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

Date	16 October 2022
Team ID	**PNT2022TMID21248**
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	User Registration	Registration through entering details such as name,email ,password,phone number,etc.
FR-2	User Login	Login using the registered email id and password.
FR-3	Model Building	Build various machine learning model to predict Applicant Credibility and compare them.
FR-4	Check Details	Get the user details and display if the user has credibility for loan approval or not.
FR-5	Integration	Integrate the front end and the developed ML model using Flask.
FR-6	Alert Message	Notify the user through email or phone regarding the loan approval.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	The application will be easy to use with a neat and clean interface. Any valid user data must be accepted for prediction.
NFR-2	**Security**	Safe encryption of data is done to ensure customer data safety. Alert message must be sent to the users.
NFR-3	**Reliability**	Loan approval of applicant must be predicted accurately and the result must be reliable.
NFR-4	**Performance**	The performance and interface must be user friendly.
NFR-5	**Availability**	All banks, financial institutions and customers will be able to use the application. Anyone who has the valid bank account.
NFR-6	**Scalability**	The application is very scalable and runs across operating systems & It must be able to handle increase in the number of users.