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

Date	03 October 2022
Team ID	PNT2022TMID27218
Project Name	Project - 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 Registration	New users should be able to register by giving their details such as Email ID, Mobile No. , Password etc. OTPs shall be sent for verification.
FR-2	User Confirmation	The users who have just registered should be able to receive a confirmation/acknowledgement message through E-mail or SMS services.
FR-3	Login process	Existing users must be able to login with their Mail ID/Mobile No. and password. OTPs shall be sent to verify login in special cases. (Forgot password etc.)
FR-4	Credibility assessment	Users should be able to submit all their details required for credibility evaluation through the credibility assessor incorporated as a primary component of the application.
FR-5	Result statements	Users of the application should be able to receive result statements as to what aspects contribute positively in case of YES, and what aspects contribute negatively in case of NO.
FR-6	Report generation	The users should be able to receive comprehensive and understandable reports of results through Mail services etc.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	The application should be user-friendly in all aspects, throughout from Login/Registration to Report generation.
NFR-2	**Security**	The basic details given for the access of users to the application such as login details and the details given for the main evaluation process must be strongly secured in order to prevent data theft etc.

NFR-3	**Reliability**	The evaluation results from the application should be accurate in such a way that maximum reliability is achieved.
NFR-4	**Performance**	The users should be able to receive results as quick as possible.
NFR-5	**Availability**	The application should remain operational under all possible fair circumstances of usage.
NFR-6	**Scalability**	The application should be scalable and flexible in order to serve the demands of users over periods of time.