Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   CS

★ Loan lenders
★ Bank account holders
★ Credit/Debit users

6. CUSTOMER CONSTRAINTS   CC

Customer cannot clearly findout his eligibility for various loan schemes.Also the credit score rating is not visible to the customer side In the moblie or web user interface.

5. AVAILABLE SOLUTIONS   AS

- Bank loan prediction system using ML techniques can automatically select the eligible candidates to approve the loan.
- The results are shown in graphs that helps the bankers to understand the client's behaviour.

Explore AS, differentiate

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

2. PROBLEMS/PAINS   J&P

Accuracy of Data:

Data should be accurate after training the model as any change in data may lead to approval of loan for ineligible user.

9. PROBLEM ROOT CAUSE   RC

One of the major factor in increasing trend of banking sector that affect country's economy is credit system handled by banks.Increased rate of credit defaulters is a difficult task as credit risk evaluation is very crucial.

7. BEHAVIOUR   BE

The user can select the loan repayment time and can able to know the interest rates.

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

Identify strong TR & EM

3. TRIGGERS   TR

Financial situation of the user,Credit score rates,Low interest rates.

4. EMOTIONS: BEFORE / AFTER   EM

If the data is not secure it shows the insecurity of the user towards the app, it indicates emotion of fear and the vulnerability of the app towards attackers.

10. YOUR SOLUTION   SL

The proposed solution is the prediction of credit defaulters using classification algorithms such as Decision tree, Random forest and detect the credit risk evaluation.We use classification algorithms such as KNN and XGBOOST algorithms that forecast the loan defaulters and predict loan approval.

8.   CHANNELS of BEHAVIOR   CH

ONLINE
  Customers can easily predict their eligibility through a user interface.

OFFLINE
- Submission of documents.
- Avail loan manager
- Apply credit/Debit card

Extend Online & Offline CH of BE