Question1:

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Feature: Repayment status
Scenario: Repayment status for future loans
Given The loan is created
And The repayment amount is added
When The loan's start date is in the future
Then repayment status should be equal to "Not started"
And repayment status should be displayed in grey
Scenario: Repayment status for current loans
Given The loan is created
And The repayment amount is added
When The loan's start date is previous to the current date
And The current date is previous to the loan s end date
Then repayment status should be equal to "repaid amount" / ("loan
amount"*(1+"margin"))
And repayment status should be displayed in blue
Scenario: Repayment status for expired loans totally repaid
Given The loan is created
And The repayment amount is added
When The loan's end date is previous to the current date
And repayment status value is equal to 100%
Then repayment status should be equal to "repaid amount" / ("loan
amount"*(1+"margin"))
And repayment status should be displayed in blue
Scenario: Repayment status for expired loans partially repaid
Given The loan is created
And The repayment amount is added
When The loan's end date is previous to the current date
And repayment status value is not equal to 100%
Then repayment status should be equal to "repaid amount" / ("loan
amount"*(1+"margin"))
And repayment status should be displayed in red
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Question2:

The missing details in the user story are essentially the functional rules in the limit values:

- When the start date is the current date: two scenarios can be considered
 - The repayment status changes from "not started" to the calculated value
 - 2. The repayment status is equal to "not started" until the end of the day

- When the end date is the current date: two scenarios can be considered
 - 1. The repayment status is displayed in blue until the end of the day
 - 2. The repayment status is displayed in red from the start of the day
- When the loam's start date is equal to the loam's end date the functional rules are not specified

For the user interface, the repayment status format is missing.

Question 3:

In this case, the problem appeared because the loan's start date is equal to the current date (repayment status = not started) which is also equal to the loan's end date (repayment status is displayed in red).

For these reasons I consider that it should be better to change repayment status from "not started" to the calculated value when the loan's start date is equal to the current date.

Also, repayment status should be displayed in blue until the loan's end date is finished.

That's how, in that case repaid status would be equal to 0.09% and would be displayed in blue.