



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

Credit Risk Management & Expected Credit Loss For Banks/NBFCs/FIs

(PHYSICAL CLASSROOM SESSION)

From 11th to 13th August 2026 (Tuesday, Wednesday & Thursday)



Coordinated by:

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

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Chennai
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BACKGROUND

During its 98 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Development Center, Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow & Bengaluru.

Programme Background

The Reserve Bank of India, vide the Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025 (updated as on July 01, 2026), has consolidated and significantly strengthened the regulatory architecture governing credit risk in commercial banks. The Directions cover Board-approved policies, credit risk evaluation, statutory and regulatory restrictions, lending to related parties, country risk management, unhedged foreign currency exposure (UFCE), Legal Entity Identifier (LEI) requirements, valuation of properties, CERSAI filing, maintenance of current/cash credit/overdraft accounts, and the loan system for delivery of bank credit.

Separately, the move towards an Expected Credit Loss (ECL) regime under Ind AS 109 represents a fundamental shift from the incurred-loss approach under extant IRAC norms, requiring banks to build robust, forward-looking provisioning frameworks. Building on these developments, RBI has also issued the Capital Charge for Credit Risk (Standardised Approach) Directions, 2026 (effective April 01, 2027), which will govern risk-weighting and capital treatment of credit exposures going forward. Middle level managers in Risk and Credit functions need a thorough, practitioner-oriented understanding of all three developments to discharge their responsibilities effectively.

Programme Objectives

- To familiarise participants with the complete architecture of the RBI (Commercial Banks – Credit Risk Management) Directions, 2025, including the amendments effective April 01, 2026 and July 01, 2026.
- To build practical understanding of credit risk evaluation, statutory/regulatory restrictions and lending to related parties.
- To explain the computation, provisioning and capital treatment of Unhedged Foreign Currency Exposure (UFCE) and Country Risk Management.
- To cover operational compliance requirements – LEI, valuation/empanelment of valuers, CERSAI filing, CC/Current/OD account discipline and the Loan System for Delivery of Bank Credit.

- To develop conceptual and applied understanding of the Expected Credit Loss (ECL) framework under Ind AS 109 – staging, PD/LGD/EAD estimation, governance and hands-on provisioning computation.
- To build working knowledge of the RBI Capital Charge for Credit Risk (Standardised Approach) Directions, 2026 – exposure classes, base risk weights, credit risk mitigation and capital treatment of retail, MSME, real estate and NPA exposures.
- To enable participants to integrate these requirements into a comprehensive, Board-approved Credit Risk Management Policy for their respective banks.

DURATION

11th to 13th August 2026 (Tuesday, Wednesday & Thursday), from 09.45 AM to 5.30 PM.

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
Interactive lectures supported by presentations and the text of the RBI Directions. Illustrative numerical examples for UFCE provisioning, ECL computation and Capital Charge risk-weight calculations. Case studies / illustrative computation exercises woven into the ECL sessions (Day 2) and the Capital Charge sessions (Day 3) for hands-on application. Open house discussion and panel interaction with practitioners, integrated within the relevant regulatory sessions. Exit test to assess learning outcomes, followed by feedback and valedictory session.	Middle level managers and Senior Level Managers handling Risk Management and Credit desks in Indian banks, NBFCs including branch/zonal credit officers, risk officers, and members of credit monitoring and capital planning teams being groomed for higher responsibilities.	11.08.2026 to 13.08.2026 Timings: 09.45 AM to 5.30 PM

Venue

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai -600 026

FEES

Rs.10,500/- plus GST @18% aggregating to **Rs.12,390/-** per participant (In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
Account no	: 37067835882
IFSC code	: SBIN0011710
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

The programme is Non-residential. Lunch and snacks will be provided to the participants by the Institute.

Participants have to arrange their overnight stay on their own / by their respective Banks.

For further details and nomination please contact:

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in
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Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: Credit Risk Management & Expected Credit Loss for Banks/NBFCs/FIs

Date: 11th to 13th August 2026 (Tuesday, Wednesday & Thursday)

Programme Type: Physical Classroom (Non-Residential) at our Chennai - PDC Institute

Details of participant(s):

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					

Name of the Bank/Fl	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Please send your nominations at the earliest to:

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in
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Nomination Form (for Self-Sponsored Candidates)

Programme Title: Credit Risk Management & Expected Credit Loss for
Banks/NBFCs/Fls

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