



Guidelines on DLA reporting to the RBI

OCT 2026

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Introduction

Context

1. RBI Directions¹ define ‘Digital Lending Apps/ Platforms’ (DLAs), and require the REs to report DLAs to RBI². Please refer to relevant extracts from regulations in [Annexure 1](#).
2. This registry is available publicly on the RBI website, in the Citizens’ Corner, as [DLAs deployed by Regulated Entities](#).
3. This repository primarily aims to help consumers verify the partnership of a DLA with an RE and immediately find the details of the grievance redressal mechanism. It also serves a secondary purpose as many stakeholders, including app stores and Law Enforcement Agencies, refer to this list to verify the authenticity of DLAs.
4. To ensure consumers and stakeholders can use this information seamlessly, FACE created a [DLA Validator](#)³ to validate the DLA, identify NBFC/LSP/DLA mappings at the individual level, and provide overall aggregated analysis.
5. We observe that RE reporting is not always consistent, particularly for the DLA name, the app-link, and ownership, along with field data issues such as missing/poorly edited links to the DLAs, multiple links in the same cell, and so on. This impairs the purpose of the List (i.e. [DLAs deployed by Regulated Entities](#)), and the guidelines aim to address these gaps.

Disclaimer

6. Due to the nature of real-time reporting⁴/output⁵, the FACE [DLA Validator](#) information may be at slight variance from the List of DLAs available on the RBI website. This is due to time lag and technical issues⁶ and limitations in the data cleaning⁷ to rectify the inconsistencies to present a reliable, consolidated, publicly accessible list at a static URL.

Applicability

7. All Regulated Entities (NBFCs and others) that have obligations to report DLAs to RBI.

CIMS Reporting

CIMS login

8. NBFC shall log in to the CIMS portal (<https://sankalan.rbi.org.in/>) using credentials.

¹ Chapter I-C-4-x of Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025: <https://rbidocs.rbi.org.in/rdocs/notification/PDFs/347MD5CC21D3597C04354B67A42A1A4CB439C.PDF>

² Chapter III-D-18 of Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025: <https://rbidocs.rbi.org.in/rdocs/notification/PDFs/347MD5CC21D3597C04354B67A42A1A4CB439C.PDF>

³ <https://faceofindia.org/consumer-corner/dla-validator/>

⁴ REs can report anytime as per their requirements. For example, changes/additions in LSP/DLA partnerships.

⁵ RBI Output

⁶ Eg: connection failures/inadvertent login blocks hindering reliable, production-level automated crawling

⁷ The current user flow requires a complex sequence of actions (45–90 seconds wait time, multiple menu interactions, and file export), posing engineering and maintenance overhead; hence, FACE dashboard refreshes daily in the morning.

9. After logging in, NBFC will find the DLA Return Filing through CIMS and follow the User Manual to report DLAs on the CIMS portal.

Data format

10. The RBI DLA directory from the CIMS link is displayed to the person logging in to the portal, where the reporting institution name and entity type are populated directly from the portal. As stated in the User Manual, REs must fill Table 2. However, the CIMS portal has no specific validations or reporting guidelines. Refer to [Annexure 2](#) for Dos and Don'ts on the suggested format, and illustrations for examples. You may use the [sheet](#)⁸ to fill in the details to be submitted in the CIMS portal.

(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)
Sl. No.	Name of the DLA	Name of the Owner (Self-owned/ name of LSP in case DLA is of LSP)	Available on (Website/ Name of app store)	Link to DLA	Name of Grievance Redressal Officer	Email id of Grievance Redressal Officer	Telephone number of Grievance Redressal Officer	Mobile number of Grievance Redressal Officer	Website of RE
1									
2									
3									

Updating the data

11. DLA add and delete features are currently not available in the CIMS portal. To add or delete an entry in the DLA portal, you must overwrite the entire dataset. Hence, the recommended best practice is to maintain and update the Excel file and upload it to the CIMS portal, overwriting the previous data to add or delete DLA.

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<https://docs.google.com/spreadsheets/d/1KKgW3Vdi7zuo8a8mjZV2TU1qeg4MDrI/edit?usp=sharing&oid=105020059520568902109&rtpof=true&sd=true>

Annexure 1: Extract of relevant regulations

12. Digital Lending App is mobile and/or web-based applications, on a standalone basis or as a part of a suite of functions of an application with a user interface that facilitates digital lending services. DLAs shall include applications of the NBFC as well as those operated by Lending Service Provider (LSP) engaged by NBFC for extending any credit facilitation services in conformity with extant outsourcing guidelines issued by the Reserve Bank.

13. Direction also required the reporting of as under:

(1) An NBFC shall report all DLAs deployed / joined by them, whether their own or those of the LSPs, either exclusively or as a platform participant, on the Centralised Information Management System (CIMS) portal of the Reserve Bank in the requisite format as given in the Annex-I to these Directions.

(2) An NBFC shall update the aforesaid list as and when additional DLA (s) are deployed or the engagement with the existing DLA (s) ceases to exist by filing the updated data in the CIMS portal.

(3) The Chief Compliance Officer of the NBFC or any other official designated by the Board of the NBFC for the purpose shall certify that the data on DLAs with all the extant regulatory instructions, including the provisions of this Chapter.

(4) Without prejudice to the generality of the above, the Chief Compliance Officer/ other official designated by the Board of the NBFC shall certify the following aspects:

(i) DLAs have link to the NBFC's website where further information about the loan products, the lender, the LSP, particulars of customer care, link to Sachet Portal, privacy policies, etc. can be accessed by the borrower.

(ii) DLAs (in case owned by LSP), have appointed a suitable nodal grievance redressal officer to deal with digital lending related complaints / issues raised by the borrower, details of which are prominently available on the respective DLA.

(iii) Data collection and storage by DLAs is in compliance with paragraph 13 and 14 of these Directions and other statutory and regulatory requirements, as applicable from time to time.

(iv) The DLA's particulars submitted by the NBFC are also suitably disclosed on the NBFC's website as required under paragraph 9(4) of these Directions.

Annexure 2: DO and DON'T of populating fields

Field	Indicator	DO	DONT
(ii)	Name of the DLA	- Enter the complete and exact name of the DLA as it appears on the app store/website - If the same DLA is available with a name variation across different/same app stores, provide a separate entry for each DLA name.	- Don't give an incomplete DLA name. Eg: If DLA name is "ABC: Quick Personal Loans", then write it as it is. Don't write it as "ABC quick loans". - Don't give the name of LSP here.
(iii)	Name of the Owner (Self-owned/ name of LSP in case DLA is of LSP)	- Give the full legal name of the owner of the DLA. - If the app is self-owned (i.e. by RE), mention self-owned. - If the app is owned by LSP, write the LSP's full legal name as per CIN. - If the developer is different from the owning entity, please mention the developer's name in brackets.	- Don't write the incomplete name of the owner in the CIMS reporting. Eg: If the LSP legal name is "XYZ Pvt Ltd, write it as it is; don't say "XYZ business app" in the CIMS portal. - Don't put any special characters such as (; [@ ! ?)
(iv)	Available on (Website/ Name of app store)	- If the same DLA is available across the website and multiple app stores, add a separate row for each DLA on each channel and fill website/apps store as under: > Website > Google Play > Apple iOS > Indus App Store > Samsung App Store > Oppo App Store > For others: brand App Store	- Website as web/url etc - Google Play as Playstore/Google/Android/App/ etc. - Apple iOS as Appstore/ios/apple/IOS etc.
(v)	Link to DLA	- Every row/cell must have only one URL corresponding to the channel as listed above in (iv) - The URL shall be clearly and accurately written. - The links must be valid and functional complete URLs, and upon clicking, open in the browser/app stores. Copy the link from the URL and paste it into the cell without any edits.	- Don't make spelling mistakes and add special characters in the name or additional text describing the link - Don't give two URLs in the same cell - Don't write link as below as it is not valid URL ?https://apps.apple.com/in/app/gem-sahay/id6502699944 - Don't write it as "playstore link: <URL>". It doesn't remain clickable.

Field	Indicator	DO	DONT
(vi)	Name of Grievance Redressal Officer (GRO)	Provide GRO details of the RE/LSP, as the case may be. GRO name should match that given on the RE/LSP website	
(vii)	Email id of Grievance Redressal Officer	- Enter the valid email ID of the GRO of the LSP/ NBFC, as the case may be. - Only put the email ID	Don't put phrases like email, e-mail before the email ID
(viii)	Telephone number of Grievance Redressal Officer	- Enter a valid telephone number of the GRO of the LSP/ NBFC, as the case may be. - The telephone number should only be integer values. - If the landline telephone number is not available, provide the mobile number only. - The field is compulsory and cannot be left blank.	Don't put +91/00 etc.
(ix)	Mobile number of Grievance Redressal Officer	- Enter the valid mobile number of the GRO of the LSP/ NBFC, as the case may be. - Mobile number should only be an integer value, 10 digits	Don't put +91 or any phrase
(x)	Website of RE	- Provide a valid URL of the website of the RE - Only provide the URL in the cell.	Don't write "website:<URL>". Eg: write only <u>www.abc.in</u> And not "website: www.abc.in"



Fintech Association for Consumer Empowerment (FACE) is an RBI-recognised Self-regulatory Organisation in the FinTech sector (SRO-FT). FinTech companies of all kinds come together at FACE to build an industry that enables borrower-centric financial services that are safe, suitable, and transparent, delivering positive impacts on society and the economy.