

Problem Solution Fit

|                        |   |   |   |                           |
|------------------------|---|---|---|---------------------------|
| Define CS, fit into CC | <div>1. CUSTOMER SEGMENT(S)<div>CS</div></div> <div>The customer of the project is banking Sector who is applying the loan and process the application for the loan approval</div>                                    | <div>6. CUSTOMER CONSTRAINTS<div>CC</div></div> <div>In many times the applicant applying the loan may not know whether the eligible or not it takes the lot of time to apply bank to check overdrafts, credit lines or credit card.</div>  | <div>5. AVAILABLE SOLUTION<div>AS</div></div> <div>To overcome the lot of steps in the traditional method the online web application is designed using this applicant can easily apply the loan by giving the details.<br/>The applicant can give personal detail, loan amount it can easy to process the further application</div> | Explore AS, differentiate |
|                        | <div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&amp;P</div></div> <div>Applying loan from the filling the application from and to checking the CIBIL Score is complicated to process the application takes lot of time</div> | <div>9. PROBLEM ROOT CAUSE<div>RC</div></div> <div>The many reason like employment, credit score, income, age,etc.. For all this reason the loan get rejected.Even in some cases applicant is eligible to get the loan they also get rejected due to some errors like verifying documents</div> | <div>7. BEHAVIOUR<div>BE</div></div> <div>The customer may know the detail and criteria to get the loan<br/>Each and every bank different methods and agreement to process the loan is different from each other</div>  |                           |
|                        | Focus on J&P, tap into BE, understand RC  |   |   |                           |

**3. TRIGGERS****TR**

The applicant who lending the loan based on the CIBIL credit score to get the loan approval based on the CIBIL score is low applicant will not get the loan

**4. EMOTIONS: BEFORE / AFTER****EM**

The applicant will feel frustrated or tensioned whether the loan application will get approved to get the loan for the urgent

**10. YOUR SOLUTION****SL**

Our solution for the project is to get a detailed overview to apply for the loan whether the applicant is eligible or not .It helps the applicant easily apply and get the loan in the bank without wasting the time it helps to reduce the frustration or tension of the applicant.

**8.CHANNELS of BEHAVIOUR****cH****8.1 ONLINE**

The online application for the customer is easy to apply for loans based on the each time the customer can use the same id to process the loan whenever they want.

**8.2 OFFLINE**

The loan approval process traditional way it takes lot of steps and each step from filling the application and verifying need to spend lot of time.