

Project Design Phase-I - Solution Fit Template

Project Title: Smart Lender Applicant Credibility Prediction for Loan Approval

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Define CS, fit into CC	<div>1. CUSTOMER SEGMENT(S)<div>CS</div><div>Debator, One who borrows money from the lender. Money Lender, One who lends money to the Debator.</div></div>	<div>6. CUSTOMER CONSTRAINTS<div>CC</div><div>Spending Initial time on monitoring, network connection, Basic Knowledge of Browsing..</div></div>	<div>5. AVAILABLE SOLUTIONS<div>AS</div><div>The Traditional way of evaluation of loan application is done by pen and paper work also directories that is not permanently stored on the storage instance. This would lead to severe loss of data at high risk.</div></div>	Explore AS, differentiate	
	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div><div>There is not only exploring on the prediction but for the justification of credibility on debtor for the evaluation of client factors.</div></div>	<div>9. PROBLEM ROOT CAUSE<div>RC</div><div>Debaters have to repay the amount because of the indistinct factors followed in the banking regulation. so delay in repaying the amount may risk in problems.</div></div>	<div>7. BEHAVIOUR<div>BE</div><div>Directly related: Verification and Validation makes individual identity. Indirectly associated: customers spend time on Application work.</div></div>		Focus on J&P, tap into BE, understand RC
	<div>3. TRIGGERS<div>TR</div><div>The Bank analyze the constant monitoring on customers account balance and the process of loan approval will be easier.</div></div> <div>4. EMOTIONS: BEFORE / AFTER<div>EM</div><div>lost, insecure > confident, in control</div></div>	<div>10. YOUR SOLUTION<div>SL</div><div>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.</div></div>	<div>8. CHANNELS of BEHAVIOUR<div>CH</div><div>8.1 ONLINE Filling online loan application forms may take some times but can have an adequate assistance over submission.</div><div>8.2 OFFLINE Applicant verification may takes some issue in giving authorization over some extend.</div></div>		
Focus on J&P, tap into BE, understand RC		Focus on J&P, tap into BE, understand RC			
Identify strong TR & EM		Extract online & offline CH of BE			