

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

Date	02November 2022
Team ID	PNT2022TMID41056
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.

FR No.	Functional Requirement (Epic)	Sub Requirement (Story / Sub-Task)
FR-1	User Input	<ul style="list-style-type: none"><li>• Selecting the type of loan</li><li>• Filing the necessary details</li></ul>
FR-2	Eligibility of Loan	<ul style="list-style-type: none"><li>• Loan Approval</li><li>• Loan Rejection</li></ul>
FR-3	Check for approvable amount of loan	<ul style="list-style-type: none"><li>• Maximum Eligible loan Prediction</li></ul>
FR-4	Chatbot	<ul style="list-style-type: none"><li>• Clarifying user's doubts.</li></ul>

**Non-functional Requirements:**

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

FR No.	Non-Functional Requirement	Description
NFR-1	<b>Usability</b>	<ul style="list-style-type: none"><li>• Easy to use and self-explaining website.</li><li>• Easy navigation between pages.</li><li>• Simple structure for faster access.</li></ul>
NFR-2	<b>Reliability</b>	<ul style="list-style-type: none"><li>• Ensembling the outputs of various ML models.</li></ul>
NFR-3	<b>Performance</b>	<ul style="list-style-type: none"><li>• Web Based Application.</li><li>• Ability to indicate user inputs of erroneous data types.</li></ul>
NFR-4	<b>Availability</b>	<ul style="list-style-type: none"><li>• Application is available 24 / 7 as it is hosted on IBM cloud.</li><li>• Simple web browser is enough to access the website.</li></ul>
NFR-5	<b>Scalability</b>	<ul style="list-style-type: none"><li>• Can be extended for other types of loans.</li><li>• Aadhar and PAN verification can also be implemented</li></ul>