

1

Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕒 5 minutes





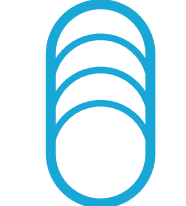

PROBLEM

- 1. Customer experience.
- 2. Risk management.
- 3. Efficiency.
- 4. Data analysis.
- 5. Compliance.



Key rules of brainstorming

To run an smooth and productive session

-  Stay in topic.
-  Encourage wild ideas.
-  Defer judgment.
-  Listen to others.
-  Go for volume.
-  If possible, be visual.

2

Brainstorm

Write down any ideas that come to mind that address your problem statement.

🕒 10 minutes



TIP
You can select a sticky note and hit the pencil [switch to sketch] icon to start drawing!

VINOTH.V

Evaluate creditworthiness and credit history of potential borrowers.	Determine risk of lending based on creditworthiness.	Establish guidelines and policies for loan approval based on credit scores and history.
set interest rates and other loan terms based on creditworthiness.	Review and approve loan established guidelines and policies.	Ensure compliance with regulatory requirements and company policies.

YOGESWARAN.A

Evaluate income, employment status, and stability of income of potential borrowers.	Assess debt-to-income ratio and ability to repay the loan.	Determine the maximum loan amount that can be approved based on income and debt-to-income ratio.
Review and approve loan applications based on established guidelines and policies.	Monitor loan portfolio and identify potential risks.	Develop strategies to minimize risk and improve loan portfolio performance.

THIRUMOORTHY.K

Assess collateral, if any, and evaluate its value and marketability.	Determine the level of risk associated with the collateral.	Set guidelines for acceptable collateral and the percentage of the loan that can be secured.
Review and approve loan applications based on established guidelines and policies.	Monitor collateral values and identify potential risks.	Develop strategies to minimize risk and improve collateral performance.

VASANTHAKUMAR.D

Evaluate loan purpose and financial statements provided by the borrower.	Assess overall financial situation of the borrower.	Set guidelines for loan approval based on loan purpose and financial situation.
Review and approve loan applications based on established guidelines and policies.	Develop strategies to improve loan portfolio performance.	Collaborate with other team members to ensure comprehensive loan approval process.

Person 5

Person 6

Person 7

Person 8
