

1. CUSTOMER SEGMENT(S)**CS**

The customer of this project is specially Banking sectors and applicants.

(i.e., the applicant who wants to apply loan and the banking sectors who processes the application)

6. CUSTOMER CONSTRAINTS**CC**

The major constraints are the applicants start applying the loan but they don't know whether they are eligible or not and also for the banking sectors they have to more time for processing the single application this makes their work easy

5. AVAILABLE SOLUTIONS**AS**

The available solutions are the online website where the applicants may choose their domain (i.e., house loan, personal loan, vehicle loan etc.,) by providing their basic details such as income, asset, business type and credit score etc.,

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

In the traditional method of loan process there is no full of chances of getting loan even though they are eligible.

Also, the speed of the entire process, time and other requirements of the would be complicated

Before, processing the application the applicant should give their entire information regarding application

9. PROBLEM ROOT CAUSE**RC**

The main root problem is that the applicants who wish to get loan are rejected without knowing the reason even they have all the eligibilities of getting loan and also time consumption

Also, from the banking sector side there are many issues in processing the application manually, for a single application they have to spend lot of time and also have the chances of human error.

7. BEHAVIOUR**BE**

They make their problems displayed; they seek their requirements mentioned for solving the problem they face.

The eligibility restrictions will help them with the constraints that an individual needed the most in their aspects.

They get to know about the loan process in detail with the instructor or the chatbot assigned.

3. TRIGGERS**TR**

Most the things that cause trouble for the applicants are that the people around which may make them think that they won't get the loan properly within time and they didn't eligible etc.,

4. EMOTIONS: BEFORE / AFTER**EM**

Before, The applicants feels stressed and tensioned whether their applications are eligible or not also from the banking sector side the have pressure for the application process within less time. After, The applicants and the banking sectors will not face any issue and tension in their work

10. YOUR SOLUTION**SL**

Our Solution for this project specially is making the best that helps a applicant to apply and get loan in their bank without spending any unwanted time and paper work. Which may help them reduce the stress of hope. Even for banking sectors, it helps to may reduce their loss by reducing their non-profit assets, so that recovery of approved loans can take place without any loss and it can play as the contributing parameter of the bank statement.

8. CHANNELS of BEHAVIOUR**CH****8.1 ONLINE**

The major online action that applicant go through is the application process they fill their details on their own. Further the process happens on it own. Where they will be forwarded to the suggestion of getting loan.

8.2 OFFLINE

Submitting their original applications to the bank and looking for the possibilities of getting approval by spending excess time.