**Feature 1:**

1. Service charge for each payment is 1% of the transection amount

2. The minimum service charge for any transaction is 5tk

3. Customer will receive 20% cash back for any subsequent payments up to 5000tk

If he/she made total of 5000 tk transaction in a month

4. Customer will receive 30% cash back for any subsequent payments up to 5000tk

If he/she made a total of 10000 tk transaction in a month

5. The maximum cash back for beyond 5000tk is 20% not more than or less which is applicable for next additional 5000tk transaction in current month

6. The maximum cash back for beyond 10000tk is 30% not more than or less which is applicable for next additional 5000tk transaction in current month

7. Ensure that the service charge percentage never drops below 5tk, if anyone pay 400tk then the service charge is 4 taka but make sure that it will be 5 taka

8. Calculate the cash-back policy carefully and only apply the rule after the required transactions amount are met.

**Feature 2:**

1. For applying the loan customer must have a balance of less than 100tk

2. The customer can apply for the loan up to 20000tk

3. Customer needs to repay the loan within 30 days from the loan initiation day then

no interest will apply.

4. If fails to repay the loan in 30days a daily interest rate 1.8% will be applied in compound manner on the remaining loan amount

5. After paying 50% of the current loan a customer can be eligible for another new loan

6. Ensure that customer has less than 100tk for eligibility to apply for a loan

7. Allow customer to apply for another loan after 50 % payment of previous loan.