

Ideation Phase
Brainstorm & Idea Prioritization Template

Date	19 September 2022
Team ID	PNT2022TMID18010
Project Name	Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

Brainstorm & Idea Prioritization Template:

Brainstorming provides a free and open environment that encourages everyone within a team to participate in the creative thinking process that leads to problem solving. Prioritizing volume over value, out-of-the-box ideas are welcome and built upon, and all participants are encouraged to collaborate, helping each other develop a rich amount of creative solutions.

Step-1: Team Gathering, Collaboration and Select the Problem Statement



Brainstorm & Idea prioritization

When tackling problems, students use brainstorming to hone or expand their higher order thinking skills. stimulates original thinking Brainstorming enables kids to think creatively (outside the box), encouraging all pupils to contribute their ideas, no matter how far "out there" they may appear.

- ⌚ 10 minutes to prepare
- 👥 1 hour to collaborate
- 👤 2-8 people recommended



Before We collaborate

We have to make sure whether the IBM management provide us good data ,we have to make proper planning , analyzing the problem and learn additional skills like storytelling , stakeholder analysis , etc

⌚ 10 minutes



Team gathering

Pranava Kailesh S P gathered a team (Dharsana R, Monica V, Keerthana S) to brainstorm, ideate and instruct on the project



Set the goal

- Higher Accuracy
- Readable Code
- Clean and neat UI



Learning Tools

- IBM Technical Sessions
- Youtube
- Documentation
- Stack Overflow



The Problem Statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

⌚ 5 minutes

PROBLEM STATEMENT

One of the most important factors which affect our country's economy and financial condition is the credit system governed by the banks. The process of bank credit risk evaluation is recognized at banks across the globe. "As we know credit risk evaluation is very crucial, there is a variety of techniques are used for risk level calculation. In addition, credit risk is one of the main functions of the banking community and should have some kind of automation

TOOLS

Machine learning tools from Sci-Kit Learn, Pandas, numpy , pickle, flask and host it on IBM Cloud



Key rules of brainstorming

To run an smooth and productive session

- 🗨️ Stay in topic.
- 💡 Encourage wild ideas.
- 🚫 Defer judgement.
- 👂 Listen to others.
- 🗣️ Go for volume.
- 🖼️ If possible, be visual.

Step-2: Brainstorm, Idea Listing and Grouping

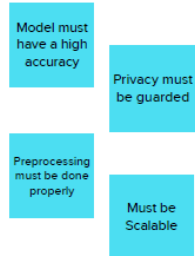
2

Brainstorm

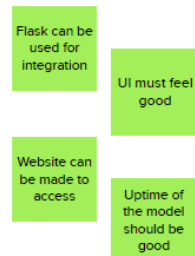
Write down any ideas that come to mind that address your problem statement.

10 minutes

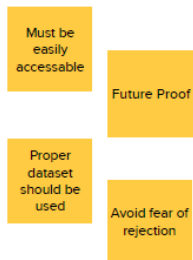
Pranava Kallash S P



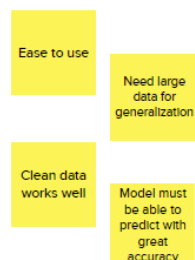
Dharshana R



Monica



Keethana



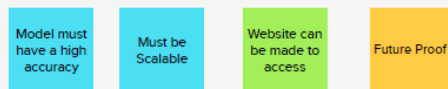
3

Group ideas

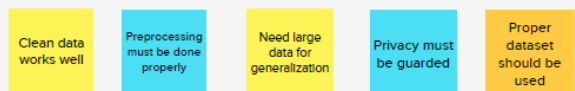
Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If cluster is bigger than six sticky notes, try and see if you can break it up into smaller sub-group

20 minutes

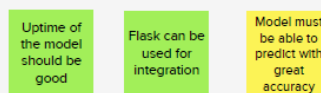
Model :



Data :



Working of model :



Mindset of user :



Step-3: Idea Prioritization

4

Prioritize

The key is not to prioritize what's on your schedule, but to schedule your priorities

⌚ 20 minutes

