**Scenario 1 Activation fee is charged only for first time**

For 1st time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/-->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(3000)+Activation fee (250)=33250/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 3250/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 33250/- -> Click on Transfer -> Logout

For 2nd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(3000)=33000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 3000/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 33000/- -> Click on Transfer -> Logout

**Scenario 2 Don’t Charge activation fee for OD that is applied for > 50000/-**

For 1st time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (50000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 50000/-->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 50000+intrest(5000)=55000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 5000/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 55000/- -> Click on Transfer -> Logout

For 2nd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(3000)=33000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 3000/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 33000/- -> Click on Transfer -> Logout

**Scenario 3 Repay AF for users whoever have applied OD for >50000 in the first 3 times.**

For 1st time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (25000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 25000/-->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 25000+intrest(2500)=27000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 2500/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 27000/- -> Click on Transfer -> Logout

For 2nd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (25000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 25000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 25000+intrest(2500)=27000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 2500/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 27000/- -> Click on Transfer -> Logout

For 3rd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (55000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 55000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 55000+intrest(5500)+First time activation amt=250/- =60750/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 5700/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 60750/- -> Click on Transfer -> Logout

**Scenario 4 AF charges will be 150 from Aug 2021**

For 1st time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Check Date is Aug 15th ->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/-->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(3000)=33000/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 3000/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 33000/- -> Click on Transfer -> Logout

For 2nd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (50000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 50000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 50000+intrest(5000)+A.F=150/- =56500/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 6500/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 56500/- -> Click on Transfer -> Logout

**Scenario 5 Change intrest rate as 8% from Aug to Nov.**

For 1st time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request->Check Date is Aug 15th ->Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/-->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(2400)+A.F=150/- =32550/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 2250/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 32550/- -> Click on Transfer -> Logout

For 2nd time

**Login as User A**-> Click on ‘OD’-> Click on ‘Apply OD’->Enter Salary amount and OD amount->Click on ‘Apply for OD amount->Logout

**Login as Manager**->Click on OD Request->Select User A request-> Check Date is 15th Oct -> Approve OD request->click on amount transfer->Enter user A account number->Enter OD amount (30000)->Click on Transfer->Logout.

**Login as User A**->Click on Account Balance -> Balance is 30000/- ->logout

Change server Data and time for 1 Month

**Login as User A ->**Click on OD -> Click on OD Balance->OD Amt. is 30000+intrest(2400) =32400/- ->Logout

**Login as Manager->** Click on Amount Transfer ->Click on OD request -> Select User A request ->Approve OD request-> Click on Amt. Transfer->Enter amount of 2400/- -> Click on Transfer ->Logout

**Login as User A ->**Click on repay OD-> Enter OD amount 32400/- -> Click on Transfer -> Logout