

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

Date	12 October 2022
Team ID	PNT2022TMID19156
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 Form Registration through Gmail Registration through LinkedIn
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User Application	Filling the application Verifying the filled application
FR-4	Loan issuance	Checking the prerequisites for a loan Loan approved Loan rejected
FR-5	Credit History Analysis	Credit score auditing Income auditing
FR-6	User Management	Choosing the appropriate loan program for users Categorizing users

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	Usability	User-friendly, easy-to-use UI Smooth and seamless Easy to comprehend
NFR-2	Security	Restricted access to the data Login Verification Registration verification
NFR-3	Reliability	Backup Prevention of data loss due to lag
NFR-4	Performance	Web-based application. Requires minimum Intel Pentium 4 processor, 4 GB RAM, 1280x1024 screen with application window size 1024x680
NFR-5	Availability	Platform independent support
NFR-6	Scalability	Can operate efficiently across multiple with varying hardware and software specifications

