Smart Lender - Applicant Credibility Prediction for Loan Approval
Functional and Non-Functional Requirements

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Functional Requirements:

S. No.	Functional Requirement	Sub-Requirement/Sub-task
1.	User Registration	Can be performed in either of the following ways: a. Through Registration Form b. Through Email - Gmail c. Through LinkedIn d. Through Apple ID
2.	User Confirmation	Confirmation can be performed by: a. Through Email OTP b. Through Telephonic OTP c. Through SMS OTP d. Biometric Verification
3.	User Loan Application	a. Filling the Application form b. Modify Application c. Verifying the application form d. Submitting application form

4.	Loan Issuance	a. Checking the current Loan status b. Loan Approval c. Loan Rejection
5.	Credit History Check	a. Auditing previous loan history b. Income statement analysis
6.	User Management	a. Recommend appropriate Loan Schemes for users b. Categorize users based on income and credit history slabs for easier analysis

Non-Functional Requirements:

S. No.	Functional Requirement	Sub-Requirement/Sub-task
1.	Usability	a. Simple and eye-pleasing UI b. Seamless navigation and clutter-free tabs c. Displaying relevant info only based on user's choice d. Light web pages for fast access to data
2.	Security	a. OTP verification on login b. The privacy of users is to be taken care of c. Limited and necessary access to data only d. Verification of users
3.	Reliability	a. All data must be backed up for easy retrieval b. Light pages to ensure fast data-access, minimal lag
4.	Performance	a. Web-based application b. Requires minimum Intel Pentium 4 processor, 4 GB RAM, 1280x1024 screen with application window size 1024x680

5.	Availability	a. Cross-platform support independent of the device used
6.	Scalability	a. Can be used on larger sets of data and by growing user base with varying system specifications to ensure scalability