

NBFCs & LENDING CYBERSECURITY

Lend faster. Stay secure. Stay compliant.

Regulatory applicability, IT audits, lending platform security, privacy and SOC for NBFCs and lenders.

Three questions every NBFC's leadership should be able to answer

Which parts of RBI's 2026 Directions apply to our layer?

Requirements differ for Base Layer NBFCs below and above ₹500 crore and for Middle Layer and above.

Are our lending apps, partners and APIs tested often enough?

Middle Layer and above need VA at least every six months and PT at least annually for critical systems.

Could we report an incident within six hours?

Cyber incidents go to RBI on DAKSH within six hours of detection—or to NHB for HFCs—and to CERT-In.

17

NBFCs in RBI's 2026-27 Upper Layer list

6 hours

Cyber incident reporting to RBI / NHB

₹500 cr

Asset threshold splitting Base Layer requirements

May 2027

Most DPDP obligations take effect

Built for every type of lender

Housing finance companies · vehicle and equipment finance · NBFC-MFIs · consumer and personal finance · gold loans · loans against property · infrastructure finance companies · digital lenders and lending service providers.

The rules that drive your security calendar

Instrument	Key cybersecurity expectations
RBI 2026 NBFC Cybersecurity & Technology Risk Directions (Jul 2026)	Layer-based requirements; ITSC and CISO for Middle Layer and above; six-monthly VA, annual PT; 6-hour reporting
RBI Digital Lending, Co-Lending and Fraud Risk Directions	Lending app and LSP oversight, partner arrangements, early warning signals
CERT-In · DPDP · Outsourcing	6-hour CERT-In reporting, 180-day logs, privacy safeguards, vendor oversight

Applicability, IT audits, platform security, privacy and SOC

Applicability & IT Audit

Layer-wise applicability of RBI's 2026 Directions, IS audit, IT framework, fraud risk and EWS reviews.

Lending Platform Security

Lending app, LOS, LMS and partner API testing; six-monthly VA, annual PT; secure SDLC.

24/7 Managed SOC

SIEM, EDR/XDR, fraud and EWS signal correlation, brand and rogue-app monitoring.

Privacy & DPDPA

Borrower data mapping, consent and retention, DLP for field channels, breach workflow.

Partner Assurance

LSP, DSA, dealer, co-lending and cloud provider assessments and vendor risk scoring.

Fraud Forensics

Loan-fraud and collusion investigations, incident triage, device forensics and RCA.

Choose your starting point

Foundation

Layer applicability assessment, scoped VAPT and retest, IT policy and BCP review, roadmap. For Base Layer NBFCs and growing lenders.

Assurance

Six-monthly VA and annual PT, lending app and API testing, IS audit evidence, extended-hours SOC. For Middle Layer NBFCs and HFCs.

Continuous Resilience

Continuous testing, LSP and co-lending assurance, 24x7 SOC with fraud correlation, Board reporting. For Upper Layer and large NBFCs.

Why Codec Networks

CERT-In empanelled

for information security auditing services, and empanelled with NISCI for application audit services.

Certified

ISO 9001:2015, ISO/IEC 27001:2022 and ISO/IEC 20000-1:2018.

Regulation-mapped

Every finding mapped to the layer-specific chapters of RBI's 2026 NBFC Directions, digital lending, fraud, CERT-In and DPDPA rules.

One connected partner

Testing, audits, SOC, forensics and privacy linked from finding to closure.

Book a scoping session

Share your NBFC layer, products, partners and audit deadlines. We will propose a regulation-mapped assessment and assurance plan.

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Regulatory references reflect public instruments as of October 2026; applicability depends on each entity's licence, category and activities. Services support risk reduction and assurance and do not guarantee prevention of all incidents or regulatory compliance. Statistics: RBI press release on the NBFC Upper Layer list (August 2026); RBI Directions (July 2026).