

Define CS, fit into CC	<b>1. CUSTOMER SEGMENT(S)</b> <span>CS</span>	<b>6. CUSTOMER CONSTRAINTS</b> <span>CC</span>	<b>5. AVAILABLE SOLUTIONS</b> <span>AS</span>	Explore AS, differentiate
	<p>Provide Loans for</p> <ul style="list-style-type: none"><li>• Buying a home</li><li>• Medical emergency</li><li>• Wedding purpose</li><li>• To start a business</li><li>• To fund working capital</li></ul>	<ul style="list-style-type: none"><li>• If they applied for back loans</li><li>• back over dropped</li><li>• credit lines or</li><li>• credit card over dropped</li><li>• Behavior</li></ul>	<ul style="list-style-type: none"><li>• Substitute high-cost loan</li><li>• Keep spouse and family in loop about loan</li><li>• Don't nix retirement by avoiding loans</li><li>• Take insurance with big ticket loans</li><li>• Ensure time and regular prepayment</li></ul>	

**2. JOBS-TO-BE-DONE / PROBLEMS****J&P**

- Receive loan application
- Document collection
- Free verification process
- Finding perfective loan for the customers
- Free Qualification process

**9. PROBLEM ROOT CAUSE****RC**

- Dysfunctional Banking system
- Inefficient process Framework
- Poor end-user experience
- Operational inefficiencies
- Disorganized document storage & retrieval

**7. BEHAVIOUR****BE**

- check your credit score
- take steps to improve your score by checking for inaccuracy and paying down the debt
- use lender prequalification to shop around for competitive rates
- consider your budget
- consider any collateral

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

- A personal loan is one option for financing the purchase of a person's dream car or bike or even boat
- One can avail a personal loan to fund any big-ticket purchase like electronic appliance and gadgets

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

- Stress – Stress from debt can lead to chronic stress
- Anxiety - this is a stress with the scab at the torn off
- Anger - Instead of panicking or denying problem , victim get mad
- Depression - hopelessness set in , as does no self-esteem it can lead to even more debt

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

- Create a Machine learning Model to check whether the Customer would be eligible for the loan or not
- Bank employee would be able to check for a single customer or a group of customers
- UI will be a website which will be interactable

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

- Make it easy to contact
- Empower your employ
- Create additional context
- Understand how you are performing

**8.2 OFFLINE**

- First impression matters
- Educate the customer
- Collect feedbacks
- Roll out referral program and concert