

Workshop on Emerging Regulatory Framework for NBFCs and digital lending

By Vinod Kothari Consultants



19th, 20th and 21st September 2022
3:00 p.m. to 6:30 p.m.



Rs. 20,000 plus GST per organisation
(3 logins allowed)
Rs. 9,000 plus GST per participant (individual)



For registrations:
<https://forms.gle/gurKSoQU2dmWayWYA>



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Mode: Through Zoom

Course Outline

Scale Based Regulations [This workshop will be mainly dealing with the SBR framework for middle layer and base layer entities]

1. Overview of SBR Framework; layering; applicability and timelines
2. Major provisions under SBR framework -
 - Compliance Function and CCO;
 - Large Exposures Framework;
 - Compensation Guidelines;
 - ICAAP for NBFCs;
 - Disclosure requirements

Co-Lending, transfer of loan exposures

1. Co-lending structures in case of priority sector loans
2. Co-lending in case of non-priority sector lending
3. Brief introduction to transfer of loan exposures

Digital Lending and first loss default guarantees

1. Understanding digital lending
2. Applicability to BNPL
3. Understanding the concept of LSPs & DLAs
4. Major provisions under the guidelines and their implications on digital lending products
 - Customer protection & Conduct
 - ❖ KFS, APR, Cooling Period, GRO
 - Technology & Data Requirement
5. Flow of Funds
6. Structured default guarantee arrangement
7. Impact on existing digital loans
8. Immediate Actionables

Faculties



Vinod Kothari
Director, VKCPL



Anita Baid
Vice President, VKCPL



Our resources on the topic:

1. **Scale Based Regulation** -
<https://vinodkothari.com/sbr/>
2. **Digital Lending** -
<https://vinodkothari.com/?s=digital+lending>
3. **Co-lending** -
<https://vinodkothari.com/?s=co-lending>

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