**Project Design Phase-II**

**Solution Requirements (Functional & Non-functional)**

|  |  |
| --- | --- |
| Date | 03 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 |