

F2Fintech Agent Sales Playbook

1. Unique Selling Proposition (USP) Comparison

F2Fintech stands out in the crowded fintech landscape by offering:

- Lightning-fast loan approvals (5-10 minutes).
- Fully online application with no collateral required.
- Loan options up to INR50 lakhs, tailored for MSMEs, eCommerce, doctors, and women entrepreneurs.
- Wide range of partners (HDFC, Axis, Poonawala, IDFC) with competitive interest rates starting at 6.5%.
- Minimal documentation and transparent EMI calculator.

Compared to traditional banks and NBFCs, F2Fintech offers a faster, more accessible, and user-friendly platform ideal for tech-savvy customers and underserved business owners.

2. Loan Product Summary

- Doctor Loan: Medical equipment financing, low interest, flexible repayment.
- Business Loan: Up to INR30L, ideal for working capital or expansion, fast disbursal.
- MSME Loan: Up to INR50L for small-medium enterprises, 10-minute approval.
- Small Business Loan: INR20L max, fast & minimal paperwork.
- Unsecured Business Loan: INR25L, no collateral, instant approval.
- Business Loan for Women: Empowering women-led ventures with INR30L limit.
- E-Commerce Loan: INR40L, designed for inventory, marketing, or logistics.

3. Customer Persona Breakdown

1. Aspiring Entrepreneurs:

- Age: 25-40, metro cities, earning INR25K+/month, good CIBIL.
- Motivated, tech-literate, seeking quick capital.

2. Doctors & Medical Professionals:

- Clinic owners, solo practitioners needing equipment upgrades.
- Prefer low paperwork, high transparency.

3. E-commerce Sellers:

- Amazon/Flipkart sellers or Shopify store owners.
- Needing inventory/marketing funds with minimal delay.

4. Women Entrepreneurs:

- Women-led SMEs or startups.
- Looking for accessible, non-biased funding.

5. MSME Owners:

- Traditional small business owners (traders, manufacturers).
- Need working capital with less friction.

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4. Pitch Script

Opening Hook:

"Hi, I'm calling from F2Fintech - India's trusted digital loan marketplace. We help people like you get quick, hassle-free funding with zero collateral, right from your phone."

Qualifying Questions:

- Are you a business owner, doctor, or salaried professional earning over INR25,000/month?
- Do you need funds for business expansion, equipment, or personal needs?
- What is your CIBIL score? (700+ preferred)

Value Pitch:

"Based on your needs, we can get you approved in under 10 minutes with disbursal in 2-4 days. No branch visit, no hidden fees. Just fair, fast, and flexible financing."

CTA:

"Shall I help you check your eligibility and show you loan offers now?"

5. Objection Handling Guide

Objection: 'I don't trust online loans.'

Response: "F2Fintech partners with top banks like HDFC and Axis, and has served over 11,000 happy clients. All applications are secure and transparent."

Objection: 'My CIBIL is under 700.'

Response: "We still encourage you to apply. We work with multiple lenders and can often find a match even with a lower score."

Objection: 'Too much paperwork!'

Response: "Not at all. With just your PAN, Aadhaar, and basic bank details, we can start your loan process today."

Objection: 'How do I know the EMI is fair?'

Response: "We provide a real-time EMI calculator. You'll know the exact amount before accepting any offer - no surprises."

Objection: 'I'm not sure which loan suits me.'

Response: "Our platform compares all available offers and shows you the best match based on your profile - you're always in control."