

Half-Day Workshop on Digital Lending & Loan Sourcing

On June 26, 2026 in Bengaluru (Physical)

Why this Session?

With the growth in the fintech sector, Digital Lending has also been emerging in the lending space. Post the RBI's consolidation exercise, this workshop is designed to keep you ahead in understanding and adapting to the regulatory shift.

The coverage includes digital lending guidelines, its implications on lending transactions and the construct along with the intricacies of multi-lender platforms. It will also cover specific regulations on loan sourcing across both digital and non-digital models - covering outsourcing, default loss guarantee provisions and DPDPA compliances.

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Course Outline

- **Conceptual Understanding**
 - Loan sourcing and digital lending
 - Understanding concept of DLAs & LSPs
 - Applicability of Multi-Lender Platforms
- **Legal and Regulatory aspects of digital lending**
 - Major provisions under the Digital Lending Guidelines:
 - Customer protection and conduct: KFS, APR, Cooling Period, GRO
 - Technology & Data Requirements
 - Flow of funds
 - Intersection of DPDPA with the DL guidelines
 - Line of Difference Between LSP, DSA & Referral Partner
- **Operational requirements in case of digital lending**
 - Documentation requirements
 - Manner of remuneration to LSPs/ DLAs
 - Disclosure requirements
 - Reporting of Credit Information to CICs
- **DLG or Loss Sharing Arrangements**
- **Prevalent loan sourcing models:**
 - Direct sourcing agent- direct vs digital
 - Digital marketplace model
- **Regulatory Requirements for loan sourcing**
 - Outsourcing Guidelines
 - DL Guidelines

Faculty



Vinod Kothari
Director, VKCPL

Vinod Kothari is internationally recognized as an author, trainer and consultant on specialized financial subjects and lectures all over the world. He regularly takes in-house as well as public workshops on several financial subjects for NBFCs and banks.

Our Resources:

1. [Resources on Digital Lending and Default Loss Guarantee](#)
2. [Referral or Representation? The Fine Line Between LSP, DSA and Referral Partner](#)

Venue: TBA (in central Bengaluru area)

Timing: 9:30 AM – 1:30 PM

Register here: [Link to register](#)

Registration Fees: INR 10,000 plus taxes

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