Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   `CS`

The customer of this project is specially Banking sectors and applicants.

6. CUSTOMER CONSTRAINTS   `CC`

Applicant approaching the loan for immediate /emergency expenses ,but the bank takes more time to process the request .This system is resolved with the help of the project.

5. AVAILABLE SOLUTIONS   `AS`

The solution is to be maintain the good credit score ,you can check through the online webpages like paisa bazaar regularly. And you can apply for various loan by filling the basic details of the applicant.

Explore AS, differentiate

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

2. JOBS-TO-BE-DONE / PROBLEMS   `J&P`

– Applicant can apply for the loan through the online and view the status of the application.

– Applicant no need to visit the bank for apply the loan and checking the status.

9. PROBLEM ROOT CAUSE   `RC`

The main root problem is that the applicants who wish to get loan are rejected without knowing the reason.

The banking sector side there are many issues in processing the application manually, for a single application they have to spend lot of time and also have the chances of human error.

7. BEHAVIOUR   `BE`

– The work pressure of the bank employees is increased due to manual application process and they did'nt give proper response to our questions.

– The status of application process updated in the app where we can check the loan amount transactioned,interest rate and dues etc..

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

Identify strong TR & EM

3. TRIGGERS   `TR`

This system increases the possibility of getting the loan and decreasing the ductility.

4. EMOTIONS: BEFORE / AFTER   `EM`

How do customers feel when they face a problem or a job and afterwards?

Before – Due to the ductility most of them tries to manage the money from outsources.

After – Easy application process makes bank employees happy .

10. YOUR SOLUTION   `SL`

If you are working on an existing business, write down your current solution first fill in

The solution provided through the project is to give the loan applicant

1. NO DUCTILITY
2. LESS TIME CONSUMPTION
3. NO PAPER WORK
4. INCREASES THE POSSIBILITY TO GET LOAN IN VARIOUS BANK.

8. CHANNELS of BEHAVIOUR   `CH`

Online:

The Applicants can use the support of online chatbox if they had any problem in the process the request or to resolve their queries.

Offline:

Due to the work pressure of bankers they try to ignore the problems of the Applicants.

Identify strong TR & EM