Project Title: Smart Lender - Applicant Credibility Prediction for Loan Approval   **Team ID:** PNT2022TMID22607

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) **CS** Bank's Who are providing the loans.	6. CUSTOMER CONSTRAINTS **CC** The treatability of the system and complexity of the system usage.	5. AVAILABLE SOLUTIONS **AS** The current mechanism for evaluating the loan application is done by paperwork and also based cibil or credit score. Which requires lot of effort and time but also not able to cover all the parameters to be consider.	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	2. JOBS-TO-BE-DONE / PROBLEMS **J&P** The loan is need to be provided to trustable borrower so the borrower need to be evaluated.	9. PROBLEM ROOT CAUSE **RC** The loan borrower may not properly pay back loan if the loan is provided bend of the borrower capability.	7. BEHAVIOUR **BE** Verify whether the loan requested person is eligible for loan based on the different parameters like person's economic potential, property support, financial performance,etc.	Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	**3. TRIGGERS** **TR** The income source for the bank's is the interest of the loan which has been given to the loan requester. So the bank's are willing to give the loan for trustable borrower. **4. EMOTIONS: BEFORE / AFTER** **EM** While evaluating the loan applicant the bankers struggle in deciding how to evaluate the loan applicant, which are the things to be considered and what are the criteria level needed to be checked.	**10. YOUR SOLUTION** **SL** Based on the previous loan log of the bank's generated machine learning model which is used for evaluating the loan applicant eligibility. Different ML models are created; the model with high accuracy is selected and integrated with front end design which makes the usage or the interaction with the system much easier.	**8. CHANNELS of BEHAVIOUR** **CH** ONLINE The applicant details are collected and cross verified. The verified data is given to the system for the evaluation. **8.2** OFFLINE After the evaluation the bank's decide on the approval of the loan and other loan processes take place.	Identify strong TR & EM