

Full Day Workshop on

# Partnering in lending:

*Loan sourcing, co-lending, transfer of loans, securitisation*

21<sup>st</sup> December, 2022 | Mumbai

## Why this Workshop?

The fast growing regime of loan sourcing with the sourcing partners' guarantee was hamstrung by the RBI's restrictions on structured default guarantees, aka FLDGs. However, the world of fintech has ushered in hugely differentiated capabilities – client sourcing and liability sourcing can no longer be the strength of the same entity. As such, entities continue to search for partnering opportunities, in form of loan sourcing partnerships, co-lending, transfer and assignment of loans, as well as securitisation. Each of these arrangements have complicated regulations behind them. It is quite common to think of innovative structures, with slicing of risk and sweeping of returns, but the RBI's reference to "synthetic securitisation" is queer and intriguing.

We intend to discuss the whole range of issues – structures, principles of loan pool slicing, structured default guarantees and loan-to-loan guarantees, principles of securitisation including synthetic securitisation, the law of co-lending with its fetters and risk retention principles, transfer of loan exposures.

₹ INR 15,000 plus GST  
per participant



For more information, reach out to:

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Register here:

<https://forms.gle/qoUwx99aV1acELSp6>

## Course Outline

- ❖ Differentiated abilities in the world of fintech – why technological abilities, credit underwriting, balance sheet funding and liability-side management are all now specialized.
- ❖ Understanding various modes of collaborations
  - Securitisation
  - Transfer of Loan Exposures
  - Co-lending
  - Loan sourcing
- ❖ Portfolio credit risk and essential principles of slicing of risk; understanding structured default guarantees, the relevance of diversification in slicing; the nature of first loss and subsequent loss risk
- ❖ For each of the modes
  - Understanding the basic structure including the legal construct, nature of transaction, parties involved, economic rationale, etc.
  - Applicable regulatory framework
    - Permitted parties
    - Skin-in-the-game by an NBFC
    - Allowability and manner of providing credit enhancement
    - Originator's holding period
    - Capital and prudential regulations
    - Compliances with respect to servicing
    - General compliance requirements
    - Documentation requirements
    - Disclosure and reporting requirements
  - Intricacies and practical issues
    - Due diligence requirements
    - Disclosures by third parties
    - Reporting obligations

## Faculties



**Vinod Kothari**  
Director, VKCPL



**Anita Baid**  
Vice President, VKCPL



**Vinod Kothari** is internationally recognized as an author, trainer and consultant on specialized financial subjects and lectures all over the world. He regularly takes in-house as well as public workshops on several financial subjects for NBFCs and banks.

**Anita Baid** has an experience of more than 6 years in handling issues pertaining to financial sector entities. Her expertise lies in financial regulations, FinTech regulations, housing finance, structured finance, etc. She has done comprehensive writing and speaking on financial sector regulations and has also recently conducted workshops on Digital Lending that received excellent feedback from participants.

### Our resources:

Financial Services- <https://vinodkothari.com/category/financial-services>

Digital Lending- <https://vinodkothari.com/?s=digital+lending>

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