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.

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 comparative metrics for each eligible offer, including: the Annual Percentage Rate (APR), Rate of Interest, Loan Amount, Processing Fees, and a link to the standard 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 System Performance:** The historical reliability, API success rates, and real-time risk-engine scores provided by the lender within the Paytm ecosystem.
- **Pre-Qualified Offers**: The availability of any pre-qualified or similar offers provided by lending partners in advance.
- **Historical trends**: Historical trends of approvals from a specific lender in the Paytm ecosystem

Real-Time Lender Constraints: Offer generation is subject to real-time API responses from lending partners. If a lender returns a decline to the LSP based on their internal policy norms, business limits, or other operational constraints at the time of application, such lenders will be transparently classified and displayed under the 'Unmatched/Declined Lenders' section.

Continuity of Existing Relationships: For borrowers with an active or previous lending relationship, if the borrower initiates a transaction through a dedicated, single-lender renewal or top-up funnel, this is processed as a direct journey with that specific lender and the multi-lender comparative view does not apply.