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

Date	20 October 2022
Team ID	PNT2022TMID00843
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 Requirement	To check the loan eligibility using the credit score, prediction for loan approval
FR-2	User Confirmation	Through one time verification and using captcha etc..,.
FR-3	Profile Updation	The user can update their profile when there is need to add any add-ons to it
FR-4	User Registration	The user gets login/signup using Gmail account or by using mobile number
FR-5	User Authentication	The OTP/verification code the user gets authenticated and OTP is used for mobile number registration
FR-6	Feedback Evaluation	The user provided feedbacks are used for evaluation of app performance and Updation is made over that

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	This application is mainly used to analyse cibil score and predict the eligibility for users to avail for loan approval by following community guidelines
NFR-2	Security	It uses OTP and verify code verification for each user and uses and hybrid security features over internet to safely maintain the updated documents of user
NFR-3	Reliability	Maintaining the app up to date for reliant future, durability and efficiency of the mobile app by releasing patch fix and software updates
NFR-4	Performance	It has a user-friendly interface and can check multiple persons cibil score parallels irrespective of server traffic. It stores the data collected over in an efficient database
NFR-5	Availability	It is platform independent and it is available where the users are able to wish it want to be. Depending upon the user requirements all services get offered
NFR-6	Scalability	Provides accurate prediction for user eligibility by using highly efficient algorithms and testing all the documents uploaded by the user at highly efficient rate