

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

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|---------------|---|
| Date | 03 October 2022 |
| Team ID | PNT2022TMID53311 |
| 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 | User Input | <ul style="list-style-type: none">• Selecting the type of loan• Filing the necessary details |
| FR-2 | Eligibility of Loan | <ul style="list-style-type: none">• Loan Approval• Loan Rejection |
| FR-3 | Check for approvable amount of loan | <ul style="list-style-type: none">• Maximum Eligible loan Prediction |
| FR-4 | Chatbot | <ul style="list-style-type: none">• Clarifying user's doubts. |

Non-functional Requirements:

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

| FR No. | Non-Functional Requirement | Description |
|--------|----------------------------|---|
| NFR-1 | Usability | <ul style="list-style-type: none">• Easy to use and self-explaining website.• Easy navigation between pages.• Simple structure for faster access. |
| NFR-2 | Reliability | <ul style="list-style-type: none">• Ensembling the outputs of various ML models. |
| NFR-3 | Performance | <ul style="list-style-type: none">• Web Based Application.• Ability to indicate user inputs of erroneous data types. |
| NFR-4 | Availability | <ul style="list-style-type: none">• Application is available 24 / 7 as it is hosted on IBM cloud.• Simple web browser is enough to access the website. |
| NFR-5 | Scalability | <ul style="list-style-type: none">• Can be extended for other types of loans.• Aadhar and PAN verification can also be implemented. |