

<p>1. CUSTOMER SEGMENT(S)</p> <p>Who is your customer? i.e. working parents of 0-5 y.o. kids</p> <p>The person who is lending money from the Bank is the customer</p> <p>proper guidance by the bank</p>	<p>6. CUSTOMER CONSTRAINTS</p> <p>What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.</p> <p>they will be thinking of why we have to waste money.</p> <p>After spending money if we not get the approval It is waste of time</p>	<p>5. AVAILABLE SOLUTIONS</p> <p>Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking</p> <p>When customer started facing problem they should have proper customer guidance. because customer thinking of the not having c</p>
<p>2. JOBS-TO-BE-DONE / PROBLEMS</p> <p>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</p> <p>First the customer should have eligibility There should be clear cibil track. Recent loans should be made proper. If there is a problem in ant of these variant the Customer wi be facing problem.</p>	<p>9. PROBLEM ROOT CAUSE</p> <p>What is the real reason that this problem exists? What is the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations.</p> <p>banking have every year a new guidance that we Should say to the customer. Customer have to accept the guidance then we can process the loan</p>	<p>7. BEHAVIOUR</p> <p>What does your customer do to address the problem and get the job done? i.e. directly related: find the right solar panel installer, calculate usage and benefits, indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)</p> <p>customer should maintain proper behaviour With the bank people. because once we started process for loan availability we sholud maintain proper documents</p>
<p>3. TRIGGERS</p> <p>What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efficient solution in the news.</p> <p>If a customer is facing some problem due to an od trac issue this triggers the customer.</p> <p>This problem faces eligibility.</p> <p>TR</p>	<p>10. YOUR SOLUTION</p> <p>If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.</p> <p>If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behavior.</p> <p>If you are in existing business or working space that idea not follows in new business proposals hence we have to maintain a new track in this business session</p> <p>SL</p>	<p>8. CHANNELS of BEHAVIOR</p> <p>8.1 ONLINE</p> <p>What kind of actions do customers take online? Extract online channels from #7</p> <p>8.2 OFFLINE</p> <p>What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.</p> <p>If the process is online the customer will not notice that many policies . Secondly they will get approval maximum in one day then aso not notice what are the guidance there to follow</p> <p>if the process is offline the customer need to maintain the documentary the customer barken for the rate of interest in bank and also shows before maintain the track</p> <p>CH</p>

4. EMOTIONS: BEFORE / AFTER



How do customers feel when they face a problem or a job and afterwards?
i.e. lost, insecure > confident, in control - use it in your communication strategy & design.
They will have a mindset that after facing these problems we are not getting approval .
They will start thinning before we will be eligible or not .
After processing the wii as for rate of interest.