Team ID: PNT2022TMID10172

Project Title: Smart lender applicant credibility prediction for loan approval.

Define CS, fit into C

1. CUSTOMER SEGMENT(S)

cs

The applicant should be atleast 21 years and no older than 65 years.l.

6. CUSTOMER CONSTRAINTS

Our solution is completely online so people who has no knowledge about online should depend on someone to help them to upload the required bank details.

5. AVAILABLE SOLUTIONS

There is no need to recollect details like PAN and Aadhar.

AS

Explore AS, differen

2. JOBS-TO-BE-DONE / PROBLEMS

J&P

Check the eligibility for loan approval

Prediciting process can be time consuming and tedious

9. PROBLEM ROOT CAUSE



Prediction delay due to lack of customer details.

7. BEHAVIOUR



directly related: Find the appropriate bank manager and ask their queries and perform the process. indirectly associated: Customer can

discuss with their friends and family

on J&P, tap into BE, understand R

3. TRIGGERS

Collect the information from the nearby bank.

Gaining more details about loan approval from the neighbour ,family and friends.

Searching in the website may give detail report about the system.

TR 10. YOUR SOLUTION

It is quite efficient and reliable model which will not only reduce the time of the bank but also reduce the waiting time of the customers.

8. CHANNELS of BEHAVIOUR

 $\overline{\mathbf{CH}}$

8.1 ONLINE

 \overline{SL}

Search about loan approval in website. Search for the popular bank.

8.2 OFFLINE

Visit the bank manager.

Fill the application form with appropriate details..

4. EMOTIONS: BEFORE / AFTER EM
Confused, insecure > confident, assurance