IBM PROJECT

SMART LENDER – APPLICANT CREDIBILITY PREDICTION FOR LOAN APPROVAL

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EMPATHY MAP

SAYS	THINKS
Loan Book is important	Time taken should reduce
Wants efficient process	Faster Loan Approval
Smart transparent solution	Current Methods complicated

USER

DOES	FEELS
Credit eligibility	Easy Fast Modern
Optimize interest rate	More upside in long run
Reduce debt burden	Worried about edge case