

Workshop on

NBFCs: Ensuring Strong Compliance management

October 18, 2023 | Bengaluru
9:30 am to 1:30 pm, followed by lunch

Why this Workshop?

A healthy and effective compliance management is key to resilient and sustainable growth of NBFCs even as regulators expect high standards of compliances, in letter and spirit. With growing realization of the systemic significance of NBFCs and focus on customer grievances, fairness in lending practices etc, RBI has been expecting strong compliance management, corporate governance and healthy lending practices. NBFCs may learn better handling of such inspections with stronger compliance systems, proper preparations, effectively addressing inspection queries, etc.

The intent of this unique workshop is to highlight the areas where strength in compliances is required. The hallmark of strong regulatory compliance not just formal, but substantive compliance, which is reflected by healthy credit risk management, strong corporate governance, and fairness in practices. We also intend to help NBFCs in better handling of regulatory inspections - right from policies, to healthy lending practices, to proper recognition of loan stresses, to adherence to digital lending and co-lending guidelines.

This workshop is an effort at apprising NBFCs as to how they can grow and remain healthy. The content of the workshop is framed after inputs from several industry participants, our consulting experience with the NBFC sector and more importantly, best practices.

Course Outline:

1. Fairness in lending
 - a) Regulatory requirement to ensure fairness in terms of loans
 - b) Bar on exorbitant rates of interest;
 - c) Imposition of penalties; [Discussion on the August 18, 2023 RBI circular]
 - d) Revision of rates of interest in case of EMI-based lending [covering August 18, 2023 RBI circular]
 - e) Collection and recovery practices
2. Income recognition and asset classification requirements
 - a) SMA and NPA classification
 - b) Restructuring and ever greening
3. Corporate governance norms
 - a) Constitution of Committees and its ToR
4. Concentration limits
5. Various reporting and disclosure requirements
 - a) Annual Disclosures
 - b) Periodic Disclosures
 - c) Event-based Disclosures
6. Contents and implementation of various policies
7. Specific areas applicable to digital lending companies
 - a) Digital lending requirements
 - b) Default Loss Guarantee

Reach us on social media



Faculties



Anita Baid

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Senior Manager, VKCPL



We have regularly been conducting several public as well as in-house workshops for the NBFC Sector.

Other relevant workshop-

[Cashflow modelling and structuring Securitisation Intricacies of Ind AS 109 for regulated lenders](#)

Our resources on the topic:

[Scale Based Regulation](#); [Digital Lending](#); [Financial Services](#); [Penal Interest](#); [Reset of Floating Interest Rate](#)

₹ INR 7,500 plus GST per participant



Register here :

<https://forms.gle/311C3q9zreMJBK236>

For more information, reach out to:

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