



## What do they THINK AND FEEL?

what really counts  
major preoccupations  
worries & aspirations

Fradulent

worried

Why loan  
approval is  
hard?

Why do we  
have low  
economy

Unsure  
what to do

## What do they HEAR?

what friends say  
what boss say  
what influencers say

Apporval is  
challenging

Recalim  
financial  
statues

Build a  
model for  
prediction

Instant  
loan Ads

Interest  
percent  
varies

Easy  
repayment  
loan  
scheme

## What do they SEE?

environment  
friends  
what the market offers

## What do they SAY AND DO?

attitude in public  
appearance  
behavior towards others

Whom to  
approach

Why loan  
are hard  
to get

They  
approach  
Third party(  
Scammers)

Check for  
legitimate  
bank  
scheme

## PAIN

fears  
frustrations  
obstacles

Eligiblity  
varies from  
bank to  
bank

Frustration

Un-  
employment

What if its a  
scam?

What if it  
perdicts  
wrongly?

## GAIN

"wants" / needs  
measures of success  
obstacles

Detecting  
defaulters

Easy  
apporval  
of loan

Risk level  
calculation

Imporve  
country  
economy