

SMART LENDER - APPLICANT  
CREDIBILITY PREDICTION  
FOR LOAN APPROVAL

# PROBLEM SOLUTION

PNT2022TMID01442

## CUSTOMER SEGMENT

- Bankers
- Business Domain
- Finance Industry

## CUSTOMER CONSTRAINTS

- Banker users
- Customer norms
- Reliability on trust
- Credit check

## AVAILABLE SOLUTIONS

- Civil score
- Credit score
- Frequent bank user
- Own large business with funds
- Assets and properties

## EMOTIONS: BEFORE / AFTER

- Easy to approach banks
- Time consuming
- Quick process

## PROBLEM ROOT CAUSE

- Inefficiency in paying the Loan Due
- Loan eligibility beyond Borrower's Capability

## TRIGGERS

- Advertising
- Continuous customer engagement

## OUR SOLUTIONS

- ML Model for evaluating loan applicant eligibility
- Individual model assignment for different task

## CHANNELS OF BEHAVIOUR

- Proper Document verification
- Customer Background verification
- Bank user details
- Secure Data storage

## JOBS TO BE DONE / PROBLEMS

- Credits misuseage
- Funds issues
- Check bounce
- EMI not returned
- Bad credentials
- Misbehaving with finance service
- Bad debts
- No loan returns

## BEHAVIOUR

- Positive approach ahead of banks
- Proper funds repay
- Confusion on transactions