

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

Date	01 November 2022
Team ID	PNT2022TMID31356
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 for Loan Application Form using Mail Id
FR-2	User Confirmation	Confirmation via Email for verification code  Else send OTP to registered mobile number
FR-3	User Application	User-friendly application and easy to interact with system  Easy to access  Apply for loan Application form
FR-4	Loan details	Check the loan details  Status of loan availability
FR-5	Admin	Admin can view customer loan apply details
FR-6	Customer service	For applicant can need any help can call customer service number  Chat bot for help
FR-7	User credit score check	Confirms through our proprietary software which evaluates Categorizes users according to credit history
FR-8	Result	Loan approved or not

**Non-functional Requirements:**

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

FR No.	Non-Functional Requirement	Description
NFR-1	<b>Usability</b>	Simple and understandable UI. Easy to access Smooth and seamless Easy to comprehend
NFR-2	<b>Security</b>	Restricted access to data. Login verification Email verification Upholding privacy of user
NFR-3	<b>Reliability</b>	Backup to prevent data loss Negation of data loss due to lag.
NFR-4	<b>Performance</b>	As soon as bugs are found, they will be corrected, making the application even more reliable and trustworthy.
NFR-5	<b>Availability</b>	platform independent users can access using any operating system. Customer care chat bot
NFR-6	<b>Scalability</b>	As the user base expands, cross-platform mobile applications might be created in the future.