Project

PROJECT STATEMENT

Transfer me is a home loan transfer/refinance loan solution. It is aimed for users who seeks to transfer their home loan to other banks and lenders to get better interest rate. Users can use this app for ease loan a transfer from anthrone concerning agency or bank.

- Offline transfer is very long and time consuming process.
- Isn't compare easily loan rate between different Bank and Companies.
- No 3rd party, like Companies or Bank, Government Bank and Finance bank user could offer agency or bank.

Design

Stages

Research

User Interview

We conducted a survey with 20 users, 10 users were required to interviewed. As it would give us more accurate results from other methods conducted. We were able to get enough info to actually start to transfer the their high-end home loan.

I made interview with 2 people, Jess is from "Textile Business" and second one is from "Restaurant Industry".

Define

1.User Persona

Rahul Patel
Textile Business

Biography

Age: 45 Years
Location: Surat, India
Occupation: Textile Business, Weddings Photos, Social Activities

Need and Goals
He has 2 Home loans (Loaded in 2009 & 2006). Due to unfortunately increasing the interest rate in current market, he wanted to look such lower interest rate.

Behaviour
He is busy man working in Textile Industry. So it is difficult for him to find time for home loan transfer process. So he is also focus on expansion of business and taking care of other expense.

Frustration
He is busy man and wanted to transfer home loan offline. Thus, he needed to compare the offered rate from interest, their long process and Documentation. Also, he was afraid that his credit rating may be find out because of some rate.

Hitesh Shah
Restaurant Owner

Biography

Age: 40 Years
Location: Surat, India, Delhi
Hobbies: Playing Cricket, Travelling, Photography

Need and Goals
He has 2 Home loans in 2012 & 2013 and he was paying high interest. Thus, he wanted to take 10-15% lower rate. In order to find a bank with lower interest rate and better service.

Behaviour
He is busy man working in Restaurant Industry. So it is difficult for him to find time for home loan transfer process. So he is also focus on expansion of business and taking care of other expense.

Frustration
He is busy Restaurant to transfer home loan offline. Thus, he needed to compare the rate of banks offer through agent.

Define

2.User Journey

Journey Phases	Discover	Transfer	Support
Journey	Discover online, through bank or by agents/Agency	Pick Research and Waiting with Agent and Bank Process Loan to transfer loan by agent	Once Loan get transferred, support from Bank and Agent for queries/solutions.
Touch Point	• Website Reference • Bank/Agent Loan Agent • Online Demo Ads	• Visiting Bank with Agent • Documentation and Process • Transfer Loan with Non-Interest	• Reaching out to Customer Care
Pain Point	• To many options to compare • Not getting the best Deal	• Time-consuming Process • Security Issue	• Hidden Charge post Loan Transferred
Opportunities	• Transparent with Interest and Fees	Transparent with low interest and low cost	• Display Clear information

Define

3.User Flow

Entry Point
Onboarding
Sign Up
Sign In
Verify
Complete Profile
Dashboard
Upload Documents
Bank Form List
Upload Pan Verification
Transfer Loan
Home Loan
File The Home Transfer Form
Home Loan Pan Transfer
Bank Form Data
Home Loan Pan Transfer Form
Home Loan Pan Transfer Form
Home Loan Pan Transfer Form