

Codec Networks

Coding Threats. Decoding Solutions.



INDUSTRY BROCHURE · NBFCS & LENDING

Lend Faster. Stay Secure. Stay Compliant.

Regulatory applicability assessments, IT audits, lending platform security, privacy and 24/7 SOC for housing finance, vehicle finance, microfinance, consumer finance and infrastructure lenders.

Regulatory Applicability

IT & IS Audits

Lending Platform Security

Privacy & DPDPA

24/7 Managed SOC

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www.codecnetworks.com

THE CHALLENGE

Lending has gone digital. So has fraud.

NBFCs now originate, underwrite and collect through apps, partners and APIs—under RBI's new layer-based cybersecurity Directions issued in July 2026.

What keeps leadership teams awake

- Synthetic identities, forged documents and dealer collusion
- Fake lending apps abusing the NBFC's brand
- Borrower data leaking through apps, partners and agents
- Ransomware that halts disbursement and collections
- Knowing exactly which RBI requirements apply to our layer
- Bank partners and investors demanding security evidence



4 layers

Base, Middle, Upper and Top under scale-based regulation

17

NBFCs in RBI's 2026-27 Upper Layer list

6 hours

To report cyber incidents to RBI (NHB for HFCs)

31 Jul 2026

RBI's new cybersecurity Directions for NBFCs

The rulebook has changed

Instrument	What it means for you
RBI NBFC – Cybersecurity, Technology: Risk, Resilience and Assurance Framework Directions (31 Jul 2026)	Requirements by layer: baseline IT controls for smaller NBFCs; ITSC, CISO, VA every six months and PT annually for Middle Layer and above; 6-hour reporting
RBI Digital Lending and Co-Lending Directions (2025)	Lending app and LSP oversight, borrower-data restrictions, partner arrangements with banks
RBI Fraud Risk Management and Outsourcing Directions	Early warning signals and red-flagging; vendor due diligence, contracts and audit rights
CERT-In Directions · DPDP Act & Rules	6-hour CERT-In reporting, 180-day logs in India, privacy safeguards and breach intimation

One partner across the lending lifecycle

Built around our primary proposition for the sector: **regulatory applicability, IT audits, lending platform security, privacy and SOC.**

Regulatory Applicability & IT Audit

- Layer-wise applicability of RBI's 2026 Directions
- IS audit and IT framework reviews
- Fraud risk and EWS framework reviews
- Board and ITSC reporting packs

Lending Platform Security

- Lending app, LOS and LMS testing
- Partner, AA and bureau API testing
- Six-monthly VA and annual PT
- Secure SDLC and code review

24/7 Managed SOC

- SIEM, EDR/XDR and threat hunting
- Fraud and early-warning signal correlation
- Brand and rogue-app monitoring
- 6-hour reporting support

Privacy & Data Protection

- Borrower data mapping and minimisation
- DPDPA readiness and consent review
- DLP for field and agent channels
- Breach response workflow

Third-Party & Partner Assurance

- LSP, DSA and dealer controls review
- Co-lending integration security
- Cloud and SaaS provider assessment
- Vendor risk scoring

Fraud Forensics & Response

- Loan-fraud and dealer-collusion investigations
- Incident triage and evidence handling
- Malware and device forensics
- Root-cause analysis for regulators

Who we serve: housing finance companies · vehicle and equipment finance companies · NBFC-MFIs · consumer and personal finance NBFCs · gold loan companies · loans against property lenders · infrastructure finance companies · digital lenders and their lending service providers.

Packaged for how lenders actually buy

Eleven Codec Networks bundles apply directly to NBFCs and lenders:

B1 Cyber Assessment & VAPT Assurance	B2 Application, API & DevSecOps Security	B3 Cloud, Infrastructure & Zero Trust
B4 Regulatory Cyber Audit & Compliance	B5 GRC, ISO, SOC 2 & PCI DSS Maturity	B6 Data Privacy & DPDPA Program
B7 Managed SOC, MDR & Threat Monitoring	B8 Forensics, Incident Response & Malware RCA	B9 Third-Party & Supply-Chain Risk
B10 Cyber Simulation, Awareness & Tabletop	B11 Emerging Tech, AI & Web3 Security	

Foundation

Base Layer NBFCs and growing lenders

- Layer applicability assessment
- Scoped VAPT and retest
- IT policy and BCP review
- Risk register and roadmap

Assurance

Middle Layer NBFCs and HFCs

- Six-monthly VA and annual PT
- Lending app and API testing
- IS audit and evidence pack
- Extended-hours SOC + IR retainer

Continuous Resilience

Upper Layer and large NBFCs

- Continuous testing and red teaming
- LSP, co-lending and vendor assurance
- 24x7 SOC with fraud correlation
- Quarterly Board and ITSC reporting

Mapped to your obligations

Requirement	How we help	Bundle
Middle Layer and above: VA at least six-monthly and PT at least annually for critical and customer-facing systems (RBI 2026 Directions)	Scheduled VA/PT with retest	B1
Base Layer ≥ ₹500 crore: IS audit at least annually; ITSC meeting at least six-monthly	IS audit support and governance review	B4
Cyber incidents to RBI on DAKSH within 6 hours (HFCs to NHB); CERT-In notified	IR retainer, playbooks and reporting support	B7, B8
DR drills for critical systems at least half-yearly; BCP tested at least annually	DR drill observation and recovery testing	B1, B10
Digital lending: DLA and LSP oversight and borrower-data restrictions (Digital Lending Directions 2025)	Lending app, LSP and API assurance	B2, B9
Early warning signals and red-flagging for Middle and Upper Layer NBFCs (Fraud Risk Directions)	EWS review, fraud analytics, forensic audit	B7, B8
DPDP safeguards and breach intimation (from May 2027)	DPDPA programme and breach drills	B6

Why NBFCs choose Codec Networks

CERT-In empanelled

Empanelled for information security auditing services; NISCI empanelled for application audit services.

Certified and accountable

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

Layer-aware compliance

Every finding mapped to the chapter of RBI's 2026 NBFC Directions that applies to your layer, plus digital lending, fraud, CERT-In and DPDP rules.

Tests the chain, not the link

Lending apps, partners, field channels and back-end systems tested together.

Full stack, one partner

VAPT, IT audit, SOC, forensics, privacy and Board advisory stay connected from finding to closure.

Lending-grade expertise

CEH, OSCP, CPENT, CISA, ISO 27001 LA/LI and CHFI professionals using OWASP, MITRE ATT&CK and NIST CSF.

How we engage

Discover & scope

NBFC layer, products, origination channels, partners, critical systems and your audit calendar.

Assess & test

Threat-led testing and regulatory audits executed by certified specialists.

Report in business terms

Findings, risk ratings and a compliance gap matrix for the Board and regulators.

Remediate

Practical, prioritised fixes with technology and compliance teams.

Validate & prove

Retesting and an evidence tracker for auditors, regulators and partners.

Monitor & improve

Managed SOC, recurring testing and quarterly governance reviews.

What you receive: executive summary for the Board or its committee · technical findings with evidence and CVSS ratings · compliance gap matrix · prioritised remediation roadmap · retest reports · audit evidence tracker · SOC dashboards and MTTD/MTTR metrics.



START WITH A SCOPING SESSION

Let's make your next audit, launch and incident a non-event.

Tell us your NBFC layer, products and partners. We will propose a practical, regulation-mapped assessment and assurance plan.

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Codec Networks

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Secure Today. Innovate Tomorrow. Regulatory references reflect public instruments as of October 2026; applicability depends on each entity's licence, category and activities. Packages are proposed groupings of Codec Networks bundles, finalised through scoping. 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).