

## Program on Digital Lending: Technologies, Processes and Regulations



**Background:** Digital Lending (DL) can potentially bring about *exponential change* in financial intermediation. A private sector joint study states that in India DL to MSMEs alone can grow upto seven lakh crore by 2023. To start with, GST reform and India Stack had created the operating environment for more inclusive lending with little or no physical interface. This was supplemented by host of regulatory initiatives such as those on Digital KYC, P2P Lending and industry level collaboration between Banks/ NBFCs and FinTechs. The pandemic has provided further impetus to DL as it allows business to be conducted remotely. While there has been a good growth in the area of DL, the RBI guidelines issued in June, 2020 on fair leading practices in DL is timely. There is an urgent need for Banks and NBFCs to put in place more effective controls, compliance and risk management.

**Objective:** The program seeks to first provide the participants with a snapshot of the entire DL ecosystem. Then it will drill down to both policy and practical aspects of the business models, risks, regulations and technologies surrounding DL. It will provide a platform to the participants for peer learning and professional networking.

**Date:** August 17-18, 2020

**Time:** 11:00 hrs – 16:30 hrs

**Platform:** CISCO Webex

**Type:** Virtual Learning Program

**Program Fee:** 1500 + GST

**Nominations now open  
For filing online nominations, please  
click on the link below**

<http://cafral.org.in/Upcoming-Programs.aspx>

### Broadly the following aspects will be covered:

- Environment: Growth, Trends, Customer Segments, Prospects and Road Blocks
- Technology: Alternate Data, Digital Lending (DL) Platforms, Business Models & Products
- Regulations & Law: Issues in DL
- DL for Home Loans : Use Case
- DL for MSME: Use Case

### Participant Profile

Senior and Top management of banks, including board members of banks, NBFCs and Lending Platforms working in the area of digital transformation, digital strategy, digital lending, audit & inspection and compliance.

**Last date for filing nomination  
August 16, 2020**

**For more program details, contact:**

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### Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to two days before the program.
- Participating organization may depute another Senior Officer if the nominated officer cannot attend the program.

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