



## NBFCs: Gearing Up for Growth

### Agenda

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| 09:30 am | Registration  |
| 10:05 am | Welcome Address: Amish Mehta, MD & CEO, CRISIL Limited<br>Session 1   |
| 10:15 am | CRISIL Ratings Presentation: Overall NBFC Sector Outlook <ul style="list-style-type: none"><li>• Growth assessment and evolving composition of NBFC portfolio mix</li><li>• Future outlook on borrowing costs and its impact on net interest margins</li><li>• Outlook on asset quality, credit costs and impact on earnings</li><li>• Funding access and capitalisation buffers</li><li>• Future business models</li></ul> Presenter: Ajit Velonie, Director, CRISIL Ratings Limited |
| 10:30 am | Panel Discussion: Overall NBFC Sector Outlook<br>Panelists:<br>Umesh Revankar, Vice Chairman & MD, Shriram Transport Finance<br>T T Srinivasaraghavan, Non-Executive Director, Sundaram Finance and Chairman-Emeritus, FIDC<br>Dinanath Dubhashi, MD & CEO, L&T Finance Holdings<br>R Venkataraman, Co-Promoter & MD, IIFL Finance<br>V.P. Nandakumar, MD & CEO, Manappuram Finance<br>Moderator: Gurpreet Chhatwal, Managing Director, CRISIL Ratings Limited                        |
| 11:45 am | Tea Break<br>Session 2  |
| 12:00 pm | CRISIL Ratings Presentation: Perspectives on Housing Finance <ul style="list-style-type: none"><li>• Growth outlook amidst competition from Banks</li><li>• Asset quality performance and recovery trends</li><li>• Outlook on profitability</li></ul> Presenter: Subha Sri Narayanan, Director, CRISIL Ratings Limited   |
| 12:15 pm | Panel Discussion: Perspectives on Housing Finance<br>Panelists:<br>Anirudh Kamani, MD & CEO, ICICI Home Finance Company<br>Manish Shah, MD & CEO, Godrej Capital<br>Ravi Subramanian, MD & CEO, Shriram Housing Finance<br>Gagan Banga, Vice Chairman & MD, Indiabulls Housing Finance<br>Moderator: Krishnan Sitaraman, Senior Director & Deputy Chief Ratings Officer, CRISIL Ratings Limited   |
| 01:15 pm | Networking & Lunch  |



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#### Session 3

02:05 pm

#### CRISIL Ratings Presentation: Vehicle Finance Trends

- Current market dynamics and drivers for growth
- Segment-wise underlying asset quality trends
- Outlook on profitability

**Presenter:** Malvika Bhotika, Director, CRISIL Ratings Limited

02:20 pm

#### Panel Discussion: Vehicle Finance Trends

##### Panelists:

Rajiv Lochan, MD & CEO, Sundaram Finance

Samrat Gupta, MD & CEO, Tata Motors Finance

Sachin Pillai, MD & CEO, Hinduja Leyland Finance

Rajendra Kumar Setia, Promoter and MD, SK Finance

**Moderator:** Krishnan Sitaraman, Senior Director & Deputy Chief Ratings Officer, CRISIL Ratings Limited

03:20 pm

#### Tea Break

#### Session 4

03:35 pm

#### CRISIL Ratings Presentation: Landscape for Digital Lending

- Impact of regulations on business models
- Competition and growth outlook
- Asset quality, profitability trend and outlook

**Presenter:** Rahul Malik, Associate Director, CRISIL Ratings Limited

03:50 pm

#### Panel Discussion: Landscape for Digital Lending

##### Panelists:

K.V. Srinivasan, Founder CEO, Profectus Capital

Shachindra Nath, Vice Chairman & MD, U GRO Capital

Prashanth Ranganathan, CEO, PayU Credit

Madhusudan Ekambaram, Founder and CEO, KrazyBee Services

Krishnan Vishwanathan, Co-Founder & CEO, Si Creva Capital Services

**Moderator:** Rohit Inamdar, Senior Director, CRISIL Ratings Limited

04:50 pm

Closing remarks and vote of thanks followed by networking tea/coffee