

Securities and Exchange Commission of Pakistan







Digital Lending App White List

Update Date: April 29th, 2024





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 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	Paisavaar	
02.	Seedcred Financial Services Limited	Barwaqt	
03	4Sight Finance Services (Pvt) Limited	Aitemaad	
04	Walee Financial Services (Pvt) Limited	Hakeem	
05	Pakisnova Microfinance Company (Pvt) Limited	Fauri Cash	
06	Goldlion Financial Private Limited	SmartQarza	

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!	
02	Tez Financial Services Limited (Buy Now Pay Later)	Google Play - ZoodPay & ZoodMall Apple App Store - ZoodPay & ZoodMall	
03	Cashew Financial Services Limited (B2B Financing)	Muawin	
04	QistBazaar Pvt Limited (Buy Now Pay Later)	QistBazaar	

05	CreditBook Financial Services Limited (B2B Financing)	Tijara	
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