

NBFCs: Recent Regulatory Changes

8th September '23 (Friday)

Venue: To be announced, Place: Chennai

Faculty



Vinod Kothari

Director,

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Resources

Our articles on the subject :

<https://vinodkothari.com/sbr/>

<https://vinodkothari.com/digital-lending/>

Why this Workshop?

NBFCs have been the focus of regulatory changes - both in terms of filling the gaps in regulation, as also changes to accommodate fast changing lending technologies. While these indicate a dynamic regulatory environment, NBFCs have been struggling to cope up with the sheer pace of the changes.

Coupled with the above, the intensity of oversight of financial supervisors has gone up, with increased focus on substantive controls, risk management, customer grievances, and so on.

We are offering this workshop to deliberate on selective recent regulatory developments. NBFCs, bankers having co-lending arrangements with NBFCs, fintech entities and loan sourcing partner will find the workshop useful, as also consultants and advisers.

Reach us on social media



Course Outline

The full-day interactive workshop will include discussion on the following:

- ❖ **Digital Lending Guidelines:** What constitutes digital lending; what are the additionalities in digital lending; traversing the dividing line between digital and physical lending, etc.
- ❖ **Guidelines on Default Loss Guarantee (DLG) in Digital Lending:** Computation of the limit of default loss guarantee, understanding first loss and second loss guarantees, guarantees in case of co-lending arrangements; implicit guarantees, etc
- ❖ **Framework for Compromise Settlements and Technical Write-offs:** What is a technical write off; impact of technical write offs on GNPA, NNPA etc; impact on legal rights. Settlements and write offs
- ❖ **Fair Lending Practice - Penal Charges in Loan Accounts:** The 18th August circular on penalties - implications for existing and new loan transactions. GST and accounting implications
- ❖ **Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans:** Implications of the 18th August circular. The foreclosure and partial foreclosure option. Fixed rate lending option. Pricing of fixed rate and floating rate loan. switch over charges. Illustration of computations
- ❖ **Implementation of SBR Framework-** Compliance Function, Compensation Guidelines and ICAAP

8th September, 2023 (Friday)

9:30 a.m. to 5:00 p.m.

₹ Rates per participant:-
Rs.12,000 + tax

Early Bird Rates
(upto 02 September)
Rs.10,000 + tax

Registration Here:-

<https://forms.gle/vXK6xaMzXaEyRfzcA>

For more information, reach us at:

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