

CAFRAL Virtual Program on Digital Lending

Background:

During the last several years, Digital Lending (DL) has been steadily growing in volume, driven by NBFCs, FinTechs and Banks. The circumstances of the pandemic provided significant momentum to that growth.

The most innovative segment of this business is led by new players through web platforms or mobile apps, utilizing technology for authentication and credit evaluation. While banks have been increasingly digitalizing their lending processes, many of them are also outsourcing parts of Digital Lending processes to third parties, some of which may not be regulated entities.

These developments potentially pose challenges to the regulatory framework in relation to issues surrounding risk, governance, conduct, customer protection, ethical behaviour and illegal lending operations etc.

While presently Digital Lending constitutes a relatively smaller percentage of total credit in the financial sector, the momentum of growth and the disruptive power of the new DL products, processes & technologies could generate potential instability risk. In the medium and long term, innovative Digital Lending strategies, new business models, advanced technologies and new Digital Lending players (including BigTechs) could eventually cause sharp and dramatic rise in the share of Digital Lending in total credit.

Objective:

This half day Virtual Program seeks to discuss these developments from business, technology, governance and regulatory perspectives. Participants will get to know from top and senior executives of RBI, the regulatory approach to Digital Lending, upcoming regulations and outlook in relation to the DL ecosystem. Also, Digital Lending practitioners, from both banks and Fintech/ NBFCs will share their perspectives in relation to the evolving business strategies, products, processes and regulations.

Program Highlights:

Following topics will be covered in the Program:

- ◆ Overview of Digital Lending and Digital Lending ecosystem
- ◆ DL & DL ecosystem: Evolving regulatory approach and new regulatory framework
- ◆ Digital Lending: Practitioner (Bank) Perspective
- ◆ Digital Lending: Practitioner (FinTech/ NBFC) Perspective

Program Conditions

- ◆ Program fee is payable before the program.
- ◆ Banks may depute another senior officer if the nominated officer cannot attend the program

Date: August 18, 2022

Time: 09:45 AM to 01:30 PM

Platform: CISCO WebEx

Type: Virtual Program

Fees: Rs. 10,000/- + GST

**Last date for filing
nomination
August 12, 2022**

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

For more details, contact:

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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.

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