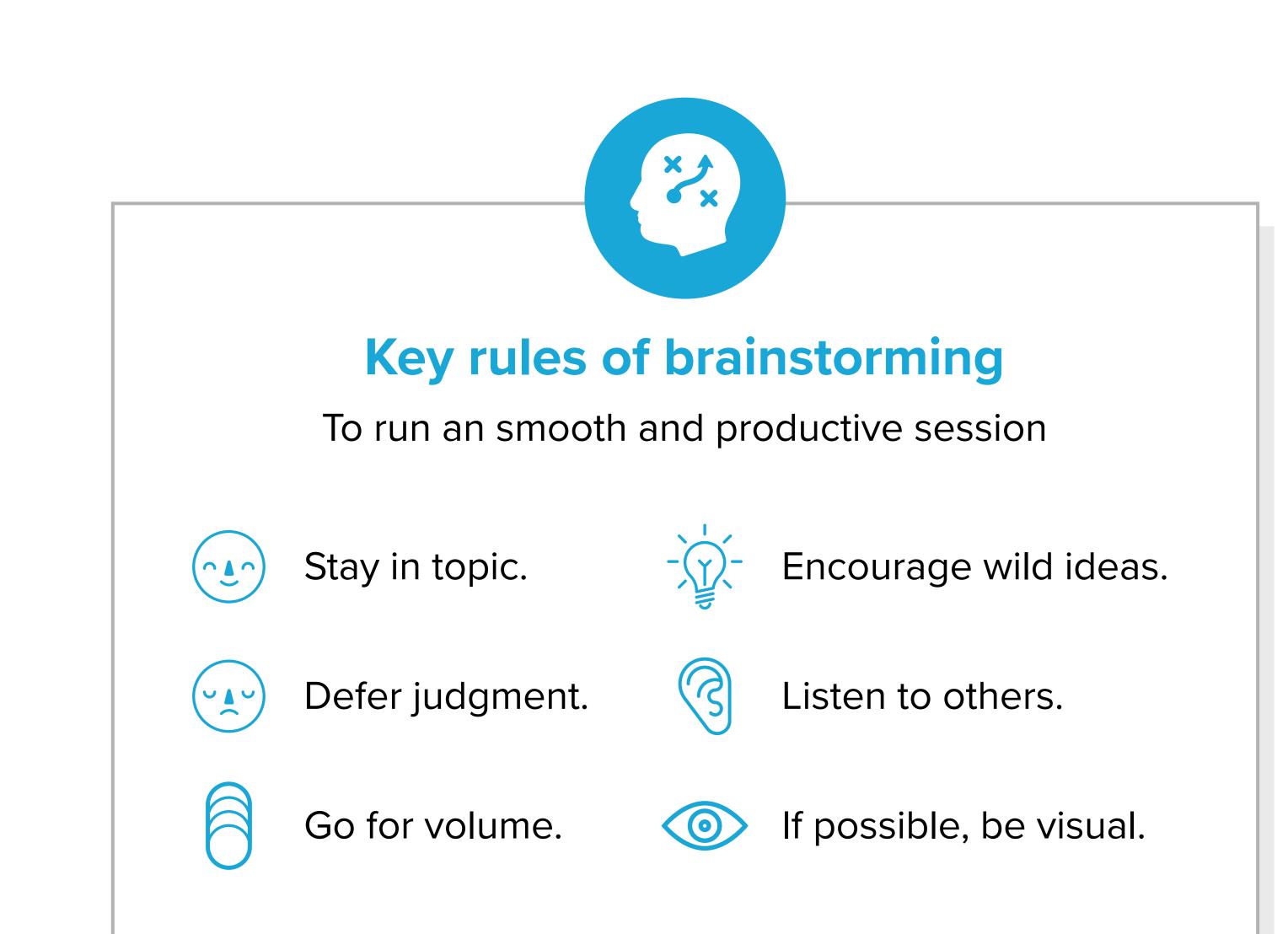


Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

5 minutes

How might we [your problem statement]?

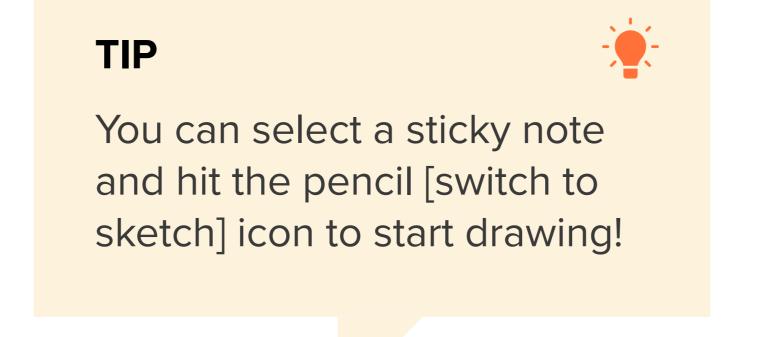




Brainstorm

Write down any ideas that come to mind that address your problem statement.

① 10 minutes



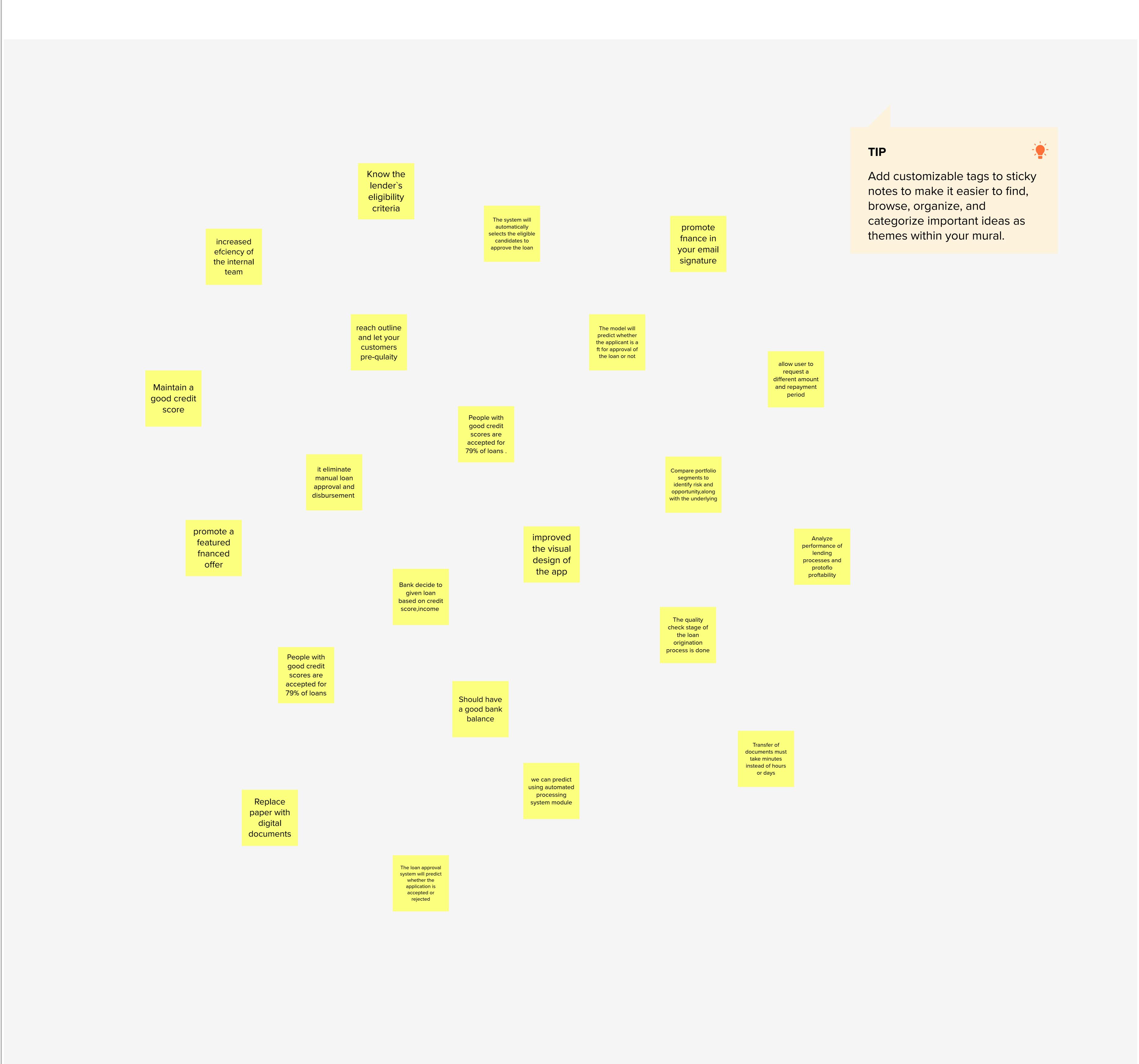
	Vikram		Naveen kumar				Susi karan			Vignesh		
n t or s .	A high debt- toincome ratio gets your loan application rejected more often than not.	A low annual income can do a lot of damage to your chances of securing a loan.	Establish tracking system for smater and smooth loan process	Analyze performance of lending processes and protoflo proftability	Workfow improvement for smarter and smooth loan process	We wil collect data from previous customers of several banks	The most effective way to raise your credit score is to reduce your debt. T	Replace the call to action "Borrow money"with "see loan offers"	The quality check stage of the loan origination process is done	Provide clarity around the loan amount, repayment amount, interest rate and loan duration	Get access to instant loans based on your "credit profle"	
ith ad	Your credit score is a key consideration for the fnancial institutions giving loans.	Financial institutions thoroughly analyze your income and lifestyle before giving out a loan.	Segregation of duties to aviod fradu in the bank	improve the entrance test quality and control for new interns	Highly train all staff with real pratice before do the real work	Include the option to use a different bank account to receive the loan	The loan approval system will predict whether the application is accepted or rejected	Most lenders won't give out a large loan to someone with no experience, though.	we have some ideation to resolve this solution	as long as you have a steady income and a bank account people wants to sign up	Lenders use loan origination system to know the credit worthiness of borrowers	
t ent I	Variety of loan exists apply for the correct loan	you can get longer payment period with secured loans.	Policy update:Third party real estate agent to do property evalution	identify missing fles and documents	The lender should get proper income to repay the loan	Getting something like a credit card makes borrowing convenient	make small purchases and reduce your spending.	Eliminated manual loan approval and disbursement	make the process straightforward as possible	This will provide some personal information	The resulted in a lots of declined loan requests.	



Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you and break it up into smaller sub-groups.

① 20 minutes

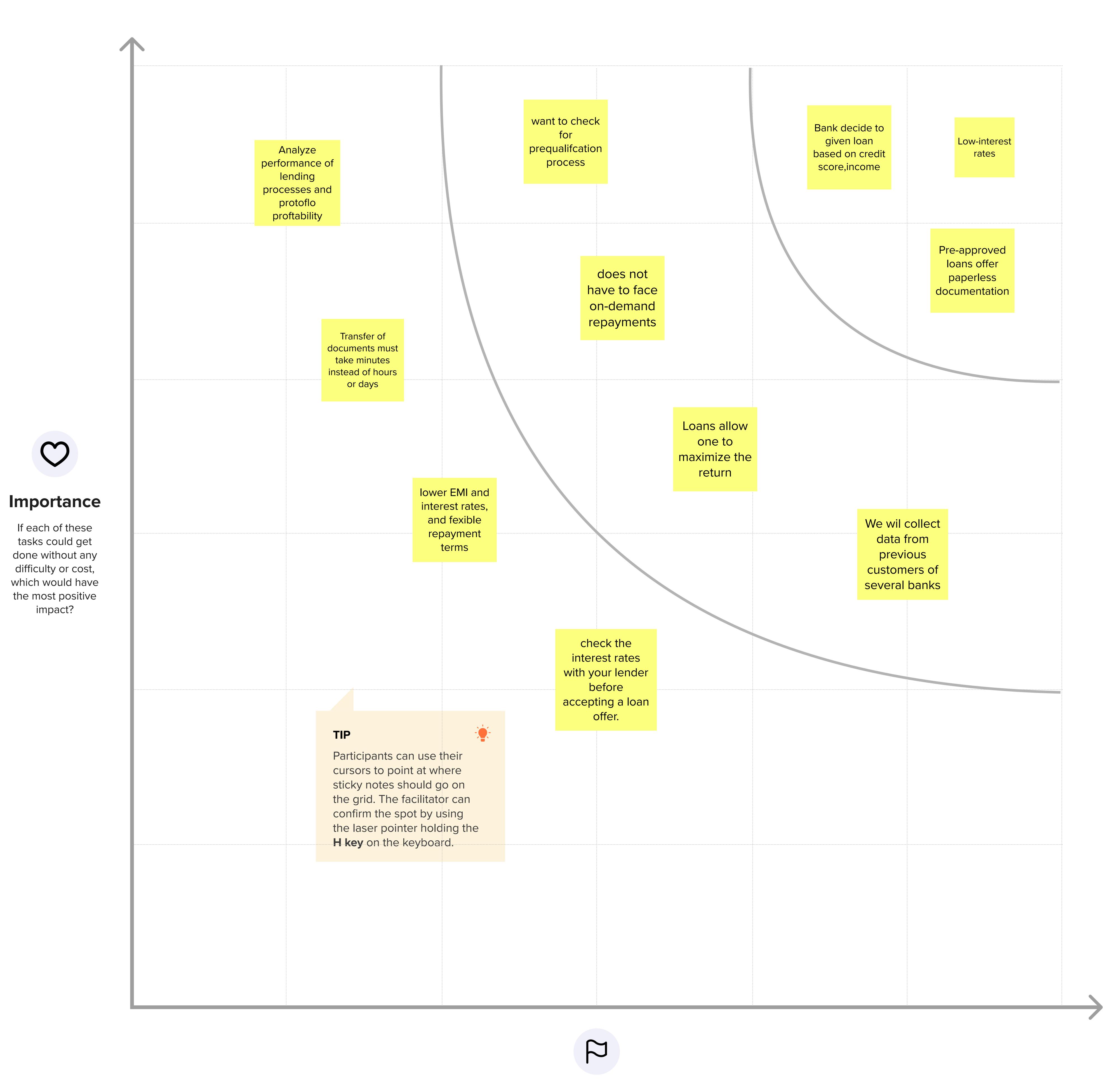




Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

① 20 minutes



asibility

Regardless of their importance, which tasks are more