**Project Design Phase-I**

**Proposed Solution**

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| Date | 19 September 2022 |
| Team ID | PNT2022TMID22400 |
| Project Name | Project - Smart Lender(loan credibility predictor) |
| Maximum Marks | 2 Marks |

**Proposed Solution Template:**

Project team shall fill the following information in proposed solution template.

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| **S.No.** | **Parameter** | **Description** |
|  | Problem Statement (Problem to be solved) | To analyse loan applicant repeatability, credit score and How much loan and for what period we can provide. |
|  | Idea / Solution description | Analyse applicants financial history, history of loans and current loans, Income source, Income stability, Family income ,Assets owend. |
|  | Novelty / Uniqueness | Examining Not only applicant repeatability but also analyse his assets and family income to increase the probability of getting full repayment of loan. |
|  | Social Impact / Customer Satisfaction | Coustomer (Lender)get almost instant analyse of the loan applicant  Loan applicant gets the probability of his loan approval. |
|  | Business Model (Revenue Model) | Tie up with Lenders and get royalty free  And also display Lenders advertisement  Suggest the lender who pays most to us to the coustomer. |
|  | Scalability of the Solution | Highly scalable since only thing we have to do is to create Leeds and supply them to the lenders. |