

### User Story:

If a customer has a balance of less than 100 tk, s/he can apply for a loan of up to 20000 tk. If the customer repays the loan within 30 days from the loan initiation day, no interest will be charged. However, if the customer fails to repay within this period, a daily interest of 1.8% will be applied in a compound interest manner on the remaining amount. Additionally, if a customer has already paid 50% of the remaining payment, they are eligible to apply for another loan.

### Acceptance Criteria:

1. Customer has a balance of less than 100tk, then they apply for loan upto 20k tk.
2. Customer repays the loan with 30 days then no interest will be charged.
3. If customer fails to repay within this period then per day 1.8% interest will be added on the remaining amount.
4. If customer has repay loan less than 20k tk, still per day added 1.8% interest on remaining amount.
5. But customer has paid 50% then they are eligible to apply for another loan.