

CAFRAL Virtual Learning Program on Issues in Digital Lending



Background:

Digital lending has been steadily growing in volume over the years along with increasing digitalization, driven by fintechs, NBFCs & banks. The pandemic provided further impetus to this growth. Given the extent of mobile and internet penetration in the country, digital lending can be a powerful force for financial inclusion and extend high-quality financial services to underserved communities and businesses, being convenient and cost-effective for both customers and providers. Though many banks have been digitalizing their lending processes, the collaboration amongst banks, NBFCs and fintechs in the digital lending space, especially in the areas of MSME/Agri/Retail is still gaining pace. The unbridled extension of financial services and use of digital lending applications from non-financial services is also posing concerns. There is an urgent need for Banks and NBFCs to put in place more effective controls, compliance and risk management. Therefore, it is important that the senior and top management of banks and other financial institutions have an adequate understanding about the recent developments in the area of digital lending and its complexities, along with the current compliance requirements.

Program Objective:

The program seeks to provide a perspective on the digital lending ecosystem in the country and the regulatory approach in this regard. The experience of digital lending practitioners, both from banks & fintechs, in respect of business strategies, products and processes, will also be discussed and the learnings therefrom.

Program Highlights

The program will cover the following topics:

- Overview of digital lending ecosystem
- Regulatory perspective on digital lending
- Experience of banks & fintechs — learnings & way forward
- Digital Lending for MSME & Agriculture lending – approaches & strategies

Program Conditions

- ◆ Program fee is payable before the Program.
- ◆ Banks may depute another officer if the nominated officer cannot attend the program.
- ◆ Nomination may be cancelled up to five days before the program.

Date: February 22, 2023

Time: 09:45 AM to 1.45 PM

Platform: CISCO WebEx

Type: Virtual Program

Fees: Rs. 10,000/- + 18 % GST

**Nominations now open
For filing online nominations,
please click on the link below**
<https://www.cafral.org.in/Upcoming-Programs.aspx>

**Last date for filing nomination
February 17, 2023**

Participant Profile

Senior and Top management, including board members, of banks, NBFCs, fintech lending service providers and platforms working in the area of digital lending, responsible for strategy and digital transformation, inspection & audit and compliance.

For more details, contact:

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