

Digital Lending Compliance Guide

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

Explains the RBI Digital Lending Guidelines for a lender or fintech — direct disbursal and repayment via the regulated entity, LSP arrangements, the Key Fact Statement, no automatic credit-limit increases, cooling-off, data and privacy rules, and the required APR/KFS/grievance disclosures — with a dos-and-donts list. Use this to lend digitally within the rules. For structuring the lender-fintech split use the Fintech Partnership Agreement.

Purpose of this tool & output

Lend digitally within RBI guidelines

How the output is used

Use the guide to lend digitally within the RBI Digital Lending Guidelines — KFS, LSP norms and data rules.

Who receives it

The Reserve Bank of India (RBI); the lending must be by a regulated entity.

How to submit / file it

Follow the Digital Lending Guidelines — issue the Key Fact Statement, govern LSP arrangements, and meet data-privacy/flow norms.

Fees & charges

No separate fee; the cost is building compliant systems and disclosures.

Who should vet it

A fintech/RBI-compliance lawyer.

Important cautions

AI-generated guide; follow current RBI Digital Lending Guidelines.

Companion documents

- NBFC Setup Guide
- NBFC Compliance Checklist
- Fair Practices Code Builder
- Co-Lending / Partnership Model
- 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.