

**Project Title: Smart Lender - Applicant Credibility Prediction For Loan Approval**  
**Project Design Phase-I - Solution Fit Template**  
**Team ID: PNT2022TMID53325**

Define CS, fit into	<b>1. CUSTOMER</b> <ul style="list-style-type: none"><li>Bankers</li><li>Underwriter Loan Officers</li><li>Banking Organization</li></ul> <b>CS</b>	<b>6. CUSTOMER</b> <ul style="list-style-type: none"><li>Slow progress due to manual checking and approval.</li><li>Errors committed during the credibility check due to the sheer amount of data and the large number of applications.</li></ul> <b>CC</b>	<b>5. AVAILABLE SOLUTIONS</b> <ul style="list-style-type: none"><li>Existing machine learning models that are not reliable and fail in abnormal</li></ul> <b>AS</b>	Explore AS, differentiate
	<b>2. JOBS-TO-BE-DONE / PROBLEM</b> <ul style="list-style-type: none"><li>Providing accurate and reliable prediction under abnormal situations.</li><li>Providing detailed classification rather than a simple yes or no.</li></ul> <b>J&amp;P</b>	<b>9. PROBLEM ROOT CAUSE</b> <ul style="list-style-type: none"><li>Lack of accountability and understanding of the automated decisions the models make by the users.</li><li>Failure of models in special situations such as when the loan seeker has no credit history or has a unique history.</li></ul> <b>RC</b>	<b>7. BEHAVIOUR</b> <ul style="list-style-type: none"><li>Hastens the approval process.</li><li>Requires additional manpower.</li></ul> <b>BE</b>	
Focus on J&P, tap into BE, understand RC	<b>3. TRIGGERS</b> When the workload of loan approval becomes too much to handle manually. <b>TR</b>	<b>10. YOUR SOLUTION</b> Develop a machine learning model that can not only classify an applicant based on credibility but also provide further details regarding the decision or applicant. <b>SL</b>	<b>8. CHANNELS of BEHAVIOUR</b> <b>8.1 ONLINE</b> They apply for loans and fill out their details. <b>8.2 OFFLINE</b> Seek application verification and approval. <b>CH</b>	
	<b>4. EMOTIONS: BEFORE / AFTER</b> BEFORE: Frustrated and bored. AFTER: Tired and exhausted. <b>EM</b>			

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