

**Ideation Phase  
Brainstorm & Idea Prioritization  
Template**


Date	19 September 2022
Team ID	PNT2022TMID15600
Project Name	Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

**Brainstorm & Idea Prioritization Template:**

Brainstorming provides a free and open environment that encourages everyone within a team to participate in the creative thinking process that leads to problem solving. Prioritizing volume over value, out-of-the-box ideas are welcome and built upon, and all participants are encouraged to collaborate, helping each other develop a rich amount of creative solutions.

## Step-1: Team Gathering, Collaboration and Select the Problem Statement

BRAINSTORM



### Brainstorm & Idea prioritization

When tackling problems, students use brainstorming to hone or expand their higher order thinking skills, stimulates original thinking. Brainstorming enables kids to think creatively (outside the box), encouraging all pupils to contribute their ideas, no matter how far "out there" they may appear.

- 10 minutes to prepare
- 1 hour to collaborate
- 3-8 people recommended

➔

#### Before We collaborate

We have to make sure whether the IBM reimagined provide us good data , we have to make proper planning , analyzing the problem and learn additional skills like storytelling , stakeholder analysis , etc.

10 minutes

A

#### Team gathering

Praveen, Sakshi & Piyush formed a team (Shreshth & Munika V. Respective S) to brainstorm, ideate and interact on the project.

B

#### Set the goal

- Higher Accuracy
- Reusable Code
- Clear and neat UI

C

#### Learning Tools

- IBM Technical Sessions
- YouTube
- Documentation
- Stack Overflow

1

#### The Problem Statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

5 minutes

PROBLEM STATEMENT

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 times across the globe. "As we know credit risk evaluation is very crucial, there is a variety of techniques are used for risk level calculation. In addition, credit risk is one of the main functions of the banking community and should have some kind of automation."

TOOLS

Machine Learning tools from Sci-kit Learn, Pandas, numpy , sklearn, Tuck and host it on IBM Cloud

Key rules of brainstorming

To run an effective and productive session

Start at 9:00

Brainstorm with 80%

Take a 5-minute break

Brainstorm with 80%

Take a 5-minute break

Brainstorm with 80%

Take a 5-minute break

Brainstorm with 80%

Take a 5-minute break

## Step-2: Brainstorm, Idea Listing and Grouping

2

### Brainstorm

Write down any ideas that occur to mind that address your problem statement.

10 minutes

Private Kibbi S.P.



Drushank R



Mona



Karthik



3

### Group Ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you can break it up into smaller subgroups.

10 minutes

#### Model :



#### Data :



#### Working of model :



#### Mindset of user :



## Step-3: Idea Prioritization

4

### Prioritize

The key is not to prioritize what's on your schedule, but to schedule your priorities

🕒 20 minutes

