

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

Date	03 October 2022
Team ID	PNT2022TMID036723
Project Name	Project - Smart Lender - Applicant Credibility
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	User registers on the website using his google account or Email ID.
FR-2	User Confirmation	Through one time verification and using captcha etc.
FR-3	User Requirement	User need to update their bank details to check their credibility
FR-4	Profile Updation	Users can update their profile when it's required.
FR-5	User Support	User Support ISD provided by an user friendly Interface
FR-6	User Authentication	By OTP or verification code the user gets authenticated and OTP is used for mobile number registration.

**Non-functional Requirements:**

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

FR No.	Non-Functional Requirement	Description
NFR-1	<b>Usability</b>	Cibil score of the user is assessed using the app and predicts the eligibility for users to avail for loan approval
NFR-2	<b>Security</b>	Verification is done by using One Time Passwords and it uses enhanced security features over to update documents of user .
NFR-3	<b>Reliability</b>	Bugs will be detected and Fixes will be provided using App updates
NFR-4	<b>Performance</b>	The collected data is stored in a database for data retrieval. It will be able to handle traffic efficiently
NFR-5	<b>Availability</b>	Users can access this using any device with any operating system since it is platform independent .
NFR-6	<b>Scalability</b>	The loan eligibility checking will be accurate as it parses efficiently through all user documents.