

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.

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## ❏ 1. 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
- No recent defaults

#### Rate of Interest

- Personal Loan: 12% – 16%
- Business Loan: 15% – 22%
- LAP: 10% – 13%

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## ❏ 2. HDFC Bank

### Overview

Leading private bank in India, offering a wide suite of financial products with strong underwriting and technology.

### **Collaboration Scope with F2Fintech**

DSA 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%
- Home Loan: 0.3% – 0.5%

#### Credit Policies (Inferred)

- CIBIL: 750+
- FOIR < 50%
- Age: 21–60 years
- Salaried preferred

#### Rate of Interest

- Personal Loan: 10.5% – 15.5%
  - Business Loan: 13% – 20%
  - Home Loan: 8.6% – 9.5%
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## ☒ 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

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## Personal Loans

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## Business Loans

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## Used Car Loans

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## LAP

## Commission Slabs (Estimated)

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Personal Loan: 1.2% – 2.0%

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Business Loan: 1.0% – 1.5%

## Credit Policies (Inferred)

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CIBIL Score: 700+

- Minimum Income: ₹20,000
- Flexible with bank statements & surrogates

#### Rate of Interest

- Personal Loan: 11% – 16.5%
- Business Loan: 13% – 19%

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## ☒ 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%

- LAP: 1.0% – 1.8%

### Credit Policies (Inferred)

- CIBIL: 720+
- Loan amount: ₹1L – ₹25L
- Age: 21–60 years

### Rate of Interest

- Personal Loan: 11.25% – 18%
- LAP: 9.5% – 12.5%

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## ☒ 5. IIFL Finance

### 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)

- Business Loan: 1.5% – 2.5%
- LAP: 1.2% – 1.5%

### Credit Policies (Inferred)

- CIBIL: 650+ accepted
- Surrogate & banking income models supported
- MSME focused

### Rate of Interest

- Business Loan: 18% – 26%
  - LAP: 11.5% – 14%
  - Gold Loan: 9% – 12%
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## ☒ 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

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## 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)

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CIBIL: 650+

- Proprietorships & partnerships welcome
- Quick approval for repeat customers

#### Rate of Interest

- Business Loan: 18% – 24%
- LAP: 11% – 13%

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## ❏ 7. Piramal Finance

### Overview

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

### **Collaboration Scope with F2Fintech**

DSA-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)

- CIBIL: 650+
- Aggressive on property-backed cases
- High loan amounts supported

### Rate of Interest

- LAP: 10% – 13%
- Business Loan: 17% – 23%