

DIGITAL LENDING APP WHITE LIST

Update Date: October 1st, 2025

Digital Nano loans are short-term loans with high- interest rates and additional charges. It is essential to 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 وجه قرض کی آسان اور تیز تر فراہمی ہے ۔ لیکن یاد رکھیں یه قرض قلیل مدت کے لئے زیادہ شرح سود اور اضافی چارجز پر فراہم کئے جاتے ہیں اور بروقت ادائیگی نه 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 که 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)	<u>Paisayaar</u>	Paisayaar
02.	4Sight Finance Services (Pvt) Limited (Nano & BNPL)	<u>Aitemaad</u>	
03	Walee Financial Services (Pvt) Limited	<u>Hakeem</u>	Hakeem
04	Pakisnova Microfinance Company (Pvt) Limited	<u>Fauri Cash</u>	
05	Goldlion Financial Private Limited	<u>SmartQarza</u>	
06	JazzCash Private Limited	JazzCash Android JazzCash IOS (Digital Lending Tool)	is to cash
07	Zanda Financials (Pvt) Limited	Money Tap	*
08	VisionCred Financial Services (Pvt) Limited	<u>Pakcredit</u>	

09	Finleap Financial Services (Private) Limited	<u>Daira</u>	O Daira
10	Easy Finance (Private) Limited	<u>Loan Lado</u>	logo
11	Bluesky Financial Services (Private) Limited	<u>CashBazar</u>	3
12	Awami Financials (Private) Limited	<u>Sahara</u>	SAHARA
13	Quark Financials Pakistan (Private) Limited	<u>PaisaGO</u>	
14	Fintech Gharana Financial (Private) Limited	<u>QarzMitra</u>	

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	Abhi Private LTD (Earned Wage Access)	Google Play: Abhi - Your Salary Now!	
		Apple App Store: Abhi - Your Salary Now!	A
02	Tez Financial Services Limited (Buy Now Pay Later)	Google Play - ZoodPay & ZoodMall Apple App Store - ZoodPay & ZoodMall	Z
03	Cashew Financial Services Limited (B2B Financing)	<u>Muawin</u>	Syland to was a company to the second traces

04	QistBazaar Pvt Limited (Buy Now Pay Later)	<u>QistBazaar</u>	ĈΒ
05	CreditBook Financial Services Limited (B2B Financing)	<u>Tijara</u>	
06	Edufi Financial Services (Private Limited (Study Now Pay Later)	<u>Edufi</u>	EDUFi
07	Taleem Finance Company Limited (Education Finance)	Taleem Connect	Correct
08	Neem Exponential Financial Services (Private) Limited (Earned Wage Access)	<u>NeemPaymenow</u>	
09	Viva Finance (Private) Limited (Earned Wage Access)	Nova Finance	NOVA
			FINANCE

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