



DIGITAL LENDING APP WHITE LIST

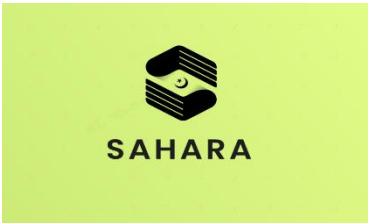
Update Date: July 09, 2026

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

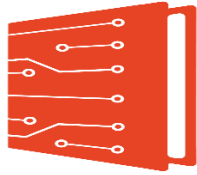
Table with 4 columns: S#, Name of NBFCs, URL, Logo. It lists 9 approved digital lending apps including Paisayaar, Aitemaad, Hakeem, Fauri Cash, SmartQarza, JazzCash, Money Tap, Pakcredit, and Daira.

10	Easy Finance (Private) Limited	Loan Lado	
11	Bluesky Financial Services (Private) Limited	CashBazar	
12	Awami Financials (Private) Limited	Sahara	
13	Quark Financials Pakistan (Private) Limited	PaisaGhur	
14	Fintech Gharana Financial (Private) Limited	QarzMitra	
15	Foremost Financials Services Limited	ForiQarz	
16	Ishtirak Microfinance (Private) Limited	Ishtirak	

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)	<u>Tijara</u>	
04	Edufi Financial Services (Private) Limited (Study Now Pay Later)	<u>Edufi</u>	
05	Taleem Finance Company Limited (Education Finance)	<u>Taleem Connect</u>	
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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