

**Ideation Phase**  
**Define the Problem Statements**

Date	19 September 2022
Team ID	PNT2022TMID30218
Project Name	Smart lender- Applicant credibility prediction for loan approval
Maximum Marks	2 Marks

**Customer Problem Statement Template:**

<b>Problem Statement (PS)</b>	<b>I am (Lender)</b>	<b>I'm trying to</b>	<b>But</b>	<b>Because</b>	<b>Which makes me feel</b>
PS-1	Using CIBIL score	Check the borrower has an eligible CIBIL Score.	So far the borrower has not taken any loan.	The borrower has not needed to take a loan till now.	Mistrust
PS-2	Based on Eligibility Criteria	Get a loan based on income	Inadequate of salary	The borrower didn't have enough salary.	Sorrowful
PS-3	Based on PAN Card	Get a loan on a PAN card by providing a PAN card as documents.	The borrower didn't file income tax.	The interest rates are not apt for the borrower.	Depressed
PS-4	Based on Assets	Processing the property paper followed by a legal check	Unfortunately the property papers are illegal	The papers it's seems like duplicate	Melancholy
PS-5	Based on Age criteria	Provide a personal loan	The borrower under the age of 21	The age limit is not apt for borrower	Frustrated

