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

Date	03 October 2022
Team ID	PNT2022TMID13268
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 Online Form Application Registration through Virtual Mode
FR-2	User Confirmation	Confirmation via Email and Bank respective Confirmation via OTP to the corresponding Bank Connected Phone number
FR-3	User Login	Username and Password is given for the respective person and making them available to use their Lending System.
FR-4	Encryption Process	Cryptography Fernet Encryption process is used for further implementation of Data Hiding

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	There is no need of One-to-One conversation.
NFR-2	**Security**	Cryptography-Fernet process is used for security purpose
NFR-3	**Reliability**	It makes Users saves time effectively
NFR-4	**Performance**	Overall performance withstands Traditional Method of loan approval
NFR-5	**Availability**	24hr service is available for the Loan Approval System.
NFR-6	**Scalability**	It achieve more accuracy and more number of application within a fixed time in deciding them whether application gets approved or not.