

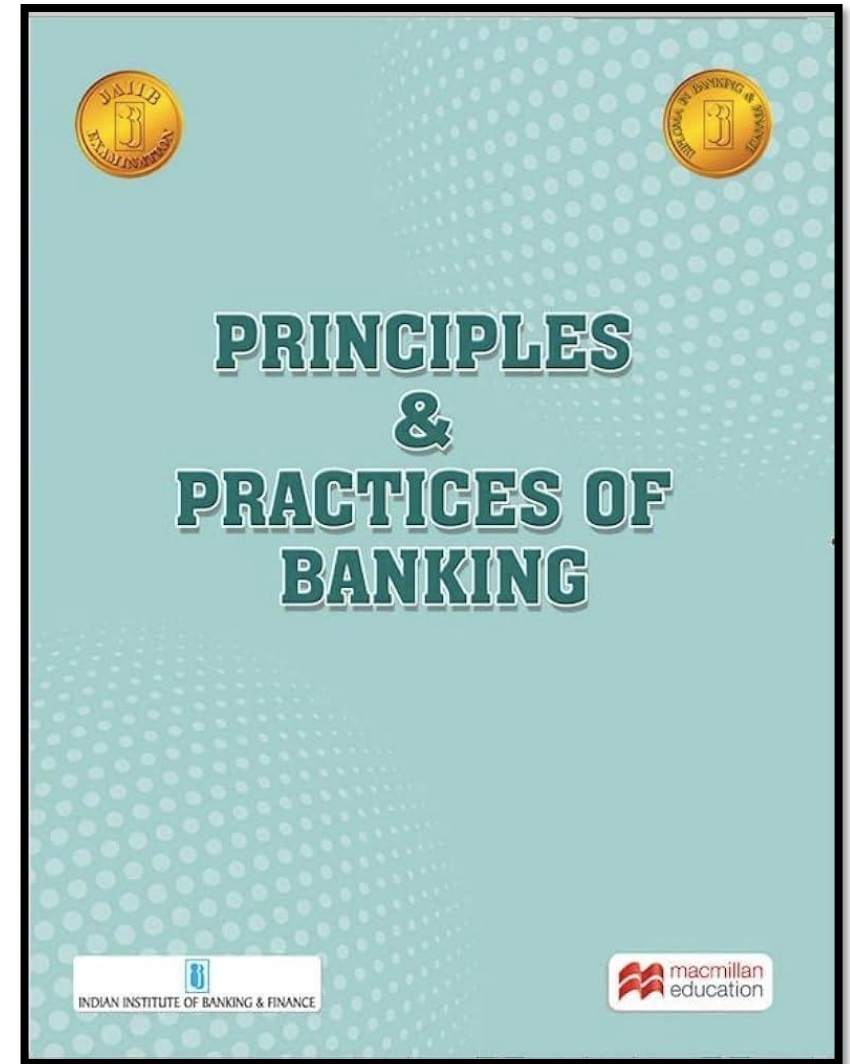
# JAIIB Examination



## A Day

**Module B**  
**Chapter 38**

**FINANCE TO MFIS/CO-LENDING  
ARRANGEMENTS WITH NBFCS**



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# Non-Banking Finance Companies (NBFC)

Registered under Companies act ,1956/2013, engaged in:



Loans & Advances



Acquisition of share/stocks/bonds



Leasing and hire purchase



Insurance business



Chit business



**Excludes: Companies whose principal business is**



Agriculture



Industrial



Buying/selling goods/services



Real estate transaction



A non-banking institution which is a company and has principal business of receiving deposits under any scheme or arrangement in one lump sum or in installments by way of contributions or in any other manner, is also a non-banking financial company (Residuary non-banking company).



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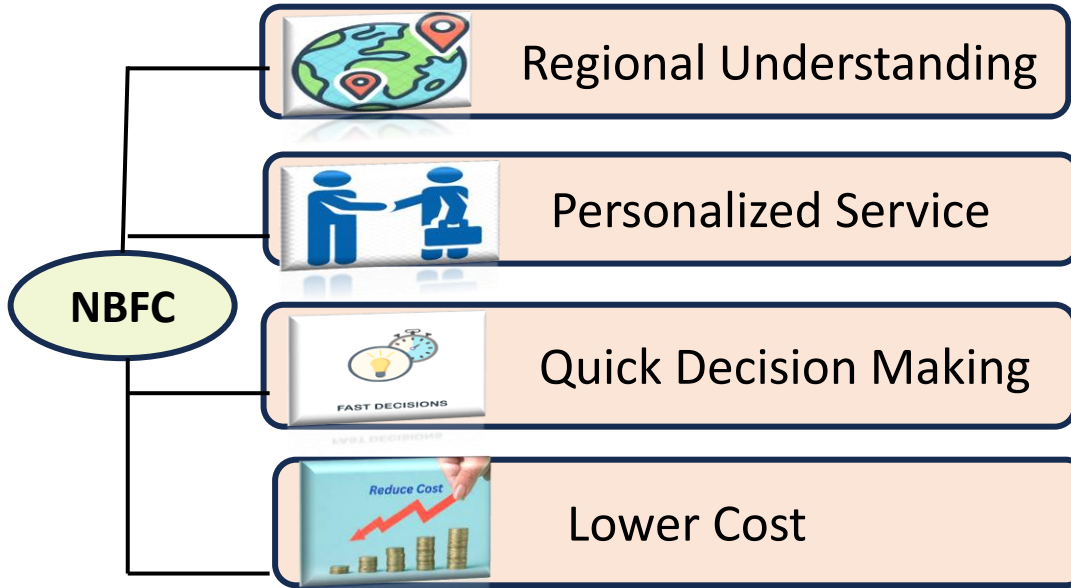


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# NBFC AND HOUSING FINANCE COMPANIES IN INDIA



**HCF Housing Finance companies**



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# Microfinance & NBFC-MFIs: Powering Financial Inclusion







Low-Income Households



Microfinance Services



-  NBFC-MFI Snapshot
-  30% share of ₹12.27 lakh cr (Sep 2020)
-  9 MFIs became Banks/SFBs
-  1 merged with a Bank



SCBs / SFBs / RRBs



Cooperative Banks



NBFCs



NBFC-MFIs

*"Microfinance empowers the underserved by providing access to credit and improving livelihoods."*



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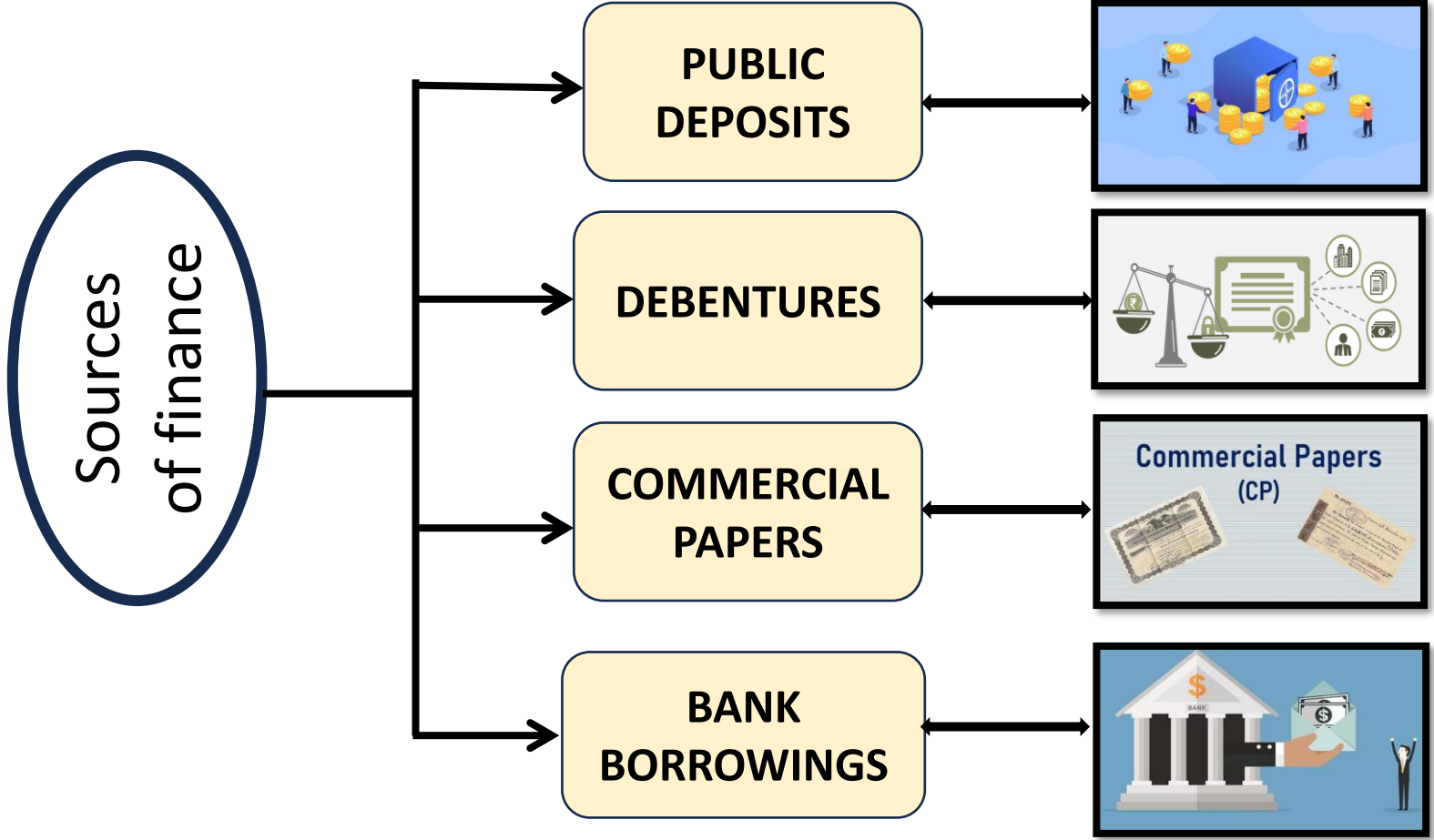


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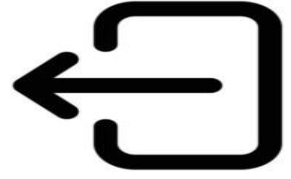


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# SOURCES OF FINANCE FOR NBFC



# Quick Recap



TYPE	FOCUS	KEY EXAMPLE
<ul style="list-style-type: none"><li>NBFC</li></ul>	<ul style="list-style-type: none"><li>Loans, investments, leasing</li></ul>	<ul style="list-style-type: none"><li>Bajaj Finance</li></ul>
<ul style="list-style-type: none"><li>HFC</li></ul>	<ul style="list-style-type: none"><li>Housing Loans Only</li></ul>	<ul style="list-style-type: none"><li>LIC HFC</li></ul>
<ul style="list-style-type: none"><li>MFI (NBFC-MFI)</li></ul>	<ul style="list-style-type: none"><li>Small Loans for Poor</li></ul>	<ul style="list-style-type: none"><li>Bandhan Bank</li></ul>
Bank Borrowings	<ul style="list-style-type: none"><li>NBFC's major fund source</li></ul>	<ul style="list-style-type: none"><li>SBI, ICICI ,And other banks</li></ul>



# Concept Check

**What gives NBFCs a competitive edge over banks in driving financial inclusion?**

- A. High interest rates
- B. Complex compliance process
- C. Superior regional understanding and quick decision making
- D. Regulatory exemption



# Concept Check

**Microfinance institutions mainly provide services to:**

- A. Middle-income salaried individuals
- B. Large corporates
- C. Poor and low-income households
- D. Foreign investors

**Answer : C**



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**IE&IFS + PPB + AFM + RBWM**



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Short Notes



Test Series



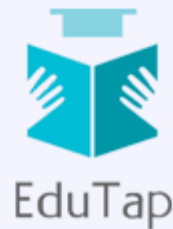
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