

Project Title: Smart Lender - Applicant Credibility Prediction For Loan Approval
Project Design Phase-I - Solution Fit Template
Team ID: PNT2022TMID10884

1. CUSTOMER SEGMENTS <ul style="list-style-type: none">BankersUnder write Loan OfficerBanking Organization <div>CS</div>		6. CUSTOMER <ul style="list-style-type: none">Slow progress due to manual checking and approval.Errors committed during the credibility check due to the sheer amount of data and the large number of applications. <div>C</div>	5. AVAILABLE <ul style="list-style-type: none">Existing machine learning models that are not reliable and fail in abnormal <div>AS</div>
2. JOBS-TO-BE-DONE / <ul style="list-style-type: none">Providing accurate and reliable prediction under abnormal situations.Providing detailed classification rather than a simple yes or no. <div>J&P</div>		9. PROBLEM ROOT <ul style="list-style-type: none">Lack of accountability and understanding of the automated decisions the models make by the users.Failure of models in special situations such as when the loan seeker has no credit history or has a unique history. <div>L</div>	7. <ul style="list-style-type: none">Hastens the approval process.Hires additional man-power. <div>L</div>
3. TRIGGERS When the workload of loan approval becomes too much to handle manually. <div>TR</div>	10. YOUR SOLUTION 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. <div>SL</div>		8. CHANNELS of BEHAVIOUR 8.1 ONLINE They apply for loans and fill out their details. 8.2 ONLINE Seek application verification and approval. <div>CH</div>
4. EMOTIONS: BEFORE / AFTER BEFORE: Frustrated and bored. AFTER: Fied and exhausted. <div>EM</div>			

