**Project Title:** Applicant Credibility Prediction for Loan Approval

**Project Design Phase- I - Solution Fit**

**Team ID:** PNT2022TMID15942

Define CS, fit into CC

### 1. Customer Segment(S)

Who is your customer?
i.e. working parents of 0-5 y.o. kids

Bankers, Financiers who are lending the money to people and doing it as one of the major businesses are the customers of the project

### 6. Customer Constrains

What constíaints píevent youí customeís fíom taking action oí limittheií choices of solutions?
i.e. spending poweí, budget, no cash, netwoík connection, availabledevices

Wrong information of the data input to many request atthe same time and low internet connection

### 5. AVAILABLE SOLUTIONS

Which solutions aíe available to the customeís when they face the píoblem. oí need to get the job done? What have they tíied in the past? What píos & cons do these solutions have? i.e. penand papeí

All the solution will be predicted via machine learning algorithms so the man work will be minimized and accuracy will be increased and all works are done quickly so that our customer won't miss their potential customers

Explore AS, differentiate

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

### 2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (oí píoblems) do you addíess foí youí customeís? I'heíe could be moíe than one; exploíe diffeíent sides.

The purpose of the product is to use various parameters of the customer to predict whether they can return the amount . It will help the customer to take decision. So job to be done is to make the model to predict the loan amount that can be given to their customer.

### 9. PROBLEM ROOT CAUSE

What is the íeal íeason that this píoblem exists? What isthe back stoíy behind the need to do this job?

The bankers can't process all the request manually it may lead them to lose their potential customers so it is necessary to have system like this to predict and help them to give the immediate data so that they can make the decision

### 7. BEHAVIOUR

What does youí customeí do to addíess the píoblem and get thejob done?
i.e. Diíectly íelated: find the íight solaí panel installeí, calculate usage and benefits; indiíectly associated: customeís spend fíeetime on volunteeíing woík (i.e. Gíeenpeace)

Use the best model to predict the loan creditable to customer to reduce the man power with good user interface.

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

## 3. TRIGGERS

What tíiggeís customeís to act? i.e., seeing theií neighboí installingsolaí panels, íeading about a moíe efficient solution in the news.

If Bankers and financiers process all this manually that might take them large amount of time so that they won't miss their potential customers. Processing manually will sometimes may go wrong so it will trigger the customer to go for this solution.

## 4. EMOTION'S: BEFORE / AFTER

How do customeís feel when they face a píoblem of a job and afteíwaíds?
i.e. lost, insecuíe > confident, in contíol - use it in youí communicationstíategy & design.

BEFORE: Is the app potential to predict, what if the prediction goes wrong
AFTER: High Accuracy à correct à decision à High Yield.

## 10. YOUR SOLUTION

If you aíe woíking on an existing business, wíite down youí cuíient solution fiist, fill in the canvas, and check how much it fits íeality.
If you aíe woíking on a new business píoposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customeí limitations, solves a píoblem and matches customeí behavioí.

Use machine learning algorithms, python flask Pandas, visualizations etc..

## 8.CHANNELS OF BEHAVIOUR

1. ONLINE
What kind of actions do customeís take online? Extíact online channels fíom 7 #

2. OFFLINE
What kind of actions do customeís take offline? Extíact offline channels fíom 7 anduse them foí customeí development. #

ONLINE: Input the data and get the desire value of amount that can be creditable to their customer account.

OFFLINE: Must collect their customer data only by offline