

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

Date	16 October 2022
Team ID	PNT2022TMID08820
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 HTML forms.
FR-2	User Confirmation	Confirmation via mail
FR-3	User Application	Filling the application Editing the application Verification of the 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 Easy-to-use UI. Easy to navigate.
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 i3/ AMD ryzen 3 processor with 4 GB of RAM.
NFR-5	Availability	Platform independent support.
NFR-6	Scalability	Can operate efficiently across multiple devices with varying hardware and software specifications.