



Says

What have we heard them say?
What can we imagine them saying?



Thinks

What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?



Feels

What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?



Does

What behavior have we observed?
What can we imagine them doing?



We have a loan to get a house in metropolitan cities.

Middle class families can't get home easily in metropolitan cities.

People who wanted to live a luxurious life

They wanted to save property for their children.

House prices are very high in metropolitan cities in India.

People want a wealth financial state.

People who wanted to compact life style.

Having a house in the metropolitan city is dream for Many people.

Earned money and availing home loans for the middle class.

A middle class person needs to make enough money to cover the down payment on an affordable apartment for roughly five to six years of their income.

If they get a loan from bank, it is great facilities but it has some drawbacks.

Advantage of bank loan: Fast fund and predictable repayment schedule.

In order to advance the required 25% amount, people have to start saving and ensure to avoid other loans or debts.

Disadvantage of Bank loan: Fees and penalty can high. Additional monthly payment.

People feared about if they can't return a loan amount.