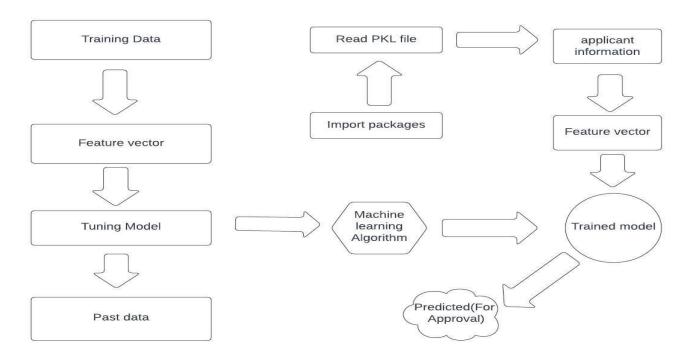
## Project Design Phase-II Data Flow Diagram & User Stories

Date	16 November 2023
Team ID	Team ID - 592603
Project Name	Smart Lender - Applicant Credibility Prediction For Loan Approval
Maximum Marks	4 Marks

## **Data Flow Diagram:**



- Users input applicant details through the user interface.
- Validate and sanitize user inputs to ensure data integrity and compliance.
- Send the validated applicant data to the backend system.
- Preprocess the applicant data to handle missing values and standardize formatting.
- Extract relevant features (applicant information) from the preprocessed data.
- Input the extracted features into the trained machine learning model for loan default prediction.
- Receive the predicted loan default likelihood output from the machine learning model.
- Show the predicted likelihood of loan default to the user through the interface.
- Log user inputs, predictions, and system events for monitoring and analysis purposes.
- Collect feedback on loan decisions to improve the model and system's accuracy.

## **User Stories**

User Type	Functional Requirement (Epic)	User Story Number	User Story / Task	Acceptance criteria	Priority	Release
Applicant (User)	Loan Approval	USN-1	As an applicant, I want to input my financial details into the loan prediction system to determine my loan approval likelihood.	I can input my financial details and receive a prediction regarding my loan approval likelihood.	High	Sprint-1
Bank Personnel	Loan Approval	USN-2	As a bank personnel, I want to utilize the loan prediction system to assess loan applications.	I can input applicant details and receive predictions on loan approval likelihood.	High	Sprint-1
Data Analyst	Loan Approval	USN-3	As a data analyst, I want access to the loan prediction system's data and models for analysis and reporting.	I can access system data and machine learning models for analysis purposes.	Low	Sprint-3
System Admin	System Management	USN-4	As a system administrator, I want to manage user access, permissions, and monitor system performance for the loan prediction system.	I can add/remove users, manage permissions, and monitor system performance.	High	Sprint-1