

Government and RBI have taken several measures to Strengthen Digital Lending Ecosystem

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The Government has been constantly engaging with the Reserve Bank of India (RBI) and other concerned Regulators/stakeholders to curb the operations of unauthorized digital loan apps in the country. For public information, RBI has operationalized a directory 'Digital Lending Apps (DLAs)' on its website with effect from 01.07.2025, consisting of all DLAs deployed by Regulated Entities (REs) of RBI. The directory aims to aid the customers in verifying the claim of a DLA's association with a RE.

In the case of unauthorized digital loan apps being identified, Ministry of Electronics and Information Technology (MeitY) is empowered to issue directions for blocking of information for public access under Section 69A of Information Technology (IT) Act, 2000 after following the due process as provided in the Information Technology (Procedure and Safeguards for Blocking for Access of Information by Public) Rules, 2009.

Further, the Government and RBI have been taking up various initiatives from time to time to protect citizens from exploitation by unauthorized loan apps. These inter-alia, includes:

- i. RBI has issued Reserve Bank of India (Digital Lending) Directions, 2025 on May 8, 2025. These directions have detailed provision regarding recovery, data privacy, and customer grievance redressal mechanisms which are mandatory for the REs, the Lending Service Providers (LSPs) engaged by them and the Digital Lending Apps (DLAs).
- ii. Proactively engaging with the major internet intermediaries and messaging platforms to review the operations of unauthorised loan apps.
- iii. Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs (MHA) has been proactively analysing the digital lending apps. In order to facilitate the citizens to report cyber incidents including illegal loan apps, MHA has launched a National Cybercrime Reporting Portal (www.cybercrime.gov.in) as well as a National Cybercrime Helpline number "1930".
- iv. The banks through the public facing platform 'SACHET' portal and the inter-regulatory State Level Coordination Committee (SLCC) facilitate the citizens for lodging of any complaints against specific entity related to deposit/ collection of money illegally.
- v. RBI and banks have been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime'. Further, RBI has been conducting electronic-banking awareness and training (e-BAAT) programmes which focuses on awareness about frauds and risk mitigation.

This information was given by the Union Minister of Finance Smt Nirmala Sitharaman in a reply to a question in Lok Sabha today.

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