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

Date	16 October 2022
Team ID	PNT2022TMID35292
Project Name	Project - Smart lender Applicant credibility 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	Home Page	● Description about Smart Lender Applicant Credibility ● Information about the credentials prior to approving a loan ● If new user, SIGN IN ● If already exists, LOG IN
FR-2	User Registration	Enter your Mail ID and any other necessary registration information.
FR-3	User Confirmation	Conformation via email or OTP
FR-4	User Login	User Mail Id and Password for Login
FR-5	form for granting loans	For a forecast, credibility information should be entered.
FR-6	Result	● If approved, information about what will happen next is displayed. ● If not approved, it will tell you of the rejection factors that disqualify you from receiving a loan.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	If the customer is qualified, the bank should be able to provide him or her an acknowledgement of receipt for the loan application within seven days. If not, the reason for rejection should be conveyed to the applicant.
NFR-2	**Security**	Verify the customer's history regarding crimes.
NFR-3	**Reliability**	The customer's financial situation is important. Therefore, the client should have a solid credit rating.

NFR-4	**Performance**	The model may be trained using various ML techniques, which will improve the system's performance.
NFR-5	**Availability**	People with high incomes and those who pledge to return the loan in full within a short period of time will find it easy to qualify.
NFR-6	**Scalability**	The client should be between the ages of 21 and 60. Additionally, based on the client's ability to manage their costs.