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RESERVE BANK OF INDIA

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RBI issues Reserve Bank of India (Digital Lending) Directions, 2025

Reserve Bank of India has from time to time issued various directions and circulars on digital lending by Regulated Entities (REs). As part of the efforts to consolidate various regulatory instructions and streamline them, consolidated directions on the subject have been prepared and issued as the [Reserve Bank of India \(Digital Lending\) Directions, 2025](#) today.

2. Further, instructions on the following two aspects have also been included as part of these Directions for the first time:

- (i) Instructions on “[Digital Lending – Transparency in Aggregation of Loan Products from Multiple Lenders](#)”: A draft circular on the aforesaid matter was issued on April 26, 2024, for public feedback. Basis the comments received, final instructions on the same are being issued as part of these Directions.
- (ii) Instructions regarding operationalization of the Public Directory of Digital Lending Apps (DLAs) as announced in the [Statement on Developmental and Regulatory Policies dated August 08, 2024](#): The instructions require REs to furnish the details of their DLAs through the Centralised Information Management System (CIMS) portal of the RBI. The portal shall be available to the REs for reporting on or before May 13, 2025 and REs shall have time till June 15, 2025 to upload the initial data. The list of DLAs will be available at (Link to home->Citizen's Corner -> DLA's deployed by Regulated Entities) on or before July 1, 2025.

It may be noted that the list of DLAs is being made available on the website for the limited purpose of aiding the customers in verifying the claim of a DLA's association with a RE. The list shall be based on data submitted by the REs on the CIMS portal of RBI on as is basis, without any further validation check by the Reserve Bank. The list will get updated automatically, as and when the REs update the existing details (addition of new DLAs or deletion of existing DLAs).

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