**Feature 1: Bill Payment and Cashback**

**Scenario 1: Standard Payment**

* Given a customer has a balance greater than 100 tk.
* When the customer pays a bill of any amount.
* Then the system should deduct the bill amount + 1% service charge. (minimum 5 tk) from the customer's balance.

**Scenario 2: Payment with Cashback (5000 tk threshold)**

* Given a customer has a balance greater than 100 tk.
* And the customer has already made transactions totaling 5000 tk for the month.
* When the customer pays a bill of any amount.
* Then the system should deduct the bill amount + 1% service charge (minimum 5 tk) from the customer's balance.
* And the system should credit a 20% cashback of the bill amount to the customer's balance.

**Scenario 3: Payment with Cashback (10000 tk threshold)**

* Given a customer has a balance greater than 100 tk.
* And the customer has already made transactions totaling 10000 tk for the month.
* When the customer pays a bill of any amount.
* Then the system should deduct the bill amount + 1% service charge (minimum 5 tk) from the customer's balance.
* And the system should credit a 50% cashback of the bill amount to the customer's balance.

**Feature 2: Loan and Repayment**

**Scenario 1: Loan Application (Insufficient Balance and Approval)**

* Given a customer has a balance of less than 100 tk.
* When the customer applies for a loan.
* Then the system should allow the customer to borrow up to 20000 tk.

**Scenario 2: Loan Repayment (Within 30 Days)**

* Given a customer has a loan.
* And the customer attempts to repay the entire loan amount within 30 days of the loan initiation day.
* When the customer submits the repayment.
* Then the system should deduct the loan amount from the customer's balance.
* And no interest should be charged.

**Scenario 3: Loan Repayment (After 30 Days)**

* Given a customer has a loan.
* And the customer attempts to repay the loan after 30 days of the loan initiation day.
* When the customer submits the repayment.
* Then the system should deduct the loan amount + accrued interest from the customer's balance.
* The interest should be calculated as a daily compound interest of 1.8% on the remaining balance.

**Scenario 4: Loan Repayment with Partial Payment**

* Given a customer has a loan.
* When the customer submits a repayment for less than the full loan amount.
* Then the system should deduct the paid amount from the loan balance.
* And the interest should continue to accrue on the remaining loan amount.

**Scenario 5: Second Loan Application**

* Given a customer has a current loan.
* And the customer has already repaid 50% or more of the initial loan amount.
* When the customer applies for a new loan.
* Then the system should allow the customer to apply for a new loan up to 20000 tk.