Here is a complete set of 1-page summaries for key lending partners in India. These are suitable for F2Fintech's documentation, internal training, or DSA onboarding.

I. Bajaj Finserv

Overview

Diversified NBFC offering a wide array of consumer, SME, and commercial loans, with a strong digital lending presence.

Collaboration Scope with F2Fintech

API and DSA-based sourcing for personal, business, and LAP segments. Supports digital KYC and quick loan disbursal.

Product Categories Supported

Personal Loans

Business Loans

Consumer Durable Loans

Loan Against Property (LAP)

Commission Slabs (Estimated)

Personal Loan: 1.5% – 2.5%

Business Loan: 1.0% - 2.0%

LAP: 1.0% - 1.5%

Credit Policies (Inferred)

Minimum CIBIL: 700

Income: ₹25,000+/month

Age: 23-58 years

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No recent defaults

Rate of Interest

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Personal Loan: 12% - 16%

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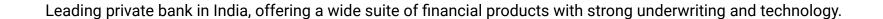
Business Loan: 15% - 22%

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LAP: 10% - 13%

2. HDFC Bank

Overview



Collaboration Scope with F2FintechDSA partnership for salaried personal loans, business loans, and secured lending.

Product Categories Supported

Personal Loans

Business Loans

Home Loans

LAP

Commission Slabs (Estimated)

Personal Loan: 1.0% – 2.0%

Business Loan: 1.0% - 1.8%

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Home Loan: 0.3% - 0.5%

Credit Policies (Inferred)

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CIBIL: 750+

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FOIR < 50%

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Age: 21-60 years

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Salaried preferred

Rate of Interest

Personal Loan: 10.5% - 15.5%

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Business Loan: 13% - 20%

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Home Loan: 8.6% - 9.5%

3. Tata Capital

Overview

NBFC backed by the Tata Group, offering a broad range of loans with simplified documentation and good customer experience.

Collaboration Scope with F2Fintech

DSA-level sourcing for salaried and self-employed segments via web-based onboarding.

Product Categories Supported

Personal Loans

Business Loans

Used Car Loans

LAP

Commission Slabs (Estimated)

Personal Loan: 1.2% – 2.0%

Business Loan: 1.0% – 1.5%

Credit Policies (Inferred)

CIBIL Score: 700+

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Minimum Income: ₹20,000

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Flexible with bank statements & surrogates

Rate of Interest

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Personal Loan: 11% - 16.5%

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Business Loan: 13% - 19%

4. IndusInd Bank

Overview

Fast-growing private sector bank with innovative loan products and strong fintech tie-ups.

Collaboration Scope with F2Fintech
Partner for pre-approved personal loans and PL top-ups through DSA channels.

Product Categories Supported

Personal Loans

Business Loans

LAP

Vehicle Loans

Commission Slabs (Estimated)

Personal Loan: 1.5% - 2.5%

Credit Policies (Inferred)

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CIBIL: 720+

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Loan amount: ₹1L - ₹25L

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Rate of Interest

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Personal Loan: 11.25% - 18%

Overview

NBFC focusing on affordable business finance, housing finance, and gold loans with strong Tier 2/3 market penetration.

Collaboration Scope with F2Fintech

Supports digital sourcing of MSME loans and LAP via F2Fintech's assisted journey model.

Product Categories Supported

Business Loans

Gold Loans

LAP

Small Ticket PL

Commission Slabs (Estimated)

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Business Loan: 1.5% - 2.5%

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Credit Policies (Inferred)

CIBIL: 650+ accepted

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Surrogate & banking income models supported

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MSME focused

Rate of Interest

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Business Loan: 18% - 26%

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LAP: 11.5% - 14%

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Gold Loan: 9% - 12%

∅ 6. Hero FinCorp

Overview

A Hero Group NBFC offering SME, retail, and two-wheeler loans with aggressive penetration in semi-urban markets.

Collaboration Scope with F2Fintech

Retail and MSME business loan sourcing through partner-led integrations and lead APIs.

Product Categories Supported

Business Loans

Two-Wheeler Loans

LAP

Equipment Loans

Commission Slabs (Estimated)

Business Loan: 1.5% - 2.5%

Two-Wheeler Loan: Flat ₹1,000 – ₹2,000 per case

Credit Policies (Inferred)

CIBIL: 650+

Proprietorships & partnerships welcome

Quick approval for repeat customers

Rate of Interest

Business Loan: 18% - 24%

LAP: 11% - 13%

I 7. Piramal Finance

Overview

Large NBFC offering customized secured and unsecured loans. Known for flexibility in loan structuring.

Collaboration Scope with F2FintechDSA-led acquisition of LAP and MSME loans, often with lenient underwriting and deep personalization.

Product Categories Supported

LAP

Business Loans

Construction Loans

Commission Slabs (Estimated)

LAP: 1.5% - 2.0%

Business Loans: 1.2% - 1.8%

Credit Policies (Inferred)

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CIBIL: 650+

Aggressive on property-backed cases

High loan amounts supported

Rate of Interest

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LAP: 10% - 13%

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Business Loan: 17% - 23%