Project Design Phase II Technology Stack (Architecture & Stack)

Date	03 October 2022
Team ID	PNT2022TMID36846
Project Name	Project - Smart lender - Applicant credibility prediction for loan approval
Maximum Marks	4 Marks

Technical Architecture:

The Deliverable shall include the architectural diagram as below and the information as per the table 1 & table 2

Example: Order processing during pandemics for offline mode

Loan Approval Process with Eligibility

Loan Application Form Filling by Applicant

Hands Form to Bank

Credit Score and Loan Application by Bank

Credit Score and Loan Application by Bank

Eligibility Criteria for Loan — High Credit Score Basic Documentation Check

Low Credit Score

Low Credit Score

Non Eligibility Leads
to Rejection of Loan

Credit Score

Non Eligibility Leads to Loan Approval



Table-2: Components and Technologies:

S.No	Component	Description	Technology
1.	User Interface	How user interacts with application e.g. Web UI, Mobile App etc.	HTML, CSS, JavaScript / Angular Js / React Js etc.
2.	Application Logic-1	Logic for a process in the application	Python/Java
	Application Logic-2	Logic for a process in the application	IBM Watson STT service
4.	Application Logic-3	Logic for a process in the application	IBM Watson Assistant
5.	Database	Data Type, Configurations etc.	MySQL, NoSQL, etc.
6.	Cloud Database	Database Service on Cloud	IBM DB2, IBM Cloudant etc.
7.	File Storage	File storage requirements	IBM Block Storage or Other Storage Service or Local Filesystem
8.	External API-1	Purpose of External API used in the application	IBM Weather API, etc.
9.	External API-2	Purpose of External API used in the application	Aadhar API, etc.
10.	Machine Learning Model	Purpose of Machine Learning Model	Object Recognition Model, etc.
11.	Infrastructure (Server / Cloud)	Application Deployment on Local System / Cloud Local Server Configuration: Cloud Server Configuration:	Local, Cloud Foundry, Kubernetes, etc.

Table -2: Application Characteristics:

S.No	Characteristics	Description	Technology
1.	Open-Source Frameworks	List the open-source frameworks used	Technology of Opensource framework
2.	Security Implementations	List all the security / access controls implemented, use of firewalls etc.	e.g. SHA-256, Encryptions, IAM Controls, OWASP etc.
3.	Scalable Architecture	Justify the scalability of architecture (3 - tier, Micro-services)	Technology used
4.	Availability	Justify the availability of application (e.g. use of load balancers, distributed servers etc.)	Technology used
5.	Performance	Design consideration for the performance of the application (number of requests per sec, use of Cache, use of CDN * s) etc.	Technology used