

Problem statement:

Approve/decline a Loan application based on the below parameters

Input Parameters :

- Loan amount
- Loan Tenure
- Land coordinates
- Aadhar

Validations for the input parameters:

- Land coordinates
 - Latitude and longitude should be in *decimal degrees* (ie. 12.123123, 78.452342)
 - *Minimum of 3 sets of coordinates should be there*

Rule Engine:

Loan risk is calculated based on the following parameters

- NVDI value for the land.
- External Credit Rating Agencies (CRA) score.
- Local Credit Rating (LSR) score.

The above mentioned parameters will have a configurable decision weightage.

Applicant's credit score on the above parameters should be *greater* than the configured cut off value, if not the application will be rejected .

Applicant's final credit score should be *greater* than the configured cut off value, if not the application will be rejected.

NVDI Value:

- This will be calculated based on the number of pixels / points present inside the boundary of the land

Assumptions:

- NVDI, CRA and LSR scores can be mocked

Loan Processing:

- Applicant's affordable loan amount should be calculated
 - Approved loan amount should not be more than the configured Maximum loan amount
- Applicant's loan tenure should not be more than the configured maximum loan tenure period
- Decide if the application is eligible for loan, if not revert back with the reason