

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

Date	15 October 2022
Team ID	PNT2022TMID00272
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	Registration through Bank Website Registration through Gmail Registration through mobile Application
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	Loan type	Personal Loan Education Loan
FR-4	User Details	Name, Address, Income, Occupation.
FR-5	Assets Proof	Agricultural land, Jewellery, vehicles, house
FR-6	Verification	Verification of user Details which are provided above

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	Anybody can understand and it is easy to access
NFR-2	Security	Government IDs and alert messages sent to the user
NFR-3	Reliability	Based on the customer Income

NFR-4	Performance	The performance and interface must be user friendly.
NFR-5	Availability	Anyone who has the valid bank account.
NFR-6	Scalability	It must be able to handle increase in the number of users.