

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

| | |
|---------------|---|
| Date | 03 October 2022 |
| Team ID | PNT2022TMID10884 |
| 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. | Non-Functional Requirement | Description |
|--------|----------------------------|--|
| NFR-1 | Usability | Simple and understandable UI. Easy to navigate Smooth and seamless Easy to comprehend |
| NFR-2 | Security | Restricted access to data. Login verification Registration verification Upholding privacy of user |
| NFR-3 | Reliability | Backup to prevent data loss Negation 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 |
|-------|--------------------|--|

| 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 of application Modification of application Verification of application |
| FR-4 | Loan Issuance | Checking status of loan Loan Approval Loan Rejection |
| FR-5 | Credit history analysis | Credit score auditing Income auditing |
| FR-6 | User management | Choosing appropriate loan program for users Categorising users according to credit history. |

Non-functional Requirements:

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

| | | |
|-------|---------------------|--|
| NFR-5 | Availability | Platform independent support. |
| NFR-6 | Scalability | Can operate efficiently across multiple devices with varying hardware and software specifications. |