Virtual Program on Risk Management for NBFCs

CAFRAL
CENTRE FOR ADVANCED FINANCIAL RESEARCH AND LEARNING
Promoted by Reserve Bank of India

Background:

The Non-Banking Financial Company (NBFC) sector continues to be a vital pillar of India's financial system, extending credit to retail, MSME, and underserved segments. They also complement the banking network in promoting financial inclusion in unbanked areas. However, the operating environment for NBFCs has become increasingly complex, marked by evolving regulatory expectations, rising funding costs, and emerging systemic vulnerabilities. In recent years, NBFCs have faced challenges linked to asset-liability mismatches, credit concentration, and governance gaps. Liquidity pressures have resurfaced as banks adopt a cautious approach to sectoral exposure, while the cost of market-based funding remains elevated. Portfolio risks are increasing in segments such as vehicle finance, small-ticket consumer loans, and microfinance, even as delinquencies show an uptick. The growing inter-linkages between NBFCs, banks, and capital markets have also amplified systemic risk considerations.

The Reserve Bank of India (RBI) has intensified its supervisory focus on risk governance, accountability, and sustainable business models, emphasizing that a "growth-at-any-cost" approach is unsustainable. The regulatory push toward stronger risk frameworks, early warning systems, and Board-level oversight calls for NBFCs to embed risk culture and resilience across their operations.

Objective:

Against this backdrop, the Program on Risk Management for NBFCs aims to build strategic and operational understanding of risk management practices that are responsive to today's dynamic financial landscape. The program will equip participants with knowledge of comprehensive framework to identify, assess, and manage key risk types - credit, market, liquidity, operational, interest rate, cyber risk, outsourcing risk and reputational risks - relevant to NBFC operations.

Program Highlights:

- Regulatory Landscape & Risk Governance Framework for NBFCs
- Credit Risk Management & Portfolio Quality
- Emerging & Strategic Risks: ESG, Fintech & Systemic Interlinkages
- Building a Risk-Aware Culture & Integrated Risk Management
- Cyber Risk Management and Operational Resilience

Date: November 21, 2025

Time: 09:45 AM to 05:45 PM

Platform: Cisco WebEx

Type: Virtual Program

Fees: Rs. 20,000/- + GST

For Nomination Form please visit our site www.cafral.org.in

Last date for filing nomination

November 17, 2025

For more program details, contact:

Shri Kamal P Patnaik

Senior Program Director

Mob: +91 98203 30847

Email: kamal.patnaik@cafral.org.in

Ms. Pushpalata M Nadar

Program and Relationship Manager

Mob: +91 77095 75481

Email: pushpalata.nadar@cafral.org.in

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.

Participant Profile

1. Senior Executives and Functional Heads from NBFCs who play a key role in risk management, governance, finance, and compliance viz., Chief Risk Officers, CFOs, CRO teams, Treasury and ALM managers, Compliance Heads, Credit and Operational Risk leaders, and technology executives involved in digital and cybersecurity risk oversight.
2. The program is equally beneficial for Board Members and Independent Directors seeking to strengthen their understanding of regulatory expectations and enterprise-wide risk governance.

Centre for Advanced Financial Research and Learning (CAFRAL)
C-8 / 8th Floor, RBI Building,
BKC, Bandra (E),
Mumbai – 400 051
www.cafral.org.in