Project Design Phase-I - Solution Fit Template

1. CUSTOMER SEGMENT(S)

The Customer Segment is Customer of Our Application of Bank Manager

6. CUSTOMER CONSTRAINTS

One of the most important factors which affect our country's economy and financial condition is the credit system governed by the banks. The process of bank credit risk evaluation is recognized at banks across the globe. "As we know credit risk evaluation is very crucial, there is a variety of techniques are used for risk level calculation."

5. AVAILABLE SOLUTIONS

To Find the solution for the Problem many employees. Have to work together inorder find the loan efigibility of the bank customer. Explore AS, different

BE

Team ID: PNT2022TMID03976

2. JOBS-TO-BE-DONE / PROBLEMS

The prediction of credit defaulters is one of the difficult tasks for any bank. But by forecasting the loan defaulters, the banks definitely may reduce their loss by reducing their non-profit assets, so that recovery of approved loans can take place without any loss and it can play as the contributing parameter of the bank statement

9. PROBLEM ROOT CAUSE

J&P

The prediction of credit defaulters is one of the difficult tasks for any bank. But by forecasting the loan defaulters, the banks definitely may reduce their loss by reducing their non-profit assets, so that recovery of approved loans can take place without any loss and it can play as the contributing parameter of the bank statement

7. BEHAVIOUR

SL

RC

Inorder to get the solution of this problem, The Bank Employers must work together to find the loan eligibility of the customers. Also the customer need to address the bank physically.

3. TRIGGERS

The Automated approach of selecting the eligible candidates triggers our customer to buy our product.

10. YOUR SOLUTION

TR

With the help of this project, we can able to predict the probability of credit default based on credit card owner's characteristics and payment history.

8. CHANNELS of BEHAVIOR

8.1 ONLINE

The customer can access our application and put the user details and they can verify the eligibility for loan criteria.

CH

8.2 OFFLINE

Our product will be completely in online mode so there's no need for offline mode

|--|--|