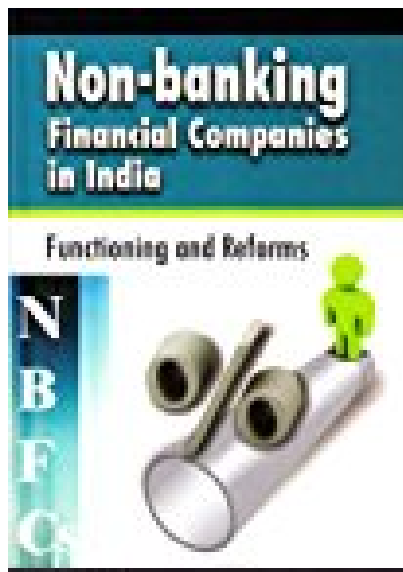


# Non-Banking Financial Companies NBFCs in India Functioning and Reforms

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Jafor Ali Akhan

## BOOK DETAILS

- Author : Jafor Ali Akhan
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## **BOOK SYNOPSIS**

Non-banking financial companies (NBFCs) constitute a heterogeneous lot of privately-owned, small-sized financial intermediaries which provide a variety of services including equipment leasing, hire purchase, loans, investments and chit fund activities. These companies play an important role in providing credit to the unorganised sector and to the small borrowers at the local level. Hire purchase finance is by far the largest activity of NBFCs. NBFCs have been the subject of focussed attention since the early 1990s. The rapid growth of NBFCs has led to a gradual blurring of dividing lines between banks and NBFCs, with the exception of the exclusive privilege that commercial banks exercise in the issuance of cheques. NBFCs are widely dispersed across the country and their management exhibits varied degrees of professionalism. Furthermore, the depositors have varied degrees of perceptions regarding safety of their deposits while making an investment decision. This book provides an exhaustive account of the functioning of and recent reforms pertaining to NBFCs in India. It also includes an all-India list (as on January 15, 2010) of 314 NBFCs which have been issued certificates of registration by the Reserve Bank of India to hold/accept deposits from public.

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