

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2727**  
ANSWERED ON THE MONDAY, MARCH 9, 2026/PHALGUNA 18, 1947 (SAKA)

**Unified Lending Interface**

2727. DR. THIRUMAAVALAVAN THOLKAPPIYAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government/Reserve Bank of India has any proposal to introduce Unified Lending Interface (ULI) on the lines of Unified Payment Interface (UPI);
- (b) if so, the details thereof;
- (c) whether the Unified Lending Interface is to be used only for lending money by the banking companies or whether it would also include other entities like Non-Banking Financial Companies; and
- (d) if so, the details thereof?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (d): The Reserve Bank of India (RBI) launched the pilot of Unified Lending Interface (ULI) on August 17, 2023. The platform enables the delivery of frictionless credit by facilitating seamless access and flow of digital information available across the financial ecosystem from various data sources to lenders. These data sources facilitate twelve loan journeys, including Kisan Credit Card, Digital Cattle, MSME (unsecured), Housing, Personal, Tractor, Micro Business, Vehicle, Digital Gold, E-Mudra, Pension and Dairy Maintenance loans.

As on 27.02.2026, 100 lenders, including 12 Public Sector Banks, 16 Private Sector Banks, 03 Small Finance Banks, 32 District Central Co-operative Banks (DCCBs), 13 Regional Rural Banks (RRBs), 01 State Co-operative Bank (StCB) and 23 Non-Banking Financial Companies (NBFCs) have been onboarded to the platform.

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