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What is Lending Service Provider (LSP)?

As per the Reserve Bank of India (Non-Banking Financial Companies– Credit Facilities) Directions, 2025 ("**Credit Facilities Directions**"), LSP is "An agent of an NBFC (including another lender) who carries out one or more of NBFC's digital lending functions or part thereof, in customer acquisition, services incidental to underwriting and pricing, servicing, monitoring, recovery of specific loan or loan portfolio on behalf the NBFC in conformity with extant outsourcing guidelines issued by the Reserve Bank.",

What is Digital Lending Apps/Platforms (DLA)?

As per the Credit Facilities Directions, DLAs are "Mobile and/or web-based applications,on a standalone basis or as a part of suite of functions of an application with user interface that facilitate digital lending services. DLAs shall include applications of the NBFC as well as those operated by Lending Service Providers (LSPs) engaged by NBFC for extending any credit facilitation services in conformity with extant outsourcing guidelines issued by the Reserve Bank."

List of Lending Service Provider (LSP) & Digital Lending Apps (DLA) as of 15.12.2025

S. No.	Name of LSP	Details of Activities	DLA
1	Amazon Finance (India) Private Limited	Customer Acquisition	amazon.in application
2	Razorpay Tech Solutions Private Limited	Customer Acquisition	axio application
3	Axio Digital Private Limited	Technology Support & Collection Services	axio application
4	Juspay Technologies Private Limited	Customer Acquisition	axio application
5	Samsung India Electronics Private Limited	Customer Acquisition	SF+ application