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

Date	02 November 2022
Team ID	PNT2022TMID53325
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 Form Registration through Gmail Registration through LinkedIN
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User Application	Filling of application Modification of application Verification of application
FR-4	Loan Issuance	Checking status of loan Loan Approval Loan Rejection
FR-5	Credit history analysis	Credit score auditing Income auditing
FR-6	User management	Choosing appropriate loan program for users Categorising users according to credit history.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	Simple and understandable UI. Easy to navigate Smooth and seamless Easy to comprehend
NFR-2	**Security**	Restricted access to data. Login verification Registration verification Upholding privacy of user
NFR-3	**Reliability**	Backup to prevent data loss Negation of data loss due to lag.
NFR-4	**Performance**	Web based application. Requires minimum Intel Pentium 4 processor, 4 GB RAM, 1280x1024 screen with application window size 1024x680

NFR-5	**Availability**	Platform independent support.
NFR-6	**Scalability**	Can operate efficiently across multiple devices with varying hardware and software specifications.