

# VINOD KOTHARI CONSULTANTS

Consultants to Financial Intermediaries

Kolkata | Mumbai | New Delhi | Bengaluru

[www.vinodkothari.com](http://www.vinodkothari.com)



# About us

- ❖ *Vinod Kothari Consultants Private Limited (VKCPL) is a company focused on providing consulting services, in diverse financial fields including non-banking financial services, housing finance, housing microfinance, mortgage lending, securitisation, green financing, asset backed financing, corporate finance etc.*
- ❖ *VKCPL has been in existence for more than 35 years, and is currently operating out of offices in Kolkata, Mumbai, Delhi and Bengaluru, with a specialized team consisting of CMAs, CAs and company secretaries.*
- ❖ *In the specialized fields of financial services such as securitization, housing finance, asset-backed financing, etc., VKCPL has had some of India's top companies and banks/NBFCs as its clients. It has also been associated with multilateral organisations like World Bank, International Finance Corporation and Asian Development Bank.*
- ❖ *Apart from consulting, we have also been quite active in the field of financial training; we have been imparting specialized training workshops all over the world.*
- ❖ *Among the unique strengths of VKCPL, is the ability to put together a multi-faceted team of corporate professionals, to handle an assignment from a range of relevant and diverse perspectives - taxation, accounting, legal and financial.*
- ❖ *We value and emphasize research. We regularly write for top journals and put together industry reports and reviews. Moreover, we also publish books, some of which have gone on to become canonical works in their subject areas.*

## Major clients

**Banks** – SBI, HDFC Bank, ICICI Bank, Kotak Mahindra, DBS Bank, IDFC First, Karur Vysya Bank, AU SFB, Canara Bank, and many more...

**NBFCs** – Indian Railway Finance Corporation, Poonawalla Fincorp, Hinduja Leyland Finance, Aditya Birla, Edelweiss, Shriram City Union, Shriram Housing Finance, Tata Capital, Chola mandalam, IIFL, TVS Credit, Mahindra Finance, Motilal Oswal, Fullerton India, LendingKart, Muthoot, IREP Credit Capital, John Deere, Religare, Ummeed Housing Finance, Aadhar Housing Finance, Cheraman, Daimler, Dhanvarsha, ECL Finance, HDFC Credila, Hiveloop, Innoven, KrazyBee, MPocket, Orange Retail, Peerless, Ratnaafin Capital, Upwards Capital and many more...

**Multilateral and regulatory organisations** – Fannie Mae, World Bank, International Finance Corporation and Asian Development Bank, Government of Amman, South African Revenue Service, Central Bank of Nigeria, National Housing Bank and many more...

## Services offered



Regulatory Advisory



Structuring of Financial Products &  
Structured Finance



Valuation & Analytics



Documentation of Financial Products



Financial Training

# Services offered

## Regulatory Advisory

[Read more](#)

Advising on regulatory aspects, conducting compliance check/ due diligence, preparing SOPs, detailed legal opinions, application of registration for:

- NBFCs and HFCs
- Banks
- SEBI regulated financial intermediaries
- Entities in payment and settlement system
- FinTech platforms

## Structuring of Financial Products & Structured Finance

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### Liability side

- Structuring of financial products
- Securitisation
- Transfer of loans & exposures
- Traditional debt financing
- ESG and Green Bonds

### Asset side

- Leasing & asset backed lending
- Loan products
- Emerging financial products like BNPL, digital lending
- Fintech and Digital payment instruments
- Investment in structured financial products

## Valuation & Analytics

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- Valuation of financial products
- Stress testing and scenario analysis
- Formulation of business plans
- Internal Capital Adequacy Assessment (ICAAP)

## Documentation of Financial Products

[Read more](#)

- Regulatory policies
- Business and servicing agreements
- Documentation for specialized financial transactions

## Financial Training

[Read more](#)

- Securitisation and transfer of loans
- Leasing and asset backed funding
- Factoring and Assignment of Receivables
- RBI Regulatory Framework for NBFCs, including KYC and anti-money laundering
- and many more such topics of interest...

# Meet the team



**Vinod Kothari**

Director



**Vinita Nair**

Senior Associate



**Abhirup Ghosh**

Principal Advisor



**Sikha Bansal**

Senior Associate



**Anita Baid**

Vice President



**Qasim Saif**

Senior Manager



**Aanchal Kaur Nagpal**

Senior Manager



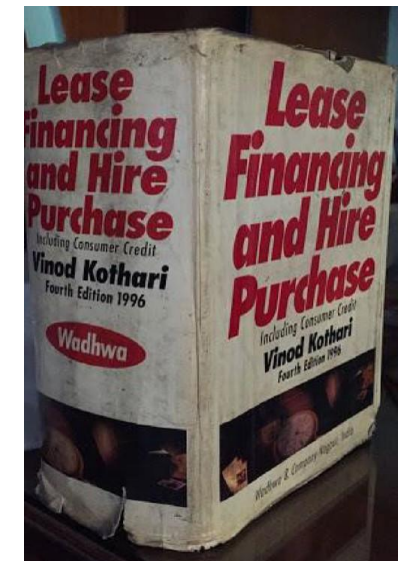
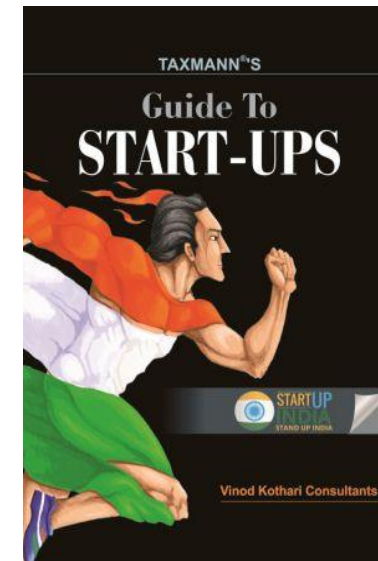
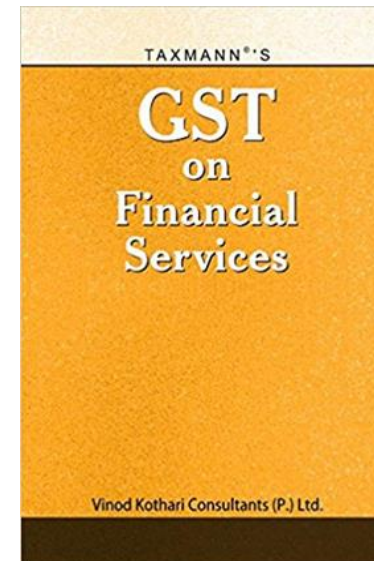
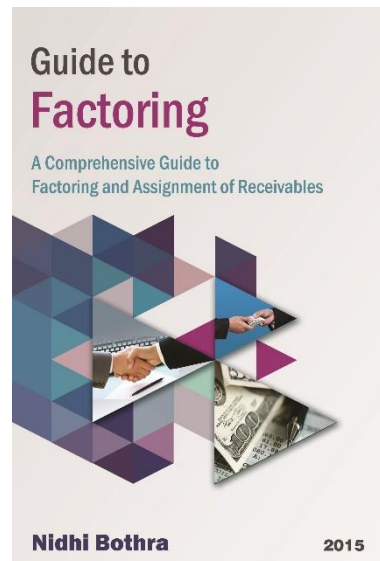
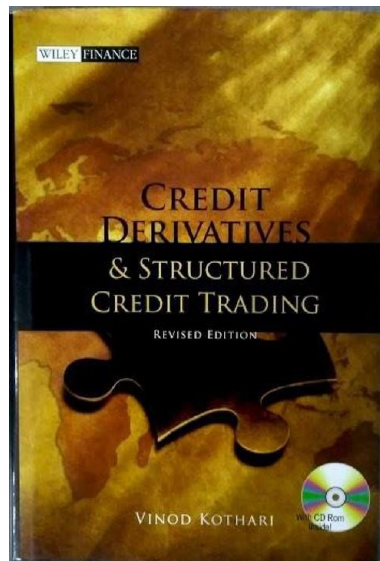
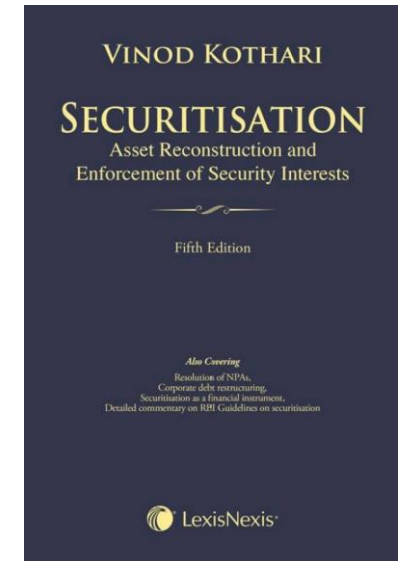
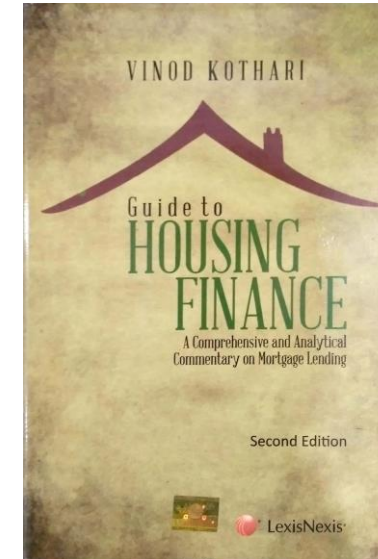
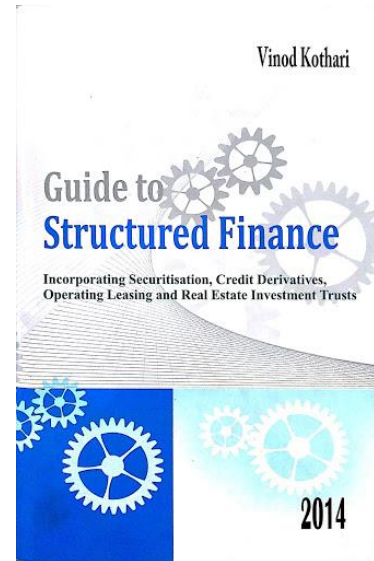
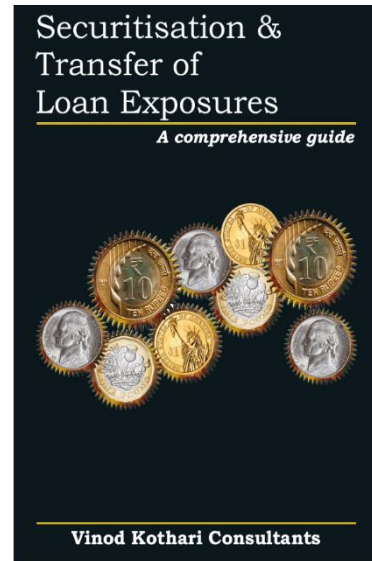
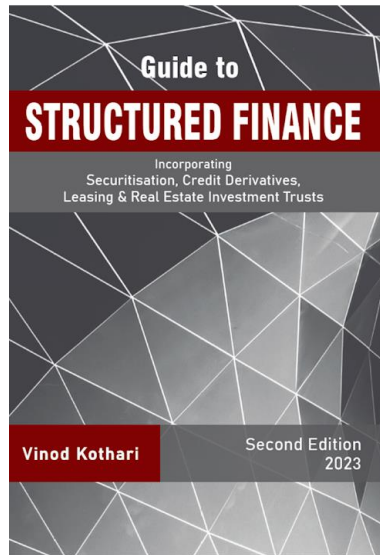
**Subhojit Shome**

Assistant Manager





# Books



# Get in Touch



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