- As an individual customer:
  - I should be able to view the loans I have taken.
  - I should be able to apply for a new loan.
  - I should be able to see the status my loan application. (i.e. whether it is approved or not)
  - I should be able to view the next due installments sorted by deadlines.
  - I should be able to view the details like installments paid, next installment due date, amount left, etc for each loan I have taken.
  - I should be able to pay an installment or repay some amount of the loan.
  - I should be able to file a support ticket for help
  - I should receive appropriate notifications.
  - I should be able to enable direct debit of installments from the linked account.
  - I should be able to see the approved personal loan limit for me.
  - Someday, I should be able to see tax rebates I can take for the loans I have taken.
  - Someday, I would love to compare my floating loan payments vs the fixed loan scenario to get better information.

- As a banker:
  - I should be able to see intelligently determined personal loan limits for each customer and approve or reject the same.
  - I should be able to view the top high value, potential loan takers.
  - I should be able to see the loan history for a specific customer.
  - I should be able to see the list of loans gone bad.
  - I should be able to refer a bad loans to recovery department.
  - I should be able to see active loan requests.
  - I should be able to approve/disapprove loan requests and add comments.

- As Credit Card module, I should be able to see the credit limit recommendations for a user.
- As Tax Module, I should be able to know the tax rebates due to loans for a user.