Project Design Phase-I - Solution Fit Template

1. CUSTOMER SEGMENT(S)   CS

Debator, One who borrows money from the lender.
Money Lender, One who lends money to the
Debator.

6. CUSTOMER CONSTRAINTS   CC

Spending Initial time on monitoring, network connection, Basic Knowledge of Browsing..

5. AVAILABLE SOLUTIONS   AS

The Traditional way of evaluation of loan application is done by pen and paper work
also directories that is not permanently stored on the storage instance. This would lead to severe loss of data at high risk.

2. JOBS-TO-BE-DONE / PROBLEMS   J&P

There is not only exploring on the prediction but for the justification of credibility on debator for the evaluation of client factors.

9. PROBLEM ROOT CAUSE   RC

Debators have to repay the amount because of the indistinct factors followed in the banking regulation. so delay in repaying the amount may risk problems.

7. BEHAVIOUR   BE

Directly related: Verification and Validation makes individual identity.
Indirectly associated: customers spend time on Application work.

3. TRIGGERS   TR

The Bank analyze the constant monitoring on customers account balance and the process of loan approval will be easier.

10. YOUR SOLUTION   SL

Based on the previous loan log of the bank's generated machine learning model which is used for evaluating the loan applicant eligibility. Different ML models are created; the model with high accuracy is selected and integrated with front end design which makes the usage or the interaction with the system much easier.

8.CHANNELS of BEHAVIOUR   CH

- ONLINE

Filling online loan application forms may take some times but can have an adequate assistance over submission.

4. EMOTIONS: BEFORE / AFTER   EM

lost, insecure > confident, in control

8.2 OFFLINE
Applicant verification may takes some issue in giving authorization over some extend.