Smart Lender - Applicant Credibility Prediction for Loan Approval

Define CS, fit into CC

1. CUSTOMER SEGMENT(S) — CS

Main customers are Banks and money lending organizations

6. CUSTOMER CONSTRAINTS — CC

The problem they might face is lack of data and investing a whole group of employees to resolve the issue. On to of that ,internal corruptions might also occur for loan approval.

5. AVAILABLE SOLUTIONS — AS

General solution involves manual checking of the data of customers and approval of loan.

Explore AS, differentiate

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

2. JOBS-TO-BE-DONE / PROBLEMS — J&P

Applicants credibility score prediction for loan approval

9. PROBLEM ROOT CAUSE — RC

The root cause of this problem is due to improper verification of data which might happen during manual checking.

7. BEHAVIOUR — BE

The outcome would be loan approval for ineligible candidates. Later could result in loss for the organization

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

Identify strong TR & EM

3. TRIGGERS — TR

Money repayment delay and loss due to approval of loan for ineligible candidates.

4. EMOTIONS: BEFORE / AFTER — EM

Unwanted financial issues in bank money rotation cycle .After resolving the issue regular circulation of money would continue

10. YOUR SOLUTION — SL

Solution that we are proposing is to develop a ml based model to process the credit score and produce an accurate result.

8. CHANNELS of BEHAVIOUR — CH

The online way of action would be sending notice regarding deadline.

Offline way would deal with direct approach to the client for collection of money

Identify strong TR & EM