



IS THIS LENDING DIGITAL OR PHYSICAL?

Anita Baid in conversation with Vinod Kothari

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5:00 PM

Live on  YouTube

The RBI DL Guidelines created quite a buzz in the financial sector intending to capture loans offered through digital platforms

The definition of 'digital lending', being the primary qualification for triggering the applicability of the guidelines, is fairly broad and requires a case-specific analysis.

Especially in a time where lenders are adopting 'digitized' modes for lending, we have seen this question pop-up one too many times: ***Does this lending qualify as digital lending?***

We intend to discuss and answer the above, along with the other questions around it through a **YouTube live session**.

- ✓ What are the determinants of a lending being digital or physical?
- ✓ If the lending is not digital, but physical, in what way does it affect the lending, lending partner, and the provision of services and support by either?
- ✓ Do LSPs in case of physical lending have the same responsibilities?
- ✓ Can there be commingling of funds through the agent in case of physical lending?
- ✓ Is there any regulatory arbitrage in case of physical lending?
- ✓ What are the practical difficulties in implementation of the regulatory framework.

Evince your interest here - <https://forms.gle/xMPw4Q3QfEoYAJsv9> (*link shall be shared with registered participants*)

[Our resources on Digital Lending](#)

