Loan offer Ranking Logic - Personal Loan

Objective: This document outlines the lender selection and ranking methodology used in multi-lender digital lending journeys, in compliance with RBI's neutrality and borrower transparency mandates as per Para 6 of RBI Digital Lending Directions, 2025 (DLD 2025).

Offer Display and Selection Journey : Following the initial screening stage, the user shall be presented with a comprehensive display of all eligible and ineligible offers. This page will furnish all the relevant information regarding each offer, including an indicative Key Fact Statement (KFS), thereby enabling the user to make an informed decision.

Applicants eligible for a Personal Loan from multiple lenders will see all available loan offers. These offers are ranked in descending order based on their 'approval chances', which are determined by the following criteria:

- **Offered Loan Amount:** The specific loan amount presented to the applicant.
- **Lender's Eligibility Assessment:** The thoroughness and accuracy of each lender's eligibility assessment within the Paytm system.
- **Pre-Qualified Offers:** The availability of any pre-qualified or similar offers provided by lending partners in advance.
- **Lender Guidance:** The guidance provided by lenders regarding the total number and value of loans to be disbursed within a specified period.
- **Historical trends of approvals** from a specific lender in the Paytm ecosystem

Exceptions to the Multiple Lender Offer View - For specific lenders where there is an existing lending relationship live with a specific lender, the customer will remain part of an exclusive cohort for that lending partner.