6.4 **The monthly payment for a bank loan depends on the amount of the loan, the duration of loan and the interest rate.**

If *P* denotes the amount of the loan, *N* denotes the duration of loan in months and *r* denotes the annual interest rate in percent. Then the monthly payment can be calculated by the following formula

$$\text{Monthly Payment} = \frac{R*(1+R)^N*P}{(1+R)^N - 1}$$

where $R = \dfrac{1}{12}\left(\dfrac{r}{100}\right)$

Write a function   *Payment* (with three parameters: Amount, Month, Rate) to find the monthly payment and total payment.

Total payment = Monthly Payment * duration

Write a program to test your function.

Hint : Make use of the function *Power* in Problem 6.3.

Sample running :