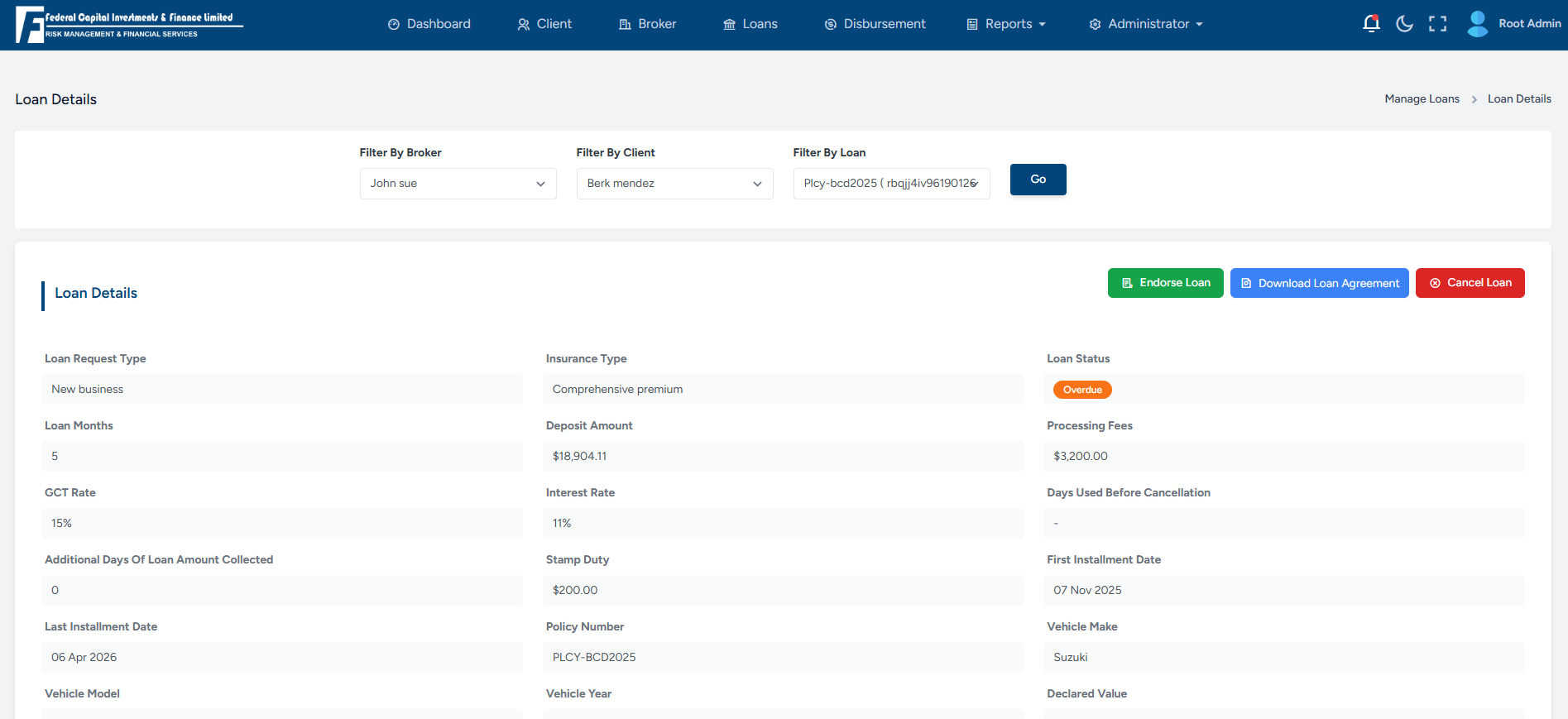
# Redmine #4835 – Late Fees

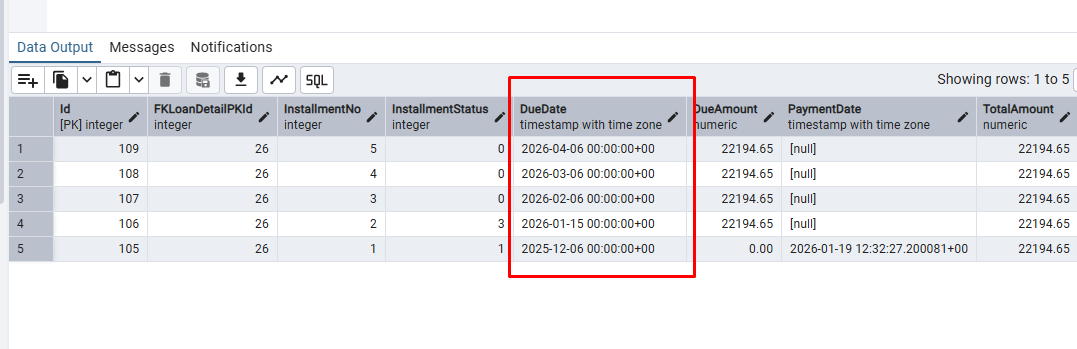
### A. Loan Creation

* A new loan was00 created successfully.
* System generates a **Loan ID**, which is mandatory for further processing.



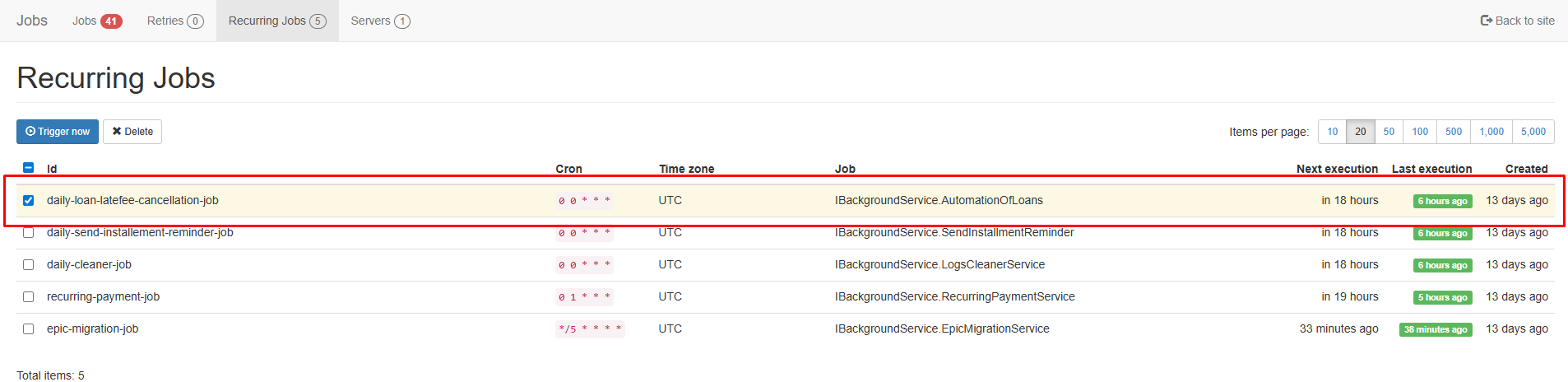
### B. Due Date Modification

* The loan **Installment Due Date** is updated to a date:
  + Greater than **3 days**, and
  + Not more than **10 days** from the **Installment Due Date**.
* This update is performed directly from the **Database (DB)**.
* The Due Date is updated using the **Installment ID** in the **“LoanInstallmentDetails”** table.



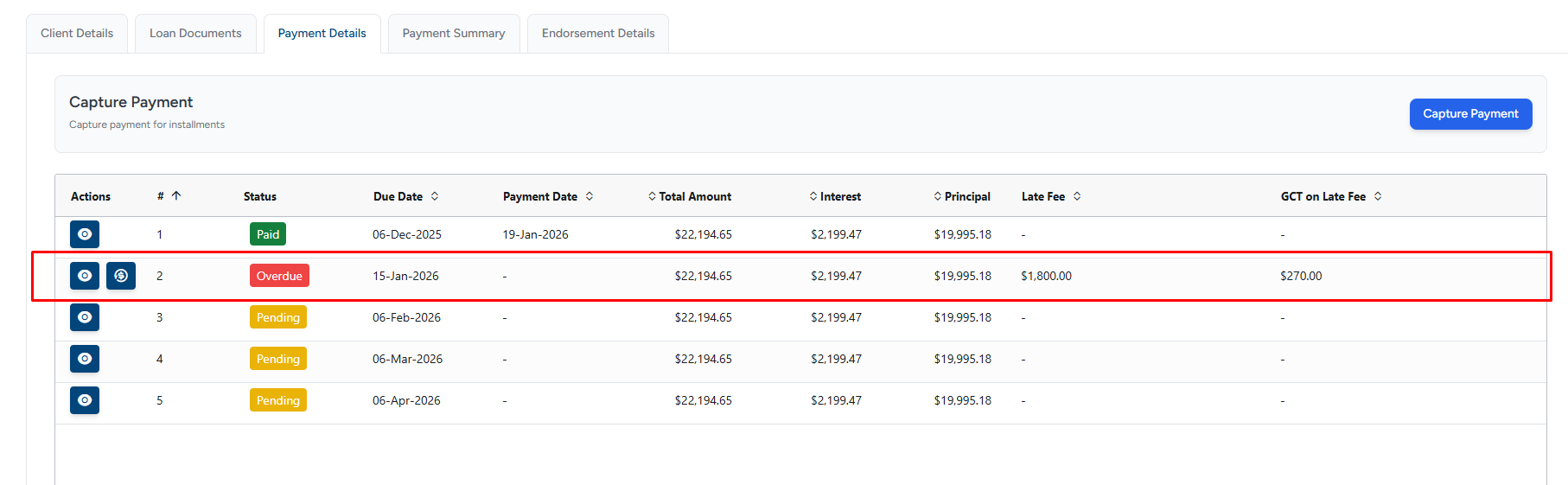
### C. Late Fee Job Execution

* The scheduled job “**daily-loan-late-cancellation-job"** is manually triggered from:
  + jobs/recurring
* Once the job runs successfully:
  + Late fees are automatically applied to the loan based on the updated due date.



### D. Late Fee Application

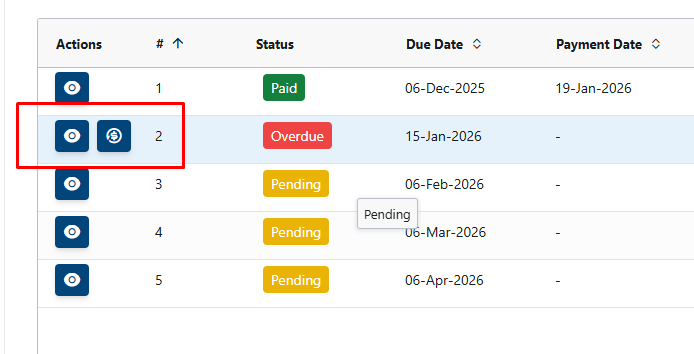
* After the job execution:
  + Late fee is reflected against the loan.
  + Loan status and payable amount are updated accordingly.



### E. Late Fee Wave-Off (UI Flow)

#### 1. Visibility of Wave-Off Option

* Once late fees are applied:
  + A **“Wave Off”** button becomes visible on the UI.

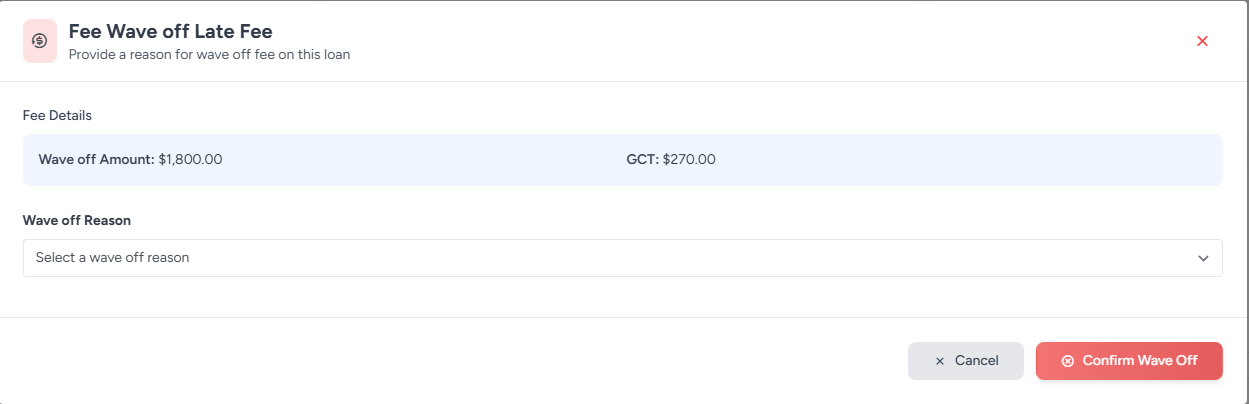


#### 2. Wave-Off Action

* User clicks on **Wave Off**.
* User selects a **reason** for waving off the late fee.
* User clicks on **Confirm Wave Off**.

#### 3. Result

* Late fee is successfully waived.
* Updated loan amount is reflected correctly on the UI.



## Summary

* Late fees are applied correctly when the due date exceeds the allowed threshold.
* Scheduled job execution works as expected.
* Wave-off functionality is available only after late fee application.
* Reason selection and confirmation flow works correctly on the UI.

**Status:** Tested and Verified

Jobs URL and Credentials

**Link**: <https://stageapi.fcifja.com/jobs>

**User:** Admin

**Password:** S3(r3tP@55w0rd

Database PostGresql

**Server:** 44.237.228.238

**Username:** postgres

**Password:** Admin123