Project Title: Smart Lender - Applicant Credibility Prediction for Loan Approval   **Project Design Phase-I** - **Solution Fit Template**   **Team ID:** PNT2022TMID53522

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   CS

- Bank higher authority.
- Bank decision makers.
- Stakeholders & customers.
- People who apply for loan.

6. CUSTOMER CONSTRAINTS

- Loan approval prediction model predicts well by ML algorithm.
- Security issue may be a concern and in rare case it may be hard to recover bank details.

5. AVAILABLE SOLUTIONS

- It reduces the workforce of bank employees.
- Easy to predict and highly scalable.
- It gives more insight and leads to more profit by data driven decision.

Explore AS, different

Focus on J&P, tap i

2. JOBS-TO-BE-DONE / PROBLEMS

- Enter the details given by customers.
- By ML algorithms predict loan approval.
- Employees and companies can provide result based on result obtained.

9. PROBLEM ROOT CAUSE

- Faster loan approval.
- Profit for stakeholders.
- Maintain standards in company.
- Scalability

7. BEHAVIOUR

- Collecting user data and attributes of user's personal data.
- Performs EDA and provide insight for stakeholders.
- Finally, the model will predict for loan approval.

Focus on J&P, tap i

3. TRIGGERS   TR

- Scope of ML and data science increases day by day.
- Banking sector are in need of faster loan approval model.

4. EMOTIONS: BEFORE / AFTER   EM

- Before: Lots of workload and pressure to check and provide loan approval.
- After: Easy, scalable and rapid approval in predicting and providing loan to customers.

10. YOUR SOLUTION   SL

- Providing cleaner visuals to stakeholders.
- Helping higher level and employees to take data driven decision.
- More accuracy ML model for predicting customer data.
- Highly scalable – Transfer learning allows high scalability and can be used across different level and locations of particular bank.

8. CHANNELS of BEHAVIOUR   CH

8.1 ONLINE

Online loan approval system – By online services of company, customers can check their loan eligibility.

8.2 OFFLINE

Bank and finance – Employees can work easily in offline and provide customer satisfaction with less effort.