**Project Design Phase-II**

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

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| Date | 03 October 2022 |
| Team ID | PNT2022TMID35651 |
| 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.

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| **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.

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