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

Date	29 October 2022
Team ID	PNT2022TMID11986
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 Requirement	To check the loan eligibility using the credit score, prediction for loan approval.
FR-2	User Confirmation	Through one time verification and using captcha etc…
FR-3	Profile Updation	The user can update their profile when their is need to add any add-ons to it.
FR-4	User Registration	The user gets login or signup using Gmail account or by using mobile number.
FR-5	User Authentication	By OTP or verification code the user gets authenticated and OTP is used for mobile number registration.
FR-6	Feedback Evaluation	The user provided feedbacks are used for evaluation of app performance and updation is made over that.

Non-functional Requirements:

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

FR No.	Non-Functional Requirement	Description
NFR-1	**Usability**	This application is mainly used to analyse cibil score and predict the eligibility for users to avail for loan approval by following community guidelines.
NFR-2	**Security**	It uses OTP and verify code verification for each user and uses hybrid security features over internet to safely maintain the updated documents of user .
NFR-3	**Reliability**	Maintaining the app up to date for reliant features ,durability and efficiency of the mobile app by releasing patch fix and software updates.
NFR-4	**Performance**	It has a user friendly interface and can check multiple persons cibil score parallels irrespective of server traffic .It stores the data collected over in a efficient database
NFR-5	**Availability**	It is platform independent and it is available where the users are able to wish it want to be.Depending upon the user requirements all services get offered.

NFR-6	**Scalability**	Provides accurate prediction for user eligibility by using high efficient algorithms and testing all the documents uploaded by the user at high efficient rate.