AISEVAK.IN · FREE GUIDE

Co-Lending / Partnership Model

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 27 Aug 2026

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

Explains co-lending and partnership models for a lender within RBI norms — the Co-Lending Model (CLM), direct assignment, business-correspondent arrangements and FLDG awareness — with how to structure risk and revenue sharing and the relevant co-lending, outsourcing and default-guarantee rules. Use this to structure a co-lending or BC arrangement.

Purpose of this tool & output

Structure co-lending and BC arrangements

How the output is used

Use the tool to structure co-lending and business-correspondent (BC) arrangements within RBI norms.

Important cautions

AI-generated guide; follow current RBI co-lending and default-guarantee rules.

Companion documents

- NBFC Setup Guide
- NBFC Compliance Checklist
- Digital Lending Compliance Guide
- Fair Practices Code Builder
- Fintech Partnership Agreement
- Loan Product Designer

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.