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

Date	30 October 2022
Team ID	PNT2022TMID03976
Project Name	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	Web UI	A user interface hosted in web to easily interact with the applicants.
FR-2	Uploading Loan Approval Documents	Uploading the loan application document to verify applicant credibility.
FR-3	Uploading Applicants ID proof Documents	Applicants ID proofs like copy of PAN card, Address proof document and Identity proof documents are uploaded for checking the applicants credibility.
FR-4	Database Management	Applicants loan application data will be saved in the database and will be used for future reference and all the other documents are deleted after processing.
FR-5	Reporting	Predicting applicants credibility for loan approval using given data and generatingthe report for the applicant.
FR-6	Internet Connectivity	User should have a stable internet connection to access the functionality of our project via web application.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	The whole system can be accessed through web application. Hence it is very easy to use.
NFR-2	**Security**	The user data will be stored in a database so the user's data is secured.
NFR-3	**Reliability**	As the data is stored in a database, the data cannot be manipulated externally so it is highly reliable.
NFR-4	**Performance**	Application effectively compares user given parameters with the required dataset. Hence performance would be considerably good.
NFR-5	**Availability**	Application is active all the time so the user can avail it anytime.
NFR-6	**Scalability**	Application can be used in any kind of operating system either in small or large OS so the scalability is very high.