

Project Design Phase-II
Solution Requirements (Functional & Non-functional)

Date	20 October 2022
Team ID	PNT2022TMID18010
Project Name	Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

Functional Requirements:

Following are the functional requirements of the proposed solution.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	Web UI	Forms like UI to get the data from the User
FR-2	Predict the Credit Defaulters	Machine Learning Model is made to predict the Credit Defaulters
FR-3	Integration of Model and Web UI	Flask is used to integrate the Model and Web UI
FR-4	Cloud Deployment	IBM Cloud Deployment and Ease of access

Non-functional Requirements:

Following are the non-functional requirements of the proposed solution.

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	The user interface that serves as a conduit between the user and the cloud-deployed DL Model
NFR-2	Security	The cloud-based paradigm should only be accessible to authorised users and should be inaccessible to attackers or terrorists
NFR-3	Reliability	The system would be dependable 98 % of the time with >90% accuracy
NFR-4	Performance	Within seconds, the model predicts the Credit defaulters with the provided data
NFR-5	Availability	IBM Cloud helps in keeping the uptime of the model to 99%
NFR-6	Scalability	Can be scaled to an API and can be integrated into Mobile Banking Application