

Webinar on Loan transfers, BT and Syndication: Guide to Banks and NBFCs

Date: January 22, 2026 [3 - 5pm]

Why this webinar?

Loan transfers, balance transfers, and loan syndications are arrangements widely practised by banks as well as NBFCs, yet frequently confused.

The discussion will focus on these three commonly used mechanisms of credit distribution by banks, AIFIs and NBFCs. Where pertinent, we will discuss Small Finance Banks as well.

While the primary objective of each of these modes is the redistribution or sharing of credit risk, they represent fundamentally distinct commercial and regulatory mechanisms.

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Course Outline

- ❖ **Credit Risk Distribution Models**
 - Discussion on Credit Risk Distribution; need and modes
- ❖ **Transfer of Loan Exposures**
 - Concept and purpose
 - Modes: assignment, novation and loan participation
 - Key regulatory requirements: MHP, due diligence, no credit enhancements
 - Stressed loans - specific requirements
- ❖ **Balance Transfers**
 - Concept and its modus operandi
 - Carve-outs under Transfer Directions
- ❖ **Loan Syndication**
 - Meaning and process
 - Whether a transfer or not?
 - Syndication vs Co-lending
- ❖ **Applicability** to different entities: commercial banks, AIFIs, SFBs, NBFCs, ARCs etc
- ❖ **Other modes**
 - Inter-bank participation certificates and Credit default swaps

Faculty



Vinod Kothari
Director,
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.

Our Resources:

1. [3 Ss of Credit Risk Distribution: Selling, Sharing and Substitution](#)
2. [Do Balance Transfers Count as Loan Transfers?](#)

Mode: Virtual

Register [here](#)

Fees: INR 8,000 plus taxes

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