

Define CS, fit into CC	<b>1. CUSTOMER SEGMENT(S)</b> <small>CS</small> <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>	<b>6. CUSTOMER CONSTRAINTS</b> <small>CC</small> <ul style="list-style-type: none"><li>• If they applied for back loans.</li><li>• Back over dropped</li><li>• Credit card over dropped</li><li>• Behavior</li><li>• Credit lines</li></ul>	<b>5. AVAILABLE SOLUTIONS</b> <small>AS</small> <ul style="list-style-type: none"><li>• Substitute high – cost loan.</li><li>• Take insurance with big ticket loans.</li><li>• Ensure time and regular prepayment</li><li>• Keep spouse and family in loop about loan.</li></ul>	Explore AS, differentiate
	<b>2. JOBS-TO-BE-DONE / PROBLEMS</b> <small>J&amp;P</small> <ul style="list-style-type: none"><li>• Receive loan application.</li><li>• DOCUMENT collection</li><li>• Free verified Process</li><li>• FREE Qualification Process</li><li>• Finding perfective loan for the customers.</li></ul>	<b>9. PROBLEM ROOT CAUSE</b> <small>RC</small> <ul style="list-style-type: none"><li>• Operational Banking System.</li><li>• Inefficient process Framework.</li><li>• Poor end-user Experience,</li><li>• Disorganized document storage &amp; retrieval</li></ul>	<b>7. BEHAVIOUR</b> <small>BE</small> <ul style="list-style-type: none"><li>• Check your credit score.</li><li>• Take steps into improved your score by checking for inaccuracy and paying down the debt.</li><li>• Consider your budget</li><li>• Consider any Collateral</li></ul>	

Focus on J&amp;P, tap into BE, understand RC

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### 3. TRIGGERS

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- A personal loan is one option for financing the purchase of a person's dream car or bike or boat.
- One can avail a personal loan to fund any big-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

S

- 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 customer.
- 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.

#### 8.2 OFFLINE

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