

Define CS, fit into CC	<div>1. CUSTOMER SEGMENT(S)<div>Who is your customer?<div>1. People who need loan</div><div>2. People who have Bank Account</div><div>3. People who needs to get their Loan approved.</div></div></div> <div>CS</div>	<div>6. CUSTOMER CONSTRAINTS<div>What constraints prevent your customers from taking action or limit their choices of solutions?<div>1. Complicated Process</div><div>2. Not easily accessible</div><div>3. Too much of formalities</div></div></div> <div>CC</div>	<div>5. AVAILABLE SOLUTIONS<div>Which solutions are available to the customers when they face the problem</div><div>or need to get the job done? What have they tried in the past? What pros &amp; cons do these solutions have?</div><div>1. Pre-existing Bank Loan Applying Apps</div><div>2. Websites to check credit score</div><div>3. Loan Agents</div></div> <div>AS</div>	Explore AS, different
	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.<div>1. Data availability problem</div><div>2. Accurate information</div></div></div> <div>J&amp;P</div>	<div>9. PROBLEM ROOT CAUSE<div>What is the real reason that this problem exists? What is the back story behind the need to do this job?<div>1. Credit worthiness of an individual or an organisation is highly important before sanctioning the loan</div><div>2. We need to verify the borrower before sanctioning the loan</div></div></div> <div>RC</div>	<div>7. BEHAVIOUR<div>What does your customer do to address the problem and get the job done?<div>1. Customer should be aware of his credibility to apply for the loan.</div><div>2. Customer should do their research on repayments of the loan and choose their affordable rate of interest on their repayments</div></div></div> <div>BE</div>	

Identify strong TR & EM	<div>3. TRIGGERS<div>What triggers customers to act?<div>1. Poor communication between Bank and the Customer during loan process</div><div>2. Lack of open information about credibility available to the user.</div></div></div> <div>TR</div>	<div>10. YOUR SOLUTION<div>If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality. If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behavior.<div>1. Users can get knowledge about the loan process from the app and also apply for loans from the app itself.</div><div>2. An automated customer support system will help the user and guide them through the loan approval process.</div></div></div> <div>SL</div>	<div>8.CHANNELS of BEHAVIOR<div>8.1 ONLINE<div>What kind of actions do customers take online? Extract online channels from #7<div>1. Apply for loan, track their loan process, check their credibility</div></div></div><div>8.2 OFFLINE<div>What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.<div>1. Submit the hardcopy of the required documents</div></div></div></div> <div>CH</div>	
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