










# The Business Model Canvas

Designed for: **LOAN ELIGIBILITY AND PREDICTION SYSTEM**

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Date: **08/12/2024**

Version: **1**

<div>Key Partnerships</div> <div>Banks and Financial Institutions AI and Machine Learning Experts Credit Rating Agencies Technology Partners Regulation creators AI and Machine Learning Models Legal Firms Technology Development and Maintenance  Security Vendors Optimization and Economy Reduction of Risk and Uncertainty</div>	<div>Key Activities</div> <div>Develop and train the AI assistant for loan-related queries. Implement an algorithm for loan eligibility assessment.  Design post-rejection advisory workflows and tools for financial guidance. Data Collection and Processing Algorithm Development and Refinement Continuous Monitoring and Reporting</div> <div>Key Resources</div> <div>Web applications Integration with financial institutions' Digital platforms. APIs and Integration Tools Machine Learning Models Banking/Financial Staff Data</div>	<div>Value Propositions</div> <div>Cost Reduction Efficiency and Speed Data-Driven Decision Making Customization Accessibility Risk Reduction Brand/Status</div>	<div>Customer Relationships</div> <div>Large Banks &amp; Financial Institutions Consultative High-touch Dedicated support Ongoing customization Online Lenders &amp; Fintech Companies Self-service Automated support Scalable Credit Unions &amp; Smaller Financial Institutions Personal Hands-on support Cost-effective solutions</div> <div>Channels</div> <div>Direct Sales Customer Support API Integration Website &amp; Digital Marketing</div>	<div>Customer Segments</div> <div>Large Banks and Financial Institutions  Online Lenders and Fintech Companies  Credit Unions and Smaller Financial Institutions</div>
<div>Cost Structure</div> <div>Cloud Infrastructure Costs Data Acquisition and Licensing Fees Software Development and Machine Learning Model Maintenance Regulatory Compliance and Legal Costs Human Resources Cost Machine Learning Model Development and Maintenance Research and Development</div>			<div>Revenue Streams</div> <div>Subscription Fees (Primary Source): 60-70% of overall revenue Usage Fees: 15-20%, depending on the number of loans or predictions processed Licensing (for custom solutions): 10-15% Consulting &amp; Customization: 5-10% Align to which service or services that institution need</div>	

