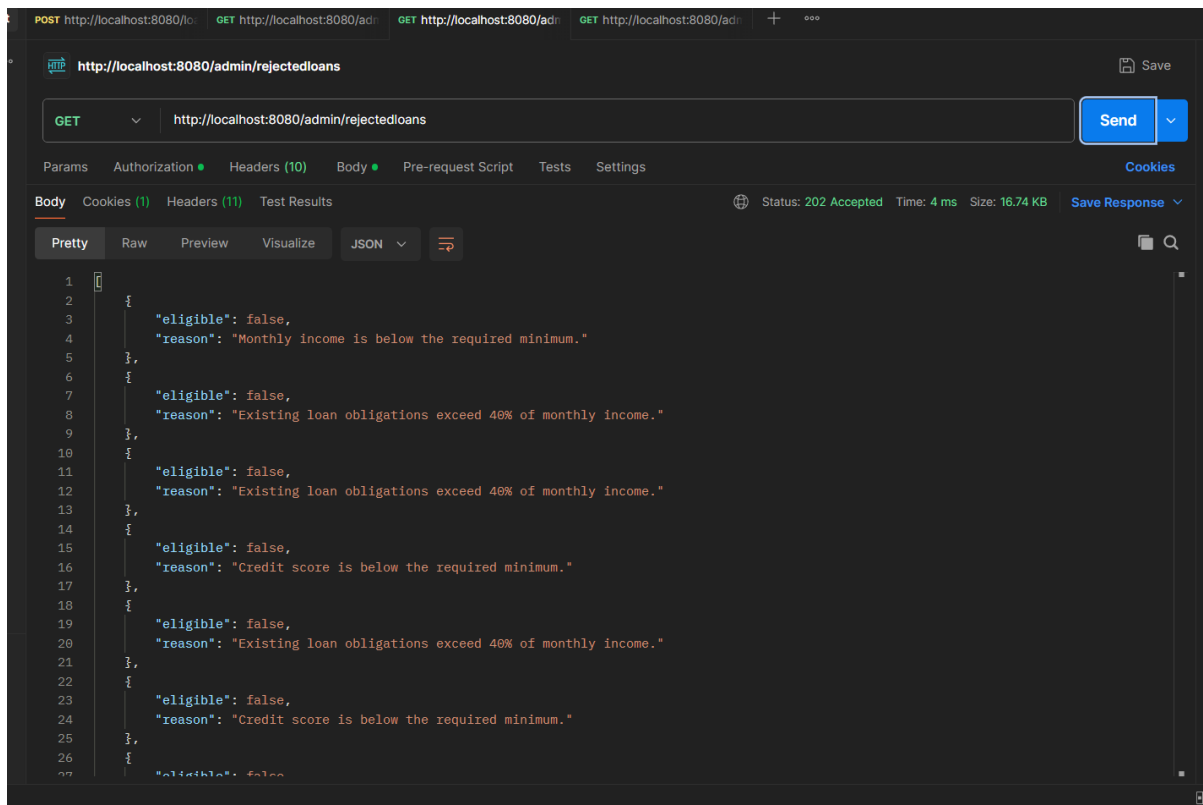
http://localhost:8080/admin/loan-statistics

IMPLEMENTING FEATURES->

CACHE->TIME REDUCTION HIGHLIGHTED IN RED TIME REDUCED FROM 122MS TO 64 MS HAVE APPLIED TO ALL END-POINTS

CODE_BASE->

1. Code is atttached as zip folder with fiile name -> loan_eliginility_calculator

2. Code has been shared on git repo

EXTRA->

FULLRESPONSE-> **http://localhost:8080/loans/eligiblity**

```
[
  {
    "eligible": false,
    "reason": "Monthly income is below the required  minimum."
  },
  {
    "eligible": false,
    "reason": "Existing loan obligations exceed 40% of monthly income."
```

```json
  },
  {
    "eligible": false,
    "reason": "Existing loan obligations exceed 40% of monthly income."
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  {
    "eligible": false,
    "reason": "Credit score is below the required minimum."
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      "reason": "Requested loan amount exceeds the maximum allowable amount."
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```json
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  {
    "eligible": false,
    "reason": "Credit score is below the required minimum."
  },
  {
    "eligible": false,
    "reason": "Credit score is below the required minimum."
  },
  {
    "eligible": true,
    "approvedLoanAmount": 1237082,
    "emiBreakdown": {
      "8.0%": 15009.218308031468,
      "12.0%": 17748.53277917695,
      "10.0%": 16348.12978831638
    }
  },
  {
    "eligible": false,
    "reason": "Existing loan obligations exceed 40% of monthly income."
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    "eligible": false,
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},
{
    "eligible": true,
```

        "approvedLoanAmount": 180346,

        "emiBreakdown": {

            "8.0%": 2188.094633161135,

            "12.0%": 2587.441166061301,

            "10.0%": 2383.2856793678234

        }

    },

    {

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  },

  {

    "eligible": true,

    "approvedLoanAmount": 1078715,

    "emiBreakdown": {

      "8.0%": 13087.789594503973,

      "12.0%": 15476.426410609698,

      "10.0%": 14255.298213540982

    }

  },

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    "emiBreakdown": {

        "8.0%": 15009.218308031468,

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        "10.0%": 16348.12978831638

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    "approvedLoanAmount": 180346,
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    "eligible": true,
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