



Virtual Webinar
28th October 2024
Starting 6:15 PM



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Noted finance journalist;
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Chandan Sinha
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The Clean up call: RBI Action against Lending practices

In the recent times, the RBI has been making statements on certain objectionable and unfair lending practices; at times it has also taken actions. Some of these actions may be regarded as severe. Hence, it is important to examine the background, identify potentially unfair practices, and see how lenders, including NBFCs, will face the evolving environment.

There are also issues relating to the procedure to be followed for regulatory actions - there have been Committee reports in the past on the matter of separation of powers- the process of taking administrative/regulatory actions and opportunity of representation and the right of appeal. These matters become important as actions assume larger than an entity-specific impact, and may impact various stakeholders, including the sector as a whole.

While there is a strong clean-up call for lenders, we will also want to discuss on the practices followed by supervisors in bringing about discipline, including discussion on ways adopted by other regulators or followed in other countries.