

THE DIGITAL LENDING CROSS-SELL PLAYBOOK

Growing wallet share without growing default risk



Cross-selling succeeds when relevance meets timing.

A Customer Data Platform (CDP) helps lenders identify the right customer, the right offer, and the right moment driving growth without increasing default risk.

Rule 01: Read the signal, not the score

Early repayments



Pre-approve for a top-up loan or higher limit

01

Salary growth YoY



Offer a higher ticket size or premium product

03

6+ months clean history



Qualify for the next product tier

02

Repeat small loans



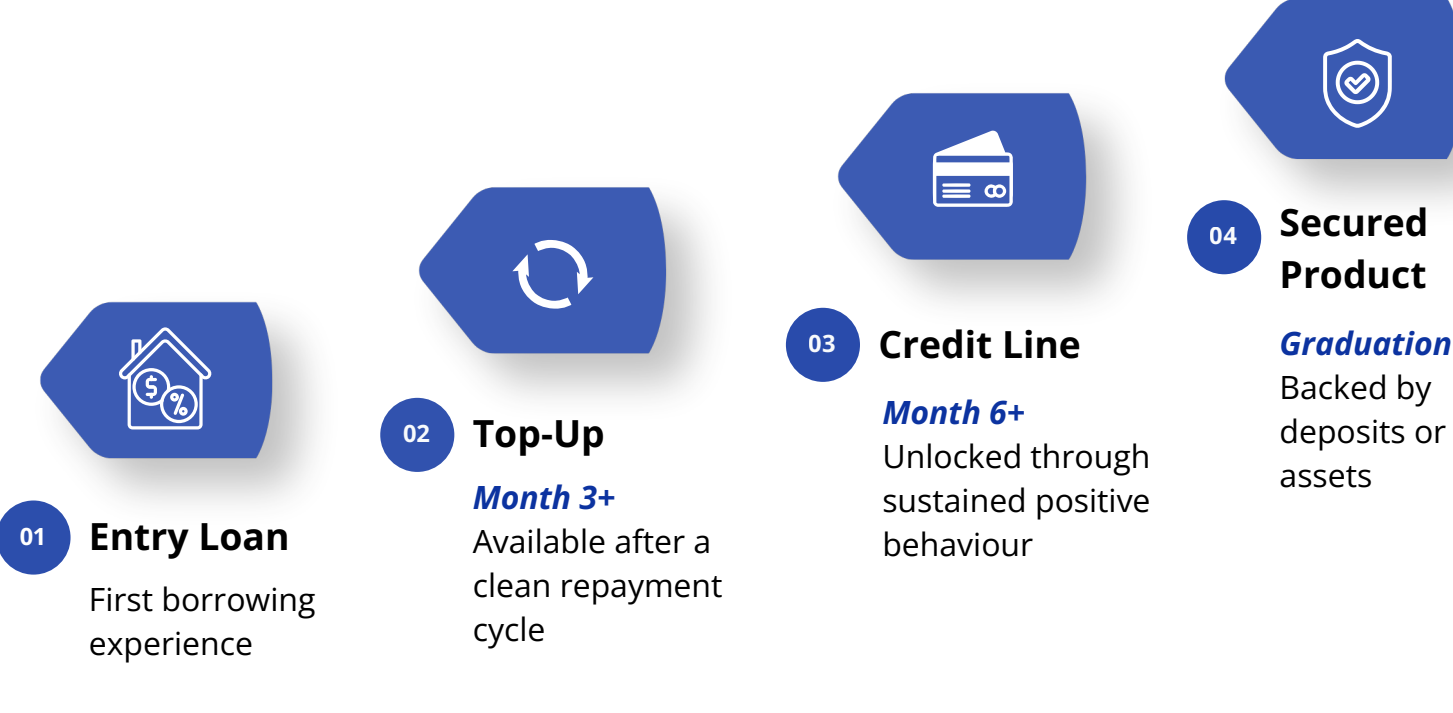
Consolidate into a larger loan or credit line

04

CDP layer: The CDP combines repayment, income, and behavioral data to reveal readiness signals beyond credit scores.

Rule 02: Climb the ladder, don't skip rungs

Each step is earned through repayment behavior, not unlocked by score alone



CDP layer: The CDP tracks customer progression in real time, unlocking the next offer when qualifying behavior is achieved.

Rule 03: Three golden windows

Timing the offer is as important as the offer itself. Miss the window and the same product feels like spam. Land in it and it feels like a gift.



CDP layer: The CDP tracks customer milestones in real time, ensuring offers are delivered when relevance is highest.

Rule 04: Never cross the DTI line

New EMI + Existing EMIs must not exceed **50%** of verified income.

$$DTI (\%) = \frac{\text{New EMI} + \text{Existing EMIs}}{\text{Verified Monthly Income}} \times 100$$

Safe <40%

Adjust

Between 40-50% DTI: offer a reduced ticket or extended tenure. Above 50%, the answer is always **no**.

CDP layer: The CDP maintains a real-time financial profile, ensuring every offer is DTI-checked before delivery.

Rule 05: Know your archetype

Match the product to the profile, not to the opportunity.

The Climber

Rising income, limited history. Approach with incremental steps and lower ticket sizes.



The Anchor

Stable income, long tenure. Suited for secured upgrades or a higher credit line.

The Recycler

Repeat borrower. Ready to transition to a revolving credit line.



The Stressor

Irregular payments, high exposure. Remove from the cross-sell queue immediately.

CDP layer: The CDP maintains a real-time financial profile, ensuring every offer is DTI-checked before delivery.

Growth without compromise
Cross-sell success is not measured by products sold. It is measured by customer lifetime value and long-term financial health.

Lemnisk CDP helps lenders unify customer data, identify behavioral readiness signals, enforce DTI guardrails, and orchestrate timely journeys across channels, turning responsible cross-sell into scalable, compounding growth.

Get A Demo

