Ranking Metrics for Loan Offers with Multiple Lending Partners

In accordance with the **RBI (Digital Lending) Directions, 2025**, **FatakPay** follows the below metrics for ranking loan offers from multiple Lending Partners.

1. **Broad checks on credit policy parameters of Lenders**

The lenders prescribe broad credit policy parameters such as geographic profile, loan tenure, loan amount. etc. for recommending borrowers. Fatakpay performs preliminary checks to ensure borrowers meet these high-level criteria. These parameters serve only as an initial filter, while the detailed credit assessment is undertaken by the respective Lender.

2. **Utilization**

Utilization is defined as the cumulative amount of the loan applications recommended (basis borrower opting the lender) to the lender divided by Total Available Capital of the lender for a given calendar month. Total Available Capital will be mutually agreed between the lender and Fatakpay based on the credit policy and risk appetite of the lender.

Disclaimer - In the event of any technical issues, downtime, or system unavailability between Lending Partner and LSP, the LSP reserves the right to temporarily suspend the matching or routing of loan requests to that Lending Partner. Such suspension shall remain in effect until the technical issue is resolved and normal operations are restored.