

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

Date	15 October 2022
Team ID	PNT2022TMID45138
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 Registration	Registration through Bank Website Registration through Gmail Registration through mobile Application
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	Loan type	Personal Loan Education Loan
FR-4	User Details	Name, Address, Income, Occupation.
FR-5	Assets Proof	Agricultural land, Gold
FR-6	Verification	Verification of user Details which are provided above

**Non-functional Requirements:**

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

FR No.	Non-Functional Requirement	Description
NFR-1	<b>Usability</b>	Easy to access
NFR-2	<b>Security</b>	User proofs
NFR-3	<b>Reliability</b>	Based on the customer Income
NFR-4	<b>Performance</b>	Previous history of the user bank account
NFR-5	<b>Availability</b>	Based on the customer Address
NFR-6	<b>Scalability</b>	Based on the customer Assets proofs