

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

**SMART LENDER – APPLICANT CREDIBILITY PREDICTION FOR  
LOAN APPROVAL**

**Functional Requirements:**

Following are the functional requirements of the proposed solution.

<b>FR No.</b>	<b>Functional Requirement (Epic)</b>	<b>Sub Requirement (Story / Sub-Task)</b>
FR-1	Applicant Registration	Registration through Form Registration through Gmail
FR-2	Applicant Confirmation	Confirmation via Email Confirmation via OTP
FR-3	Applicant data export process	A Process where applicant admin take member data from bank to be analysed in web applicant
FR-4	Applicant Data Management	Web portal admin is able to add, edit, or erase applicant data or user data
FR-5	Bank Data Management	Web Portal admin is able to add, edit, or erase Bank data or eligibility criteria
FR-6	Data Retention	<ul style="list-style-type: none"><li>• Proposed application system handle archival, retrieval, and retention of historical data.</li><li>• Provide sufficient details concerning these</li></ul>
FR-7	Compliance requirements	Application might need to comply with several regulations. These could include data privacy, information security, transparency, and various other aspects. Document them in detail.

**Non-functional Requirements:**

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

<b>FR No.</b>	<b>Non-Functional Requirement</b>	<b>Description</b>
NFR-1	<b>Usability</b>	The error rate of users submitting their details at the checkout page mustn't exceed 10 percent.
NFR-2	<b>Security</b>	Authorization access scenarios and definitions, hand-over procedures for Student records between University
NFR-3	<b>Reliability</b>	Physical and technical environment constraints including integration and portability concerns
NFR-4	<b>Performance</b>	<ul style="list-style-type: none"><li>• Speed, reliability, and capacity of the system.</li><li>• The landing page supporting 5,000 users per hour must provide 6 second or less response time in a</li></ul>

		Chrome desktop browser, including the rendering of text and images and over an LTE connection.
NFR-5	<b>Availability</b>	The web dashboard must be available to US and IND users 99.98 percent of the time every month during business hours EST & IST.
NFR-6	<b>Cultural and Political</b>	Cultural, political, and legal factors affecting the system including best-practice standards, government regulations, professional standards, location specific policies and practices
NFR-7	<b>Scalability</b>	<ul style="list-style-type: none"> <li>• Horizontal scaling is provided by adding more machines to the pool of servers.</li> <li>• Vertical scaling is achieved by adding more CPU and RAM to the existing machines.</li> </ul>
NFR-8	<b>Portability</b>	A program running on Windows 10 must be able to run on Windows 11 without any change in its behaviour and performance