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- These Directions consolidate the earlier instructions along with certain new measures for arrangements involving Lending Service Providers partnering with multiple regulated entities as mentioned under para 6, and for creation of a directory of digital lending apps as mentioned under para 17 of these Directions.
- These Directions shall be applicable to all digital lending activities of the following entities: All Commercial Banks; All Primary (Urban) Co-operative Banks, State Co-operative Banks, Central Co-operative Banks; All Non-Banking Financial Companies (including Housing Finance Companies), and All All-India Financial Institutions.
- These Directions consolidate the earlier instructions along with certain new measures for arrangements involving Lending Service Providers partnering with multiple regulated entities as mentioned under para 6, and for creation of a directory of digital lending apps as mentioned under para 17 of these Directions.
- These Directions shall come into force immediately except for para 6, which shall come into effect from November 1, 2025, and para 17, which shall come into effect from June 15, 2025.
- The circular is attached herein.

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