1. CUSTOMER SEGMENT(S) SE

- Buying a home.
- Medical emergency
- Wedding purpose
- To start a Business
- To fund working capital

6. CUSTOMER CONSTRAINTS

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- If they applied for back loans.
- Back over dropped
- Credit card over dropped
- Behavior
- Credit lines

5. AVAILABLE SOLUTIONS



Explore AS, differentiate

- Substitute high cost loan.
- Take insurance with big ticket loans.
- Ensure time and regular prepayment
- Keep spouse and family in loop about loan.

2.JOBS-TO-BE-DONE / PROBLEMS

J&P

- Receive loan application.
- DOCUMENT collection
- Free verified Process
- FREE Qualification Process
- Finding perfective loan for the customers.

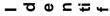
9. PROBLEM ROOT CAUSE RO

- Operational
 Banking System.
- Inefficient process Framework.
- Poor end-user Experience,
- Disorganized document storage & retrieval

7. BEHAVIOUR



- Check your credit score.
- Take steps into improved your score by checking for inaccuracy and paying down the debt.
- Consider your budget
- Consider any Collateral



3. TRIGGERS



- 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



- 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



- Create a Machine learning model to check whether the Customer would be eligible for 8.1 ONLINE 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



- 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.