Thematic Forum Charter

Developing Non-Banking Financial Ecosystems

Forum Lead(s)

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Forum Purpose

- To address critical challenges in the non-banking financial sector, explore emerging operational and regulatory issues, and co-create action-oriented policy and research outputs.
- To foster international peer exchange, cross-border collaboration, and knowledge-sharing among Non-Banking Financial Companies (NBFCs), alternative finance institutions, and fintech professionals across the AllianceDFA network.

Forum Scope

- Digital transformation and core technology integration for NBFCs across diverse regulatory regimes.
- Risk management, credit scoring algorithms, and cybersecurity standards for digital lending platforms.
- Comparative analysis of regulatory compliance frameworks, digital licensing guidelines, and consumer protection policies across member jurisdictions.
- Last-mile financial inclusion, microfinance modernization, and interoperable agent-banking solutions.
- Collaborative opportunities between NBFCs, commercial banks, payment service providers (PSPs), and ecosystem enablers.

Forum Participants

- Executives, Chief Technology Officers (CTOs), Heads of Digital Strategy/Operations, Risk Management Leads, Regulatory Advisors, and researchers associated with AllianceDFA member associations, academics and other associated individuals..

Proposed Time Frame and Frequency of Sessions

- Start Date: December/January 2027
- End Date: July/August, 2027
- 8 compulsory core sessions, with up to 12 total sessions planned based on target frequency.
- Minimum compulsory frequency of **once a month**, and additional sessions as per requirements. (approx. 60 to 90 minutes per session).

Where Will the Forum Be Held:

Online via **Microsoft Teams** (with regular calendar invites, meeting links, recordings, and shared working files hosted within the Microsoft Teams group/channel).

Initial ideas of what the Forum may produce

- **Industry Whitepapers/Briefing Notes:** Papers detailing digital lending benchmarks, risk management models, and last-mile inclusion strategies for NBFCs.
- **Research Documents/Ideas & Market Reports:** Setting Background for comparative regional studies analysing regulatory hurdles, market gaps, and credit evaluation models across member countries.
- **Policy & Regulatory Briefs:** Short action briefs summarising recommendations for financial regulators on enabling digital NBFC innovation.
- **Practical Frameworks & Checklists:** Standardised cybersecurity, data privacy, and operational risk mitigation toolkits for non-banking financial providers.
- **Case Studies**: Practical studies examining digital transformation journeys, models, fintech partnerships, and regulatory compliance strategies across jurisdictions NBFCs-capturing key lessons, implementation costs, and measurable outcomes.