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

Date	03 October 2022
Team ID	PNT2022TMID13933
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 Form Registration through Gmail Enter Mail Id and other personal details required for registration
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User Application	Verification of Application Updation of their bank details to check their credentiality
FR-4	User credit score check	Confirms through our proprietary software which evaluates Categorizes users according to credit history
FR-5	User Loan details	Validated by bank or financial institution Credit score and Income Auditing
FR-6	Result	If Approved - Displays the information what to be done next If Declined – Displays not eligible for the loan

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	The application's interface will be organised and tidy, and it will be simple to use. The programme is accessible to users in nearly all web browsers.
NFR-2	**Security**	Customers are asked to create an account using their Email or using One Time Password through their registered mobile number making it more secure and it enhances security features to update the documents of users
NFR-3	**Reliability**	Bugs will be detected and fixed as soon as possible making the application even more reliable and trust-worthy
NFR-4	**Performance**	As soon as bugs are found, they will be corrected, making the application even more reliable and trustworthy.
NFR-5	**Availability**	Since it is platform independent, users can access using any operating system. Application is accessible round-the-clock due to IBM Cloud hosting
NFR-6	**Scalability**	As the user base expands, cross-platform mobile applications might be created in the future.