

## CAFRAL Program for 'New Generation' NBFCs



### Program Objective

The financial sector landscape has changed materially over the past few years with non-bank financial companies (NBFCs) gaining share in overall credit disbursed even as banks have faced asset quality challenges. The aggregate balance sheet size of the NBFC sector aggregated Rs 21.8 trillion as on March 2018 recording an increase of 14 per cent over the previous year.

With overall growth in the sector, there has been a resurgence of interest in setting up new NBFCs. While only 74 new NBFCs were registered during 2014-15 and 2015-16, new CORs were granted to 105 NBFCs during 2016-17 and **235** being registered during 2017-18 (upto Sept 2018). In addition, a large number of NBFCs which were dormant and had relatively low business turnover, have been taken over by new entrepreneurs during the last two years.

These 'New Generation' NBFCs are coming on stream when rapid growth has brought on certain stresses and strains in the sector. Though NPA levels in the sector have been lower compared to banks, recent developments have shown that over leveraging, group exposures, ALM mismatches and blips in expected inflows have spillover effects across the financial sector. As a result, financing avenues for the sector have been strained.

Management of these new age NBFCs need to re draw their strategies to survive in a changing environment.

In this context, this programme for 'New Generation' NBFCs will, inter alia, cover new areas of regulatory and supervisory requirements which need focus – comprehensive Policy Documents on various business areas, Resource Raising and Managing ALM, Systemic issues concerning NBFCs, Strengthening of Risk Management, Internal Controls and Compliance, Regulatory Reporting Requirements to RBI, etc. The program would also provide the participants a platform to interact and exchange views with the regulators and peers.

### Broad coverage of the Program

Expert speakers will cover the following topics in detail:

- RBI's Regulatory Framework
- NBFCs and the Financial System – Linkages with banks and mutual funds
- Resource Raising and Managing ALM in an environment of stressed liquidity
- Supervisory requirements and expectations
- Key Challenges and outlook for NBFCs in the medium term
- Fintech/Digital Lending tools for credit delivery
- Implications of Ind AS for NBFCs

### Participant Profile

CEOs, CROs, CFOs, Chief Compliance Officers of NBFCs which have been set up/become operational over the recent years.

### Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to five days before the program.
- The organisation may depute another suitable officer for the program, if the nominated officer cannot attend the program.

**Date: February 14, 2019**

**Venue : Gateway Room, Hotel Taj Mahal Palace, Apollo Bunder, Mumbai.**

**Type : Non-Residential**

**Program Fee: 20,000 INR + GST @ 18% per person**

**Nomination now open**

**For filing online nominations, please go to the link below**  
<http://cafral.org.in/Upcoming-Programs.aspx>

**Last date for filing nomination**  
**February 9, 2019**

**For more program details, contact:**

**Sathyan David**  
**Senior Program Coordinator**  
Tel: +91 22 2657 1038  
Mob: +91 77424 82222  
Email: [sdavid.cafral@rbi.org.in](mailto:sdavid.cafral@rbi.org.in)

**D G Kulkarni**  
**Program Officer**  
Tel: +91 22 2657 1034  
Mob: +91 98690 21640  
Email: [kulkarni.cafral@rbi.org.in](mailto:kulkarni.cafral@rbi.org.in)

**Centre for Advanced Financial Research and Learning (CAFRAL)**

C-8 / 8th Floor, RBI Building, BKC, Bandra (E), Mumbai – 400 051  
[www.cafral.org.in](http://www.cafral.org.in)