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

Date	01 November 2022
Team ID	PNT2022TMID00759
Project Name	Smart Lender – Applicant Credibility Prediction forLoan 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 for Loan Application Form using Mail Id
FR-2	User Confirmation	Confirmation via Email for verification code Else send OTP to registered mobile number
FR-3	User Application	User-friendly application and easy to interact with system Easy to access Apply for loan Application form
FR-4	Loan details	Check the loan details Status of loan availability
FR-5	Admin	Admin can view customer loan apply details
FR-6	Customer service	For applicant can need any help can call customer service number Chat bot for help
FR-7	User credit score check	Confirms through our proprietary software which evaluates Categorizes users according to credit history
FR-8	Result	Loan approved or not

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	Simple and understandable UI. Easy to access Smooth and seamless Easy to comprehend
NFR-2	**Security**	Restricted access to data. Login verification Email verification Upholding privacy of user
NFR-3	**Reliability**	Backup to prevent data loss Negation of data loss due to lag.
NFR-4	**Performance**	As soon as bugs are found, they will be corrected, making the application even more reliable and trustworthy.
NFR-5	**Availability**	platform independent users can access using any operating system. Customer care chat bot
NFR-6	**Scalability**	As the user base expands, cross-platform mobile applications might be created in the future.