

How We Rank Loan Offers

Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025 [Chapter III of RBI Notification No. RBI/DOR/2025-26/347 dated November 28, 2025](#), and Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025 [Chapter III of RBI Notification No. RBI/DOR/2025-26/154 dated November 28, 2025](#) requires Lending Service Providers (LSPs) to rank loan offers based on a publicly disclosed logic, which may be refreshed periodically. Accordingly, Bajaj Markets is publishing the ranking logic for personal, professional, and business loans to ensure fair, transparent, and confident customer choices.

What We Use to Rank Loan Offers

We rank loan offers from Regulated Entities (REs) and other LSPs using the following factors:

1. Loan Processing Time -Turnaround Time (TAT)
How quickly the loan is disbursed after you accept the offer and submit your documents to the partner.
Faster is better.
2. Average Ticket Size (ATS)
The average loan amount disbursed by the partner.
Higher ATS may mean better disbursement for eligible borrowers.
3. Approval In-Principle (AIP) to Disbursement (A2D)
How often approved offers result in successful loan disbursement.
Higher A2D means more reliable approvals.
4. Partner Score on digital process leading to better customer experience
This score shows how well the partner works with our platform. It includes:
 - Monthly Average Disbursals (Value)
 - Monthly Average Disbursals (Volume)
 - Brand Search Volume
 - Partner Process – End to end digital, partially digital or manual
5. Segment Fit
How well the offer matches your profile based on partners customer segmentation.
Better fit = more relevant offer.
6. In the “Matched Lenders” section, loan offers from partners whose business rules have successfully been cleared by that customer, will be displayed.

7. Where the customers do not pass any partners business rules or have previously been rejected by the partner, such partner will appear as “Unmatched & Rejected Lenders”.
 8. In the absence of performance data as per BFDL’s requirement for a new partner, the Partner will be placed at a mid-level position within the overall listing ranking order to ensure a balanced and neutral placement.
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What You’ll See

Each loan offer will show:

- Loan amount and tenure
 - Instalment amount (EMI)
 - Rate of interest
 - Key Fact Statement, where BFDL is acting as an LSP
 - Processing fees and time
 - Penal Charges
 - Annual Percentage Rate (APR)
 - Part-payment charges (Both for Fixed and Floating rate)
 - Foreclosure charges
 - Approval chances
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Your Rights

- We don’t promote any partner unfairly.
- We don’t use confusing designs or tricks to influence your choice.