project title: smart lender - applicant credibility prediction for loan approval

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Define CS, fit into CC		**Explore AS, differentiate**

1. CUSTOMER SEGMENT(S) — CS

Our target customers are mostly banking firm, small financial firm that lends out loan and credit card companies because of the increasing rate of loan defaulter and also to increase the slow process of the loan approval.

6. CUSTOMER CONSTRAINTS — CC

Banks are not to correctly handle the loan request. People within a protected class being clearly treated differently than those of non-protected classes for loan. There is an increasing rate of loan defaults. Banks Identify the loan defaulters for much-reduced credit risk as large portions of a bank's assets directly come from the interest earned on loans given.

5. AVAILABLE SOLUTIONS — AS

· Random forest, Logistic regression, Decision tree and Naive bayes algorithm are used
• Using data pre-processing data mining and data filtering
• Algorithms such as naïve bayes, k-nearest neighbors

Focus on J&P, tap into BE, understand RC		**Focus on J&P, tap into BE, understand RC**

2. JOBS-TO-BE-DONE / PROBLEMS — J&P

Needs to Support genuine Entrepreneur That the process should be easier a timesaving. To find an applicant which can give best interest. Needs to find a loan applicant with good credit score

9. PROBLEM ROOT CAUSE — RC

The root cause of this problem is the banks identify the loan defaulters formuch-reduced credit risk as large portions of a bank's assets directly come from the interest earned on loans given.. People within a protected class being clearly treated differently than those of non-protected classes for loan

7. BEHAVIOUR — BE

Directly related:
The customers who lends the loan and the banks that checks the credibility seek to do the process faster.

Indirectly associated:
The small finance sector that deals with middle class and poor class people seek to find the credibility.

identify strong TR & EM

3. TRIGGERS TR `TR`

The slow and complex process of Loan approval is affecting the business of our customer and it also declines the revenue of our customers. Due to the sudden surge in the number of loan defaulters our customers' business is highly affected.

4. EMOTIONS: BEFORE / AFTER `EM`

Before:
Needs to Support Genuine Entrepreneurs. That the process should be easier and time saving. To find an applicant which can give best interest. I Need to find a loan applicant with a good credit score.
After:
After implementing this project people can be able to face all these above-mentioned

10. YOUR SOLUTION `SL`

There is an increasing rate of loan defaulters and banks are not able to correctly handle the loan request. To avoid this problem a machine learning algorithm is developed

▪ The system automatically selects the credible candidates to approve the loan and it will improve the speed, efficacy, and accuracy of loan approval processes.

▪ This help the user(Lender) to accurately identify whom to lend the loan and also help the banks to identify the loan defaulter for much-reduced credit risk.

8. CHANNELS OF BEHAVIOUR `CH`

ONLINE:

The customers needs to check the credibility of the client in an online mode.

OFFLINE:

The customer need to install the Machine Learning algorithm in their system to work

efficiently.

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