



DIGITAL LENDING APP WHITE LIST

Update Date: July 22, 2026

Digital Nano loans are short-term loans with high- interest rates and additional charges. It is essential that you understand potential risk of over indebtedness. Borrow responsibly and only take loans that you can comfortably repay within the agreed timeframe to avoid financial difficulties. Always read the terms and conditions carefully before availing any loan. Your financial well-being is our priority.

ڈیجیٹل لون ایپس کی مقبولیت کی بڑی وجہ قرض کی آسان اور تیز تر فراہمی ہے۔ لیکن یاد رکھیں یہ قرض قلیل مدت کے لئے زیادہ شرح سود اور اضافی چارجز پر فراہم کئے جاتے ہیں اور بروقت ادائیگی نہ کرنے پر آپ کا قرض کئی گنا بڑھ سکتا ہے۔ لہذا قرض کی شرائط و ضوابط کو اچھی طرح سمجھ لیں اور صرف ضرورت کے مطابق ہی قرض حاصل کریں جو کہ آپ طے شدہ مدت میں آسانی کے ساتھ واپس کر سکیں۔ آپ کی مالی بہبود ہماری ترجیح ہے۔

Approved - Nano Lending Apps

S#	Name of NBFCs	URL	Logo
01	JingleCred Digital Financial Services Limited (Nano & BNPL)	Paisayaar	
02	4Sight Finance Services (Private) Limited (Nano & BNPL)	Aitemaad	
03	Walee Financial Services (Private) Limited	Hakeem	
04	Pakisnova Microfinance Company (Private) Limited	Fauri Cash	
05	Goldlion Financial (Private) Limited	SmartQarza	
06	JazzCash (Private) Limited	JazzCash Android JazzCash IOS (Digital Lending Tool)	

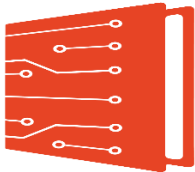
07	Zanda Financials (Private) Limited	<u>Money Tap</u>	
08	VisionCred Financial Services (Private) Limited	<u>Pakcredit</u>	
09	Finleap Financial Services (Private) Limited (Nano & BNPL)	<u>Daira</u>	
10	Easy Finance (Private) Limited	<u>Loan Lado</u>	
11	Bluesky Financial Services (Private) Limited	<u>CashBazar</u>	
12	Awami Financials (Private) Limited	<u>Sahara</u>	
13	Quark Financials Pakistan (Private) Limited	<u>PaishaGhur</u>	
14	Fintech Gharana Financial (Private) Limited	<u>QarzMitra</u>	

15	Foremost Financials Services Limited	ForiQarz	
16	Ishtirak Microfinance (Private) Limited	Ishtirak	
17	Original Khaata Financial Services (Private) Limited	Fori Raqam	

Please Note: You can access the app by clicking on the "App Name" URL.

Approved - Other Lending Apps (i.e EWA, BNPL, B2B, B2C etc.)

S#	Name of NBFCs	URL	Logo
01	Tez Financial Services Limited (BNPL) (For recovery of outstanding portfolio)	Google Play - ZoodPay & ZoodMall Apple App Store - ZoodPay & ZoodMall	
02	QistBazaar (Private) Limited (BNPL)	QistBazaar	
03	CreditBook Financial Services Limited (B2B Financing)	Tijara	
04	Edufi Financial Services (Private) Limited (Study Now Pay Later)	Edufi	
05	Taleem Finance Company Limited (Education Finance)	Taleem Connect	

06	Neem Exponential Financial Services (Private) Limited (Earned Wage Access)	<u>NeemPaymenow</u>	
07	Viva Finance (Private) Limited (Earned Wage Access)	<u>Nova Finance</u>	
08	MG Financial Services Limited (BNPL)	<u>Baadmay</u>	
09	Alif Finance (Private) Limited (BNPL)	<u>Google Play: Alif Shop</u> <u>Apple Store: Alif Shop</u>	
10	PalmPay (Private) Limited (BNPL)	<u>Palmpay</u>	
11	Digi Khata Financial Services (Private) Limited (B2B Financing)	<u>Google Play: Digi Khata</u> <u>Apple Store: Digi Khata</u> (Digital Lending Tool)	

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