

### Background:

Non-Banking Financial Companies (NBFCs) play an indispensable role in India's financial sector by driving credit penetration to segments often overlooked by traditional players and enabling financial inclusion. NBFCs operate under unique structural vulnerabilities like wholesale funding, concentration risk and growth pressure. The liquidity shocks in NBFCs escalate faster and governance breakdowns trigger supervisory intervention. The challenge for NBFC/HFCs is to grow with prudence balancing innovation with strong risk management framework and governance. Enhanced usage of new age technology tools for easier access for reducing transaction costs and for leveraging of data has already exposed NBFCs/HFCs to various type of operational risks and cyber risk. Post the transfer of regulation of HFCs from NHB to the Reserve Bank, various regulations have been harmonised with NBFC regulations. The business models need to be adopted with full understanding of the implied risks and governance standards. The Governance and Risk Management in NBFCs/HFCs need to focus on robust board oversight, regulatory compliance by building a culture of compliance.

### Objective:

The program will focus on enhancing the understanding of the Board/Senior executives from NBFCs/HFCs to the various risks and governance issues and the recent regulatory developments.

### Program Highlights:

- Key regulatory & supervisory issues and expectations
- Need for a robust risk management framework
- Risk Management: Liquidity & Fund Management
- IT Risks and Governance
- Credit Risk Management & ECL
- Data Protection & Data Privacy

### Participant Profile

Senior Executives from NBFCs & HFCs and also Directors on the Boards of NBFCs/HFCs

**Date:** April 28, 2026  
**Time:** 09:45 am to 05:45 pm  
**Platform:** CISCO WebEx  
**Type:** Virtual Program  
**Fees:** Rs. 15,000/- + 18% GST

For Nomination Form please visit our site [www.cafral.org.in](http://www.cafral.org.in)

**Last date for filing nomination  
April 23, 2026**

### For more program details, contact:

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### Program Conditions

- Program fees must be paid before the program.
- Banks may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to **five days** prior to the program.

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