

Loan Product Designer

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Helps design a loan product for a lender — target segment, ticket and tenure, pricing (rate, fees, APR), eligibility and underwriting, risk and collections, and the unit economics (yield, cost, credit cost, margin). Use this to design a viable, compliant product. For the documented lending rules across products use the Credit Policy Builder.

Purpose of this tool & output

Design a viable, compliant loan product

How the output is used

Use the designer to design a viable, compliant loan product on rate, tenor, risk and economics.

Important cautions

AI-generated design; align pricing and disclosures to RBI norms.

Companion documents

- NBFC Setup Guide
- NBFC Compliance Checklist
- Digital Lending Compliance Guide
- Fair Practices Code Builder
- Co-Lending / Partnership Model
- Fintech Partnership Agreement

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.