

In compliance with the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 and the provisions of Guidelines on Digital Lending issued by Reserve Bank of India vide RBI/2022-23/111 DOR.CRE.REC.66/21.07.001/2022-23 dated September 02, 2022, read with Privacy Policy of the Company, as amended from time to time and available on the website of the Company, the list of service providers is provided hereinbelow.

The list shall be updated on quarterly basis. For details, the User may connect Customer Care Department of Home Credit India Finance Private Limited at (e-mail) care@homecredit.co.in and (Landline) 0124 6628713.

List of Digital Lending Application

Name of the Digital Lending Application (DLA)	Nature of Services
One Mobikwik Systems Limited	Digital Lending Application
Home Credit Loan App	Digital Lending Application
Home Credit: Loan, EMI, Deals	Digital Lending Application

List of Service Providers (Entities including Lending Service Providers)

Names	Nature of Services
KARIX MOBILE PRIVATE LIMITED	Customer Communication ¹
Myinbox media Private Limited	Customer Communication
Netcore Solutions Private Limited	Customer Communication
ValueFirst Digital Media Private Limited	Customer Communication, Customer Acquisition & Lead Generation
Bharti Airtel	Customer Verification and Underwriting Support
Finbonacci Softsys Private Limited	Customer Verification and Underwriting Support
Moshpit Technologies Private Limited	Customer Verification and Underwriting Support
Geospoc Geospatial Services Private Limited	Customer Verification and Underwriting Support
Hyperverge Technologies Private Limited	Customer Verification and Underwriting Support
Ingenico epayments India Private Limited	Customer Verification and Underwriting Support
Karza Technologies Private Limited	Customer Verification and Underwriting Support

¹ Includes communication through phone call, SMS and whatsapp

NSDL e-Governance	Customer Verification and Underwriting Support
Perfios software solutions Private Limited	Customer Verification and Underwriting Support
Vodafone Idea Limited	Customer Verification and Underwriting Support
IndoResearch Services	Customer Verification and Underwriting Support
TransMR Consulting LLP	Customer Verification and Underwriting Support
Airtel Payments bank	Payment & Disbursement Channel
Axis Bank	Payment & Disbursement Channel
CitiBank	Payment & Disbursement Channel
Deutsche Bank	Payment & Disbursement Channel
Fino Payments Bank	Payment & Disbursement Channel
HDFC Bank	Payment & Disbursement Channel
HSBC Bank	Payment & Disbursement Channel
ICICI Bank	Payment & Disbursement Channel
ITZ case card Limited	Payment & Disbursement Channel
PayTM	Payment & Disbursement Channel
PayU Payment Private Limited	Payment & Disbursement Channel
Razorpay Software Private Limited	Payment & Disbursement Channel
State Bank of India	Payment & Disbursement Channel
Digiotech Solutions Private Limited	Customer Verification, Underwriting Support and Payment & Disbursement Channel
Techprocess Payment Services Limited	Customer Verification, Underwriting Support and Payment & Disbursement Channel
MOB Fountain Media Private Limited (Bank Safari)	Customer Acquisition & Lead Generation
Vibhuprada Service Private Limited (CreditHaat)	Customer Acquisition & Lead Generation
CreditMantri Finserve Private Limited	Customer Acquisition & Lead Generation
Facebook	Customer Acquisition & Lead Generation
FinBud Financial Services Private Limited	Customer Acquisition & Lead Generation
Finconvenio Services Private Limited (Finolet)	Customer Acquisition & Lead Generation
Google India Private Limited	Customer Acquisition & Lead Generation

One Code	Customer Acquisition & Lead Generation
Paisabazaar Marketing and Consulting Private Limited	Customer Acquisition & Lead Generation
Spectrum	Customer Acquisition & Lead Generation

List of collection/ recovery agencies for respective regions

S.No	Name of the LSP	Region	S.No	Name of the LSP	Region
1	BSA INFOMEDIA	AHMEDABAD , PUNE	156	PARAS FINANCIAL SERVICES	PUNE
2	BULLET POINT	CHANDIGARH	157	PARINITEE SOLUTIONS	PUNE
3	D S ENTERPRISES	BHUBNESWAR , RANCHI	158	PERFECT CARE BUSINESS SOLUTIONS	DELHI NCR
4	DAAK EXPRESS COURIER & LOGISTICS	DELHI NCR , PUNE	159	PIVOTAL MANAGEMENT	AGRA , KANPUR
5	GANESH ASSOCIATES	AGRA , VARANASI	160	PRATHA ENTERPRISE	SURAT
6	IMPACT BUSINESS SOLUTIONS	NAGPUR	161	PRERNA ENTERPRISES	JAMSHEDPUR
7	JD ENTERPRISES	NASHIK	162	PRIVY SOLUTIONS	CHANDIGARH
8	K.K.ENTERPRISES	GHATSHILA , RANCHI	163	PROFICIENT MANAGEMENT SERVICES	MUMBAI
9	KONEXIONS BACKOFFICE SERVICES PVT LTD(SARANJIT)	DELHI NCR	164	PURE SOLUTIONS	KOLKATA
10	KUBER CONSULTANTS	CHANDIGARH , LUDHIANA	165	R K ENTERPRISES	DELHI NCR
11	MARCO EXPRESS PRIVATE LIMITED	AHMEDABAD , RAIPUR	166	R M COLLECTIONS	MUMBAI
12	MARK SERVICES	KOLKATA	167	R S ENTERPRISES	CHANDIGARH
13	N&V SERVICES	DELHI NCR	168	RAINBOW SERVICES	AHMEDABAD , VADODARA
14	NEW HORIZONS	DELHI NCR	169	RAJ GOLD	AURANGABAD , NASHIK
15	PRAPTI ENTERPRISE	SURAT	170	RAJPUTANA ASSOCIATE	JAIPUR
16	PROGRESSIVE CORPORATE SERVICES PVT.LTD	AHMEDABAD , VADODARA	171	RAM AVATAR ASSOCIATES	KANPUR
17	RAJ GOLD	AURANGABAD , NASHIK	172	RAMA ASSOCIATES INDORE	INDORE
18	SAI KRIPA ASSOCIATES	JAIPUR	173	RCA AND CONSULTANT	JAIPUR , JODHPUR
19	SHUBH SERVICES	GWALIOR	174	REGISTAN MARKETING & SERVICES	JAIPUR
20	SIDDHI ASSOCIATES	BHOPAL , VIDISHA	175	RESOLUTION EXPERTS	JALANDHAR
21	SIRI ENTERPRISES	HYDERABAD	176	RIDHI SIDHI ASSOCIATES	CHANDIGARH

22	SR ASSOCIATES	VISAKHAPATNAM , VIZIANAGARAM	177	RK ASSOCIATES	NAGPUR
23	SRI LAASYA ENTERPRISES	VIJAYAWADA , VISAKHAPATNAM	178	RMS CREDIT SERVICES	AURANGABAD , NASHIK
24	SUPREME SOLUTIONS	MUMBAI , PUNE	179	RUDR VERIFICATION AGENCY	JALANDHAR
25	SYNERGY SOLUTIONS	DELHI NCR	180	RUDRA ASSOCIATES	SURAT
26	TRIANGLE ASSOCIATES	BANGALORE , TRIVANDRUM	181	RVT & ASSOCIATES	DELHI NCR
27	UMV SOLUTIONS INDIA PRIVATE LIMITED	AGRA , VARANASI	182	S R SUCCESS ENTERPRISES	MUMBAI
28	V SERV ENTERPRISES PVT LTD	BHOPAL , VIDISHA	183	S S ASSOCIATE	PATNA
29	SREE KRISHNA AGENCIES	COIMBATORE , TIRUPUR	184	S S CORPORATION	MUMBAI
30	SHREE SAI FINANCIAL SERVICES	HUBLI	185	SA CORPORATE	BHUBNESWAR , KOLKATA
31	PRAHAN SOLUTIONS	AGRA , VARANASI	186	SA FIN SERVICES	HYDERABAD
32	GURUSAI ENTERPRISES	MUMBAI , NASHIK	187	SAI BALA BPO SOLUTIONS PVT LTD.	MUMBAI , NASHIK
33	3STAR ASSOCIATES	VISAKHAPATNAM	188	SAI ENTERPRISES	PUNE
34	A 1 ENTERPRISES	MUMBAI , PUNE	189	SAI KRIPA SERVICES	GWALIOR
35	A A ASSOCIATE	MUMBAI	190	SAI SAKSHI WORK	AURANGABAD
36	A K ENTERPRISES	NAGPUR	191	SAI SHRI ASSOCIATE	PUNE
37	A S ASSOCIATES	DELHI NCR	192	SAIRAM ENTERPRISES	PUNE
38	A&A SERVICES	CHANDIGARH	193	SAI'S FINANCIAL SERVICES	AURANGABAD , PUNE
39	A. DIXIT & ASSOCIATES	JABALPUR	194	SARA CREDIT SOLUTIONS	MUMBAI , PUNE
40	A.C ASSOCIATE	GWALIOR	195	SARAH AGENCYES	BANGALORE , MADURAI
41	AADYA ASSOCIATES	JAIPUR , JODHPUR	196	SARV ASSOCIATES	BANGALORE , COCHIN
42	AARADHYA ENTERPRISES	LUCKNOW , VARANASI	197	SARV MANAGERMENTS	DELHI NCR
43	ACHIEVER ACCOUNTING AND CONSULTANCY	MUMBAI , PUNE	198	SARVESHWARA MANAGEMENT	DEHRADUN , DELHI NCR
44	ACHILLES ASSOCIATES	DELHI NCR	199	SHAKUNTALA ENTERPRISES	PATNA
45	ADITYA ENTERPRISES	PUNE	200	SHAMBHAVI ENTERPRISE	BHUBNESWAR , RANCHI
46	ADYA ENTERPRISES	AGRA , MEERUT	201	SHANAY ASSOCIATE	JABALPUR
47	AFFORD MOTORS INDIA PVT LTD	BHOPAL , RAIPUR	202	SHARMA'S COLLECTION SERVICES	JALANDHAR
48	AGRIM ASSOCIATES	ALLAHABAD	203	SHIKSHA FINANCIAL SERVICES	SURAT

49	AJAR ASSOCIATE	JAIPUR	204	SHIV AGENCY	RAJKOT
50	AJAY ASSOCIATES	AHMEDABAD	205	SHIV SHAKTI ASSOCIATES	AHMEDABAD
51	AK SERVICES	AHMEDABAD	206	SHIVAAY ENTERPRISE	AHMEDABAD , SURAT
52	AK SOLUTION	SURAT	207	SHIVAM ASSOCIATES	KOTA
53	AKSHAT ENTERPRISE	AHMEDABAD , VADODARA	208	SHIVISH TECHNOLOGIES	DEHRADUN
54	AMRUTA CREDIT CARE PVT LTD	PUNE	209	Shree Associate	INDORE
55	ANURAG AGENCY	RAIPUR	210	SHREE ENTERPRISES	BANGALORE , SEHORE
56	Armeke Financial Consultants Pvt.Ltd.	PUNE	211	SHREE JI ENTERPRISES	DEHRADUN
57	AS CONSULTANT	DELHI NCR	212	SHREE LINGESWAR BUSINESS SOLUTION	MUMBAI
58	ASHPA GLOBAL SERVICES PVT. LTD.	AURANGABAD , PUNE	213	SHREE MAHAKAL ENTERPRISES	JAMSHEDPUR
59	ASHWAMEDHA FIN SERVICE	HYDERABAD	214	SHREE RAM AGENCY	JAMSHEDPUR
60	ASTUTE FINANCIAL SERVICES	DELHI NCR	215	SHREE RAMESHKRUPA	RAJKOT
61	AV ASSOCIATES	COCHIN , TRIVANDRUM	216	SHREE SAMRTH FINANCIAL SERVICES	AURANGABAD , NASHIK
62	BABA ASSOCIATES	JAIPUR , KOTA	217	SHREE SWAMI CREDIT SOLUTIONS	MUMBAI
63	BALAJI CONTRACTOR	KOTA	218	SHREENATH ASSOCIATE	INDORE
64	BALAK ASSOCIATE	LUDHIANA	219	SHRI KHEDAPATI ENTERPRISES	BHOPAL
65	BASUDEO RECOVERY CONSULTANT PRIVATE LIMITED	JAMSHEDPUR , RANCHI	220	SHRI MARUTHI ASSOCIATES	COIMBATORE , MADURAI
66	BHAGIRATH COLLECTIONS	LUDHIANA	221	SHRIYA ENTERPRISES	PUNE
67	BHAVANI BUSINESS SOLUTIONS	MUMBAI	222	SIDDHI ASSOCIATES	BHOPAL , VIDISHA
68	BHAVANI ENTERPRISE	SURAT	223	SINGH ASSOCIATES	AGRA , VARANASI
69	BULLET POINT	CHANDIGARH	224	SKML ASSOCIATES	HYDERABAD , VISAKHAPATNAM
70	C S R ASSOCIATES	BANGALORE , HUBLI	225	SKY CREDIT MANAGEMENT	CHENNAI
71	Capital Enterprises	NAGPUR	226	SN ENTERPRISES HYDERABAD	HYDERABAD
72	CAPTRIS MANAGEMENT SERVICES PVT.LTD	DELHI NCR , WEST DELHI	227	SPARK ENTERPRISE	VADODARA
73	CHAITTANYA MANagements	DELHI NCR	228	SPARK ENTERPRISES	CHANDIGARH , LUDHIANA
74	CHANAKAYA ENTERPRISES	BHUBNESWAR , RANCHI	229	SPLENDOUR MANAGEMENT	DELHI NCR , RANCHI
75	CHETAN ASSOCIATES	BANGALORE , MYSORE	230	SREE LALITHAMBIKA AGENCY	VISAKHAPATNAM

76	CLASSIC ASSOCIATE	PUNE	231	SRI ANJAN ASSOCIATES	VIJAYAWADA
77	CLUSTER CREDIT MANAGEMENT SERVICES	COIMBATORE , MADURAI	232	SRI HARSHINI ASSOCIATES	VISAKHAPATNAM
78	CORPORATE ACCOUNT SOLUTION	BHOPAL	233	SRI LAASYA ENTERPRISES	VIJAYAWADA , VISAKHAPATNAM
79	CORPORATE SOLUTION	RAIPUR	234	SRI SAI DHANADA ENTERPRISES	VIJAYAWADA , VISAKHAPATNAM
80	CREDIT SOLUTION	KOLKATA	235	SRI SHIVA SAI SOLUTIONS HYDERABAD	HYDERABAD
81	CREDITRON SERVICES PRIVATE LIMITED	DELHI NCR , GURGAON	236	SRI SIRI ASSOCIATES	VIJAYAWADA
82	DAAK EXPRESS COURIER & LOGISTICS	DELHI NCR , PUNE	237	SRI VARI COMMUNICATIONS	CHENNAI
83	DEEP CONSULTANCY SERVICES	ALLAHABAD	238	SRI VIGNESWARA ENTERPRISES	VISAKHAPATNAM
84	DEFINITIVE SERVICES	DELHI NCR	239	SRI VINAYAKA SOLUTION	COIMBATORE
85	DEISM ASSOCIATES	AGRA , VARANASI	240	SSS MANAGEMENT SERVICES	DELHI NCR
86	DIVINE ENTERPRISES	DELHI NCR	241	STAR MANAGEMENT SERVICES	DELHI NCR
87	EASY DEAL SERVICES	PUNE	242	STARK FORCE PRIVATE LIMITED	JAIPUR
88	EMM ESS ENTERPRISES	CHANDIGARH , LUDHIANA	243	SUNRISE MANAGEMENT SERVICES	LUDHIANA
89	FAIR ADVISORY AND LEGAL SERVICES	JAMSHEDPUR	244	SUSHILA ENTERPRISES	MUMBAI
90	FINANCIAL EXPERT	JALANDHAR , LUDHIANA	245	SUVARCHAS MANAGEMENT PRIVATE LIMITED	DELHI NCR
91	FINCEPTIVE SERVICES PRIVATE LIMITED	DELHI NCR	246	SWASTIK AGENCY	NAGPUR
92	FOCUS BUSINESS SOLUTION PVT LTD.	RAJKOT , VADODARA	247	SWOSTIK ASSOCIATE	BHUBNESWAR
93	Four Dimensions Financial Services pvt Ltd	DELHI NCR	248	SYNERGY SOLUTIONS	DELHI NCR
94	FOURWAYS COMMUNICATIONS	VARANASI	249	TAPSI ASSOCIATE	VADODARA
95	GLOBAL ENTERPRISES	AURANGABAD , RANCHI	250	TEJA VAMSI ASSOCIATES	HYDERABAD , VIJAYAWADA
96	GLOBAL FINANCIAL CONSULTANT	AGRA	251	TRIANGLE ASSOCIATES	BANGALORE , TRIVANDRUM
97	GLOBAL INFORMATICS	RANCHI	252	UB SOLUTIONS BANGALORE	BANGALORE
98	GLOBAL MANAGEMENT	MUMBAI , PUNE	253	UDAN ENTERPRISES	AURANGABAD , NASHIK
99	GLOBAL SERVICES	ALLAHABAD , VARANASI	254	URBANBULLS	DELHI NCR , NOIDA
100	GOKUL SERVICES	AHMEDABAD	255	V SERV ENTERPRISES PVT LTD	BHOPAL , VIDISHA

101	GOLDEN LINE ENTERPRISES	JALANDHAR , LUDHIANA	256	VAISHALI CORPORATE SOLUTIONS	HYDERABAD , VISAKHAPATNAM
102	GS FIN SOLUTION	VIJAYAWADA	257	VAISHNAVI ASSOCIATES	GWALIOR
103	GURU FINANCIAL SERVICES	SURAT , VADODARA	258	VAISHNAVI ENTERPRISES	HYDERABAD
104	H D ASSOCIATE	SURAT	259	VAISHNAVI MANAGEMENT PVT.LTD	MUMBAI
105	HA INRACON PVT LTD	MUMBAI , SURAT	260	VDM MANAGEMENT PRIVATE LIMITED	DEHRADUN , LUDHIANA
106	HEM ASSOCIATES	NASHIK , PUNE	261	VINAYAKA CREATION	VARANASI
107	HI TEK SYNDICATE	CHANDIGARH , LUDHIANA	262	VINDHYA ENTERPRISES	INDORE
108	HINDAVI SWARAJY	PUNE	263	VISAT ENTERPRISE	AHMEDABAD , SURAT
109	I NAXE MANAGEMENT PRIVATE LIMITED	DELHI NCR	264	VR ENTERPRISES	CHANDIGARH , MOHALI
110	IBMS MANAGEMENT PRIVATE LIMITED	DELHI NCR	265	WENEXT GLOBAL SERVICES (OPC) PRIVATE LIMITED	DELHI NCR
111	IMPACT BUSINESS SOLUTIONS	NAGPUR	266	WINGS CORPORATE SERVICES PVT LTD.	DELHI NCR
112	INDUZ ASSOCIATES	COCHIN	267	XL MANAGEMENT SERVICES	KOLKATA
113	INFINITY ENTERPRISES	DELHI NCR	268	YUG ENTERPRISE	RAJKOT , VADODARA
114	INFLUENCE MANAGEMENT SOLUTIONS PRIVATE LIMITED	CHANDIGARH , PATIALA	269	A.K.GROUP	RANCHI
115	JAI KRISHNA ASSOCIATES	HYDERABAD	270	ANERI SERVICES	AHMEDABAD , SURAT
116	JAY BHAVANI ASSOCIATES	AHMEDABAD	271	CALL HUB MARKETING PRIVATE LIMITED	MUMBAI
117	JAY VEER SERVICES	AHMEDABAD , VADODARA	272	CLXNS TECHNOLOGIES PRIVATE LIMITED	MUMBAI , PUNE
118	JBG MARKETING AND SOLUTION	DELHI NCR	273	DEV ENTERPRISE	VADODARA
119	JEVIN ASSOCIATES	JODHPUR	274	MAA DHANSESHWARI	BHUBNESWAR
120	JM Enterprises	PUNE	275	MK ASSOCIATES	JAIPUR
121	JMD SOLUTIONS	DELHI NCR	276	PRAGATHI SRI SOLUTIONS	HYDERABAD
122	JS ASSOCIATES	MUMBAI	277	S S ASSOCIATE	HAJIPUR , PATNA
123	KAMSON MARKETING PRIVATE LIMITED	DELHI NCR	278	TALENT GROUP	MYSORE
124	KESHAR ASSOCIATE	AHMEDABAD	279	THE ONE TRADERS	JODHPUR , KOTA
125	KRIPSHA MULY SERVICES PRIVATE LIMITED	SURAT , VADODARA	280	VIJAY RAJ JINDAL & COM	CHANDIGARH , LUDHIANA
126	KRISHNA ASSOCIATES	JODHPUR	281	ESSENCIA OUTSOURCING SERVICES PRIVATE LIMITED	DELHI NCR

127	KRISHNA ENTERPRISES	JAIPUR	282	EVA.IN	SURAT
128	LAKSHYA FINANCIAL SERVICES	BHOPAL	283	HICRED GLOBAL SERVICES	DELHI NCR
129	LOGAN INFOSYS	BANGALORE , TRIVANDRUM	284	MK ENTERPRISES	VISAKHAPATNAM
130	M M ENTERPRISE	SURAT	285	MONEY MULTIPLIER WEALTH SOLUTIONS PVT LTD	DELHI NCR
131	M/S BALAJI POWER	PATNA	286	SATNAM ENTERPRISES	BHOPAL
132	M/S SHADOW FINANCIAL SERVICES	CHENNAI	287	URENUS	KOLKATA
133	M/S VAISHNAVI MOTORS	PATNA	288	YASHJYOTI DEBT CONSULTANCY PVT LTD	Aurangabad
134	M/S YASH INFO SOLUTIONS	LUCKNOW	289	SETHI & ASSOCIATES	PAN INDIA
135	MAA KURPA ENTERPRISE	SURAT	290	AKHIL MODI & ASSOCIATES	JAIPUR
136	MAA SAVITRI ENTERPRISES	JAMSHEDPUR	291	CELESTIAL LEGAL SOLUTIONS PVT. LTD.	PAN INDIA
137	MAA SHARDA ASSOCIATES	INDORE	292	HARI OM JINDAL	LUDHIANA
138	MAKARAND PENDSE AND ASSOCIATES	MUMBAI	293	NISHANT SINGH & ASSOCIATES	LUCKNOW AND KANPUR
139	MARCO EXPRESS PRIVATE LIMITED	AHMEDABAD , RAIPUR	294	VARUN KATYAL	JALANDHAR & LUDHIANA
140	MARK ENTERPRISES	MUMBAI , PUNE	295	VIKAS KUMAR GUPTA	JALANDHAR
141	MARUTI CONSULTANTS	DELHI NCR	296	MOHAMMED JAVED	JAIPUR
142	MEHUL ENTERPRISES	GWALIOR	297	C. BATRA & ASSOCIATES	PAN INDIA
143	MK ASSOCIATES	JAIPUR , KOTA	298	DEEPAK VATS & ASSOCIATES	DELHI
144	MMONEY INFINITE FINANCIAL SERVICES LLP	MUMBAI	299	MANISH DUA	DELHI
145	MUSKAN ASSOCIATES	JAIPUR , KOTA	300	RANJAN & COMPANY	PAN INDIA
146	MXTECH PRO(OPC) PRIVATE LTD	BHOPAL , VIDISHA	301	ANAND SABHARWAL	LUDHIANA
147	NEHA ENTERPRISES	MUMBAI	302	ANALOG LEGALHUB TECHNOLOGY SOLUTIONS PRIVATE LIMITED	PAN INDIA
148	NEWTECH BUSINESS SOLUTION PRIVATE LIMITED	DELHI NCR	303	DASHMESH ASSOCIATES	LUDHIANA
149	NEXGEAR INFOTECH	MUMBAI	304	DILBAG SINGH	JALANDHAR
150	NGT MANAGEMENT	DELHI NCR	305	GODARA YARD	GURGAON
151	NICOLAS MANAGEMENT	DELHI NCR	306	KALGIDHAR ASSOCIATES	CHANDIGARH
152	NIRVAAN ENTERPRISES	DELHI NCR	307	SHARMA FARM	DELHI

153	OM FINANCE SERVICES	PUNE	308	YOGENDRA PAREEK & CO.	JAIPUR
154	OM SHREE GANESH ENTERPRISES	MUMBAI	309	GIRNARSOFT AUTOMOBILES PVT. LTD.	DELHI
155	ONESTOP DEBT MANAGEMENT SERVICES PRIVATE LIMITED	MUMBAI			

Updated as on 31st March, 2023