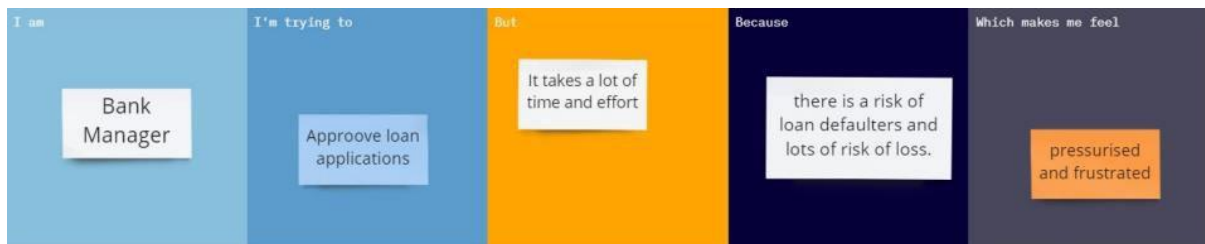


Ideation Phase

Define the Problem Statements

Date	19 September 2022
Team ID	PNT2022TMID02327
Project Name	Smart lender-Applicant credibility prediction for loan approval
Maximum Marks	2 Marks



Problem Statement (PS)	I am (Customer)	I'm trying to	But	Because	Which makes me feel
PS-1	Bank Manager	Approve loan applications	It takes a lot of time and effort	There is a risk of loan defaulters and lots of risk of loss	Pressurised and frustrated
PS-2	Borrower	Get loan from bank	They are taking a long time	They have to decide if lending me money is promising and profitable.	frustrated