1. CUSTOMER SEGMENT(S)



Our customer segment mainly consists of Bank employees who deal with evaluating the credibility of the account holders for loan approval.

6. CUSTOMER CONSTRAINTS



Possible constraints imposed may be: -> Getting a clear understanding about using the application.

- -> Access to details of the account holder for feeding in
- -> System requirements such as fast internet, hardware specifications etc.

5. AVAILABLE SOLUTIONS



- 1. Manual examination of eligibility of borrower by exploring various documentations of the borrower.
- 2. Creation of functions with various conditional statements using backend (database) languages.
- 3. Creation of models using Machine Learning.

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2. JOBS-TO-BE-DONE / PROBLEMS



.Examining the eligibility of the customer of a bank who requests a loan before fulfilling their demands.

9. PROBLEM ROOT CAUSE



 Manual evaluation is a monotonous and heavy time-consuming process.

2. Manual evaluation could be unreliable because of accuracy issues.



7. BEHAVIOUR

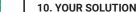
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In order to arrive at a conclusion, bank employees take their time carefully analysing various details of individuals and to verify that the individual is who they say they are, they may also interview them in numerous ways.

3. TRIGGERS



Consumption of unusual amount of time, producing results of low accuracy could be some of the factors that push the customers to address the problem.





8.CHANNELS of BEHAVIOUR



8.1 ONLINE

Customers may access appropriate databases in order to fetch details of the borrower, or to verify the authenticity of the details given.

Customers may feed in the details and get a credibility score as output from the ML model.

4. EMOTIONS: BEFORE / AFTER



Before - Customers may feel confused about the eligibility of the borrower with results of low standards from Manual evaluation

After - Customers may now be more confident in making decisions of loan approval as they have arrived where they are through proper statistical analysis.

Ioan approval using various Machine Learning classification algorithms such as Linear Regression, Decision Tree etc. This Machine Learning model can be integrated with an appropriate user interface in order to deploy it as an application.

Quantitative analysis of credibility of a bank customer for

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