

## Offer generation and lender ranking logic in Navmaya Tech Services Private Limited offer central

In Navmaya Tech Services Private Limited, loan offers are generated based on the financial data and business performance reflected in the company books of an individual entity. The system evaluates various parameters such as turnover, transaction behaviour, banking patterns, GST compliance, and other underwriting indicators to determine lender eligibility and generate pre-qualified offers.

When the user lands on the Offer Central screen, offers from multiple lenders are aggregated and intelligently ranked to provide the most relevant financing options at the top. The primary sorting logic is driven by the turnover profile of the entity and the corresponding loan offer amount. Based on the turnover and business eligibility criteria, the system first identifies the lenders that are eligible to extend an offer to the business.

Once offers are generated using each lender's proprietary underwriting methodology, the offers are sorted and displayed in descending order of loan amount, ensuring that users are presented with the highest-value financing opportunities first. In scenarios where two or more lenders provide the same loan amount, the ranking is further refined using the applicable rate of interest (ROI). Offers with lower ROI are prioritized higher in the list, as they provide a comparatively lower borrowing cost to the customer.

The overall objective of this approach is to present users with optimized and relevant loan options by balancing eligibility, offer value, and borrowing affordability, while also improving decision making efficiency within the embedded lending journey.