

The \_\_\_\_\_  
**9<sup>th</sup> Edition**  
of CRISIL Ratings Annual  
**NBFC Seminar**

On a risk-focused growth journey



Tuesday,  
December 3, 2024



9:00 AM – 4:30 PM IST



JW Marriott Sahar -  
Intl airport, Mumbai

**Guest of Honour and  
Keynote Address**



**Keki Mistry**

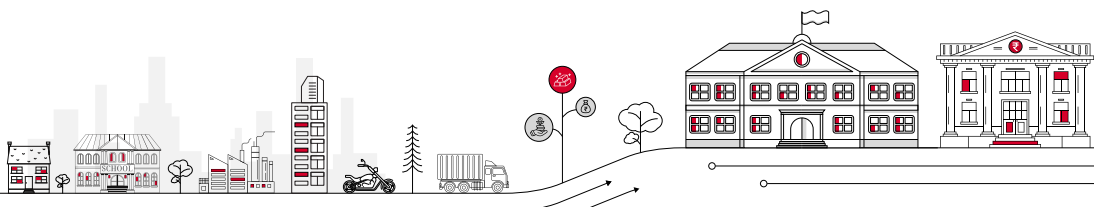
Non-Executive Director  
HDFC Bank

**Welcome  
address**



**Subodh Rai**

Managing Director  
CRISIL Ratings Limited



**Session 1: Overall NBFC Sector Outlook**

CRISIL Ratings Presentation: **Overall NBFC Sector Outlook**

| 10:00 am

- Growth assessment and evolving composition of NBFC portfolio mix
- Outlook on asset quality and credit costs
- Future outlook on borrowing costs and its impact on net interest margins
- Funding and capitalisation
- Evolving regulatory landscape

**Presenter:** Subha Sri Narayanan, Director – CRISIL Ratings Limited

Panel discussion

| 10:15 am



**Umesh Revankar**

Executive Vice Chairman  
Shriram Finance



**Rajiv Sabharwal**

MD & CEO  
Tata Capital



**V.P. Nandakumar**

Founder, MD & CEO  
Manappuram Finance



**Abhimanyu Munjal**

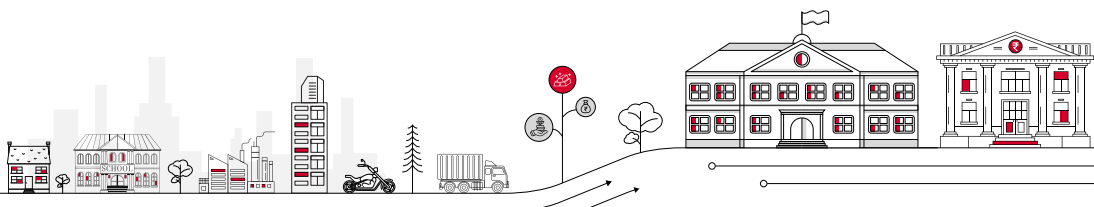
MD & CEO  
Hero Fincorp



**Thomas John Muthoot**

Founder, MD  
Muthoot Fincorp

**Moderator:** Krishnan Sitaraman, Chief Ratings Officer – CRISIL Ratings Limited



**Session 2: Outlook for Mortgage Financiers**

CRISIL Ratings Presentation: **Outlook for Mortgage Financiers**

| 11:30 am

- Growth outlook amidst competition from Banks
- Asset quality performance and credit cost trends
- Outlook on profitability

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

**Guest of Honour and Keynote Address**

| 11:45 am

Keki Mistry, Non-Executive Director – HDFC Bank

**Panel discussion**

| 12:10 pm



**Girish Kousgi**

MD & CEO  
PNB Housing Finance



**Gagan Banga**

Vice Chairman & MD  
Sammaan Capital



**Manish Shah**

MD & CEO  
Godrej Capital



**Ravi Subramanian**

MD & CEO  
Shriram Housing Finance



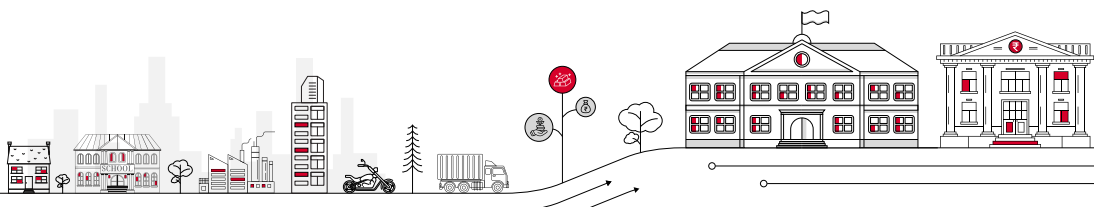
**Manish Jaiswal**

MD & CEO  
Grihum Housing Finance

**Moderator:** Somasekhar Vemuri, Senior Director – CRISIL Ratings Limited

**Networking & Lunch followed by Session 3 and 4**

| 1:10 pm



**Session 3: Outlook for Vehicle Financiers & Diversified NBFCs**

**CRISIL Ratings Presentation: Outlook for Vehicle Financiers & Diversified NBFCs**

| 02:00 pm

- Current market dynamics and drivers for growth
- Segment-wise underlying asset quality trends
- Trends in profitability

**Presenter:** Rounak Agarwal, Associate Director – CRISIL Ratings Limited

**Panel discussion**

| 02:15 pm



**Sachin Pillai**

MD & CEO  
Hinduja Leyland Finance



**Ravindra Kumar Kundu**

Managing Director  
Cholamandalam Investment  
& Finance Co



**Samrat Gupta**

Managing Director  
Arka Fincap



**Karthikeyan Srinivasan**

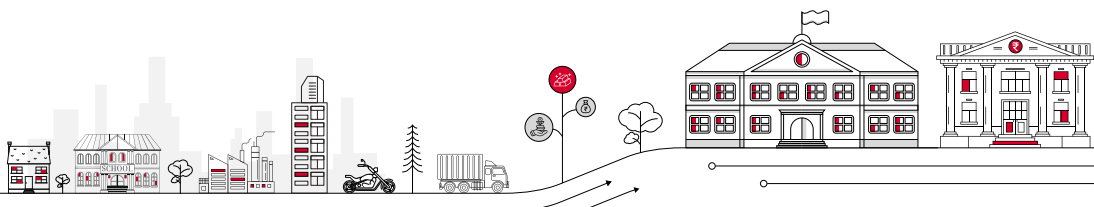
CEO  
IndoStar Capital Finance



**Gaurav Gupta**

Founder, MD & CEO  
Tyger Capital

**Moderator:** Viral Malia, Senior Director – CRISIL Ratings Limited



**Session 4: Specialised NBFCs**

**CRISIL Ratings Presentation: Specialised NBFCs**

| 03:15 pm

- Growth outlook
- Impact of regulations on business models
- Asset quality and credit cost trends
- Outlook on profitability

**Presenter:** Aesha Maru, Associate Director – CRISIL Ratings Limited

**Panel discussion**

| 03:30 pm



**Bhupinder Singh**

Founder and CEO  
InCred Financial Services



**Shachindra Nath**

Vice Chairman & MD  
UGRO Capital



**K.V. Srinivasan**

Wholetime Director & CEO  
Profectus Capital



**Presha Paragash**

Wholetime Director & CEO  
Kisetsu Saison Finance India



**Arijit Sanyal**

MD & CEO  
Credila Financial Services



**Amit Gainda**

MD & CEO  
Avanse Financial Services

**Moderator:** Ajit Velonie, Senior Director – CRISIL Ratings Limited

**Vote of Thanks & Networking High Tea**

| 4:30 pm

