

**Project Title: Smart Lender - Applicant Credibility Prediction For Loan Approval**  
**Project Design Phase-I - Solution Fit Template**  
**PNT2022TMID52586**

Define CS, fit into J&P	<div>1. CUSTOMER SEGMENT(S)<div>CS</div><ul style="list-style-type: none"><li>Bankers</li><li>Underwriter Loan Officers</li><li>Banking Organization</li></ul></div>	<div>6. CUSTOMER CONSTRAINTS<div>CC</div><ul style="list-style-type: none"><li>Slow progress due to manual checking and approval.</li><li>Errors committed during the credibility check due to the sheer amount of data and the large number of applications.</li></ul></div>	<div>5. AVAILABLE SOLUTIONS<div>AS</div><ul style="list-style-type: none"><li>Existing machine learning models that are not reliable and fail in abnormal situations</li></ul></div>	Explore AS, differ from BE
	<div>2. JOBS-TO-BE-DONE / PROBLEM<div>J&amp;P</div><ul style="list-style-type: none"><li>Providing accurate and reliable prediction under abnormal situations.</li><li>Providing detailed classification rather than a simple yes or no.</li></ul></div>	<div>9. PROBLEM ROOT CAUSE<div>RC</div><ul style="list-style-type: none"><li>Lack of accountability and understanding of the automated decisions the models make by the users.</li><li>Failure of models in special situations such as when the loan seeker has no credit history or has a unique history.</li></ul></div>	<div>7. BEHAVIOUR<div>BE</div><ul style="list-style-type: none"><li>Hastens the approval process.</li><li>Hires additional man-power.</li></ul></div>	
Focus on J&P, tap into BE, understand RC	<div>3. TRIGGERS<div>TR</div><p>When the workload of loan approval becomes too much to handle manually.</p></div>	<div>10. YOUR SOLUTION<div>SL</div><p>Develop a machine learning model that can not only classify an applicant based on credibility but also provide further details regarding the decision or applicant.</p></div>	<div>8. CHANNELS of BEHAVIOUR<div>CH</div><div>8.1 ONLINE</div><p>They apply for loans and fill out their details.</p><div>8.2 OFFLINE</div><p>Seek application verification and approval.</p></div>	
	<div>4. EMOTIONS: BEFORE / AFTER<div>EM</div><p>BEFORE: Frustrated and bored. AFTER: Tired and exhausted.</p></div>			

--	--	--	--