Project Design Phase-II

Solution Requirements (Functional & Non-functional)

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| Date | 15 October 2022 |
| Team ID | PNT2022TMID08057 |
| Project Name | Project - Smart Lender-Applicant credibility  prediction for loan approval |
| Maximum Marks | 4 Marks |

# Functional Requirements:

Following are the functional requirements of the proposed solution.

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| **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 their is need to add any add-ons to it. |
| FR-4 | User Registration | The user gets login or signup using Gmail account or by  using mobile number. |
| FR-5 | User Authentication | By OTP or 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.

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| **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 hybrid security features over internet to safely maintain the updated documents of user . |
| NFR-3 | **Reliability** | Maintaining the app up to date for reliant features  ,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 a 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  high efficient algorithms and testing all the documents uploaded by the user at high efficient rate. |