

Great. Here's a 3-page internal sales training summary based on the digital lending landscape in India, using data from key lending partners of F2Fintech.

☒ Page 1: India's Digital Lending Landscape – Key Trends

☒ Strategic Trends

- **Digital-First Shift:** All major banks and NBFCs now support fully digital onboarding with eKYC and paperless processing.
- **DSA/API Partnerships:** Fintech platforms like F2Fintech are key acquisition channels for loan products via APIs and lead integrations.
- **Loan Disbursal Speeds:**
 - Instant approval in <10 minutes (TAT)
 - Disbursal within 2–4 business days

☒ Lending Inclusivity

- **CIBIL Relaxation:**
 - Traditional banks (HDFC, IndusInd) prefer CIBIL >720
 - NBFCs like Hero FinCorp, IIFL, and Piramal accept CIBIL as low as **650**
- **Assisted Lending Models:** Support for surrogate income, banking statements, and semi-urban borrowers
- **Segment-Specific Loans:**
 - Women Entrepreneurs
 - Doctors

- MSMEs & Traders
- Tier 2/3 city professionals

☒ Product Demand & Differentiation

Product Type	Demand Level	Typical Interest Range
Personal Loans	☒ High	10.5% – 18%
Business Loans	☒ High	13% – 26%
Loan Against Property (LAP)	☒ High	9.5% – 14%
Gold Loans	☒ Quick	9% – 12%
Two-Wheeler Loans	☒ Fast	Flat fee per case

☒ Page 2: Lender Comparisons & Criteria

☒ Top Lending Partners Overview

Lender	Min CIBIL	Products	Notable Traits
HDFC	750+	PL, BL, Home, LAP	Strong underwriting, salaried focus
Bajaj Finserv	700+	PL, BL, LAP, CD Loans	Diversified, fast TAT
Tata Capital	700+	PL, BL, Used Car, LAP	Easy documentation, salaried/self-emp
IndusInd	720+	PL, BL, LAP, Vehicle	Pre-approved loans, tech-first
IIFL	650+	MSME, LAP, Gold	Tier 2/3 focus, surrogate models
Hero FinCorp	650+	BL, TW, LAP, Equipment	Rural/semi-urban focus
Piramal	650+	LAP, MSME, Construction	Flexible underwriting

❏ Commission Benchmarks (DSA Payouts)

Product	Range
Personal Loan	1.0% – 2.5%
Business Loan	1.0% – 2.5%
LAP	1.0% – 2.0%
Home Loan	0.3% – 0.5%
Gold Loan	Fixed or % slab

❏ Page 3: Sales Talk Track + Visual Training Tips

❏ Pitching Guidance

Use-Case Questions to Ask:

- "Do you need working capital, or are you expanding?"
- "What is your monthly income? (₹25K+ preferred)"
- "Do you own property for secured loans or prefer unsecured?"

USP Highlights to Mention:

- "Lowest documentation requirement in the industry."
- "Approval in less than 10 minutes – no branch visit."
- "You can compare offers from HDFC, Tata, Bajaj, etc."

☒ Visual Insights (To Present in PPT or PDF Charts)

1.

CIBIL Score Range Chart

- Banks (HDFC, IndusInd): High thresholds (720–750)
- NBFCs (Hero, IIFL): Accept from 650 upward

2.

Interest Rate Bands by Product

- LAP & Home Loan: Low risk, low interest
- Business & PL: Higher returns, higher rates

