As a customer:

* I want to create a new account by signing up with my email and password so that I can access the loan request feature.
* I want to log in to my existing account with my email and password so that I can update my account information and view my loan requests and.
* I want to request a loan by submitting my personal and financial information so that I can receive a decision on my loan application.
* I want to view the status of my loan request so that I can see if it has been approved or denied.
* I want to receive an email notification when my loan request has been approved or denied so that I can take the appropriate action.
* I want to update my payment details with the payment reference number so that I can get the status as paid.
* I want to request the payment link through the email after clicking the button in my portal, so that I can pay my due amount.
* I want to request the extension for paying the loan amount after passing the due date so that I can get some time to pay it later.

As an admin:

* I want to log in to my account with my email and password so that I can view the loan requests that have been submitted by users.
* I want to view the details of a loan request, including the user's credit score, so that I can make an informed decision on whether to approve or deny the loan.
* I want to approve or deny a loan request by updating its status in the system so that the user can receive a decision on their loan application.
* I want to receive an email notification when a loan request has been submitted so that I can review it in a timely manner.
* I want to assign customers to each agent so that agent will remaind the customer through phone call or email.
* I want to categorize the customers into three categories as Good, Average and Bad based on his current transactions. It will be used to take appropriate decisions for re-approval of loan.
* I want to close the loan account after the customer has successfully paid the amount with interest.
* I want to approve or decline the due date extension request from the customer based on his credibility in paying the loan installments.

As an agent:

* I want to log in to my account with my email and password so that I can view the list of users who have taken out loans.
* I want to view the details of a user's loan, including the loan amount and payment due date, so that I can remind the user to pay their bill.
* I want to periodically call a user to remind them to pay their bill and update the payment status in the system so that the user can receive an accurate billing statement.
* I want to update the status after the user due date for paying the loan has been passed away. So that admin can take appropriate actions further.