INDIAN INSTITUTE OF BANKING & FINANCE

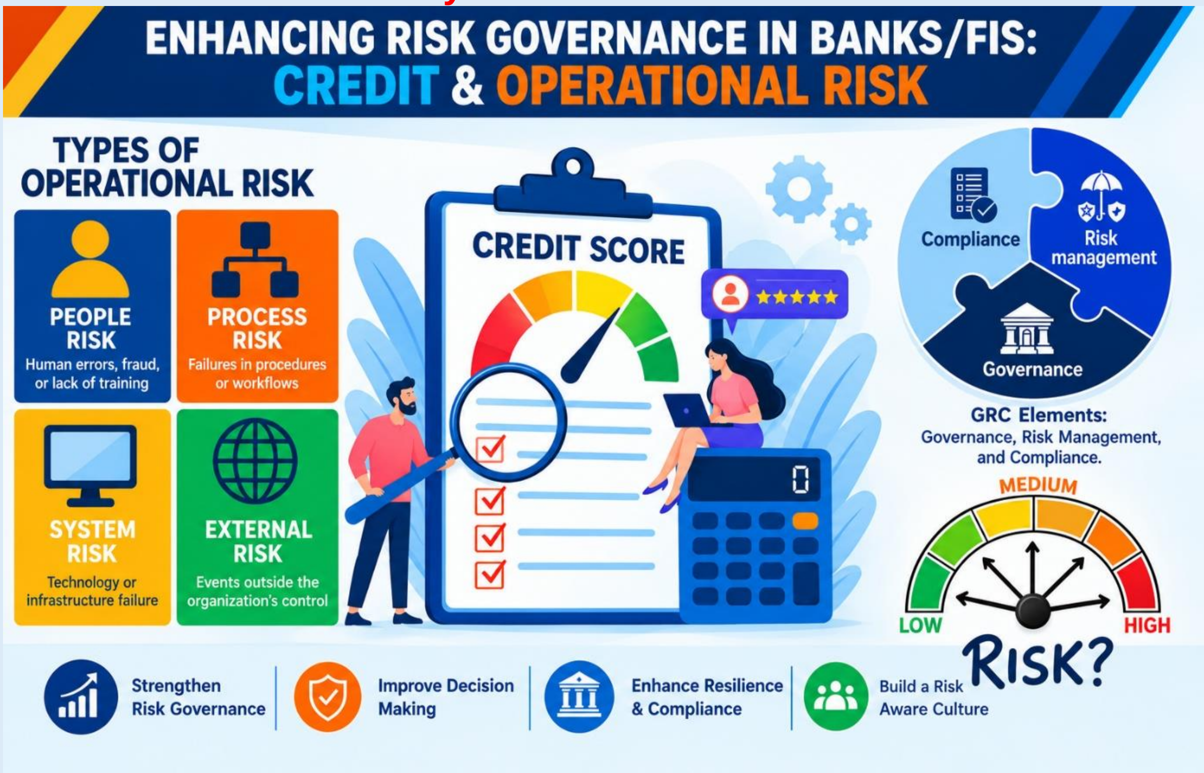
(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

"ENHANCING RISK GOVERNANCE IN BANKS/FIS: CREDIT & OPERATIONAL RISK"

In Physical/Virtual Mode



Date: 15th to 17th October 2026

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi

PDC LUCKNOW, IIBF, Mob- 9340666010, 8077847373

Mail IDs: head-pdclko@iibf.org.in, se.pdclko1@iibf.org.in

Website: www.iibf.org.in

Address: 3rd Floor, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar Lucknow- 226010

"ENHANCING RISK GOVERNANCE IN BANKS/FIS: CREDIT & OPERATIONAL RISK"

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow and Bangalore conducting training sessions in virtual mode and physical training classes, covering all topics related to Banking & Finance.

PROGRAMME OVERVIEW AND PURPOSE

Credit Risk and Operational Risk are two of the most significant risks faced by banks and financial institutions (FIs). Credit risk arises from the possibility that a borrower or counterparty may fail to meet its financial obligations, resulting in financial loss to the institution. Operational Risk, on the other hand, arises from inadequate or failed internal processes, people and systems, or from external events. It encompasses risks arising from process failures, human error, fraud, technology disruptions, cyber incidents, inadequate controls and other events that can adversely affect a bank's operations and reputation.

In today's rapidly evolving banking environment, the effective governance of credit and operational risks has become critical to the stability, resilience and sustainability of banks and FIs. Increasingly complex financial products, changing customer behaviour, technology-driven banking, cyber threats, fraud risks, economic uncertainties and evolving regulatory expectations have significantly expanded the risk landscape. Weaknesses in risk governance can result not only in financial losses and deterioration in asset quality but also in regulatory, legal and reputational consequences.

Against this backdrop, “ENHANCING RISK GOVERNANCE IN BANKS/FIs: CREDIT & OPERATIONAL RISK” is designed to provide banking professionals with a comprehensive understanding of the principles, practices and governance frameworks required for effective management of credit and operational risks. The programme focuses on strengthening institutional risk oversight, improving risk identification and assessment, enhancing internal controls and promoting informed risk-based decision-making.

OBJECTIVES

The programme will particularly focus on:

- Developing a deeper understanding of credit risk and operational risk, their sources and their impact on banks/FIs.
- Understanding the role of Board and senior management oversight in establishing an effective risk governance framework.
- Strengthening approaches to credit risk assessment, monitoring and mitigation across the credit lifecycle.
- Enhancing understanding of operational risk identification, assessment, control and reporting.
- Recognising emerging risks arising from technology, cyber threats, fraud, process failures and other external events.
- Promoting a strong risk culture and accountability across different levels of the organisation.
- Understanding the importance of early warning mechanisms, internal controls and risk reporting in preventing and managing potential losses.

- Enabling participants to apply sound risk governance principles to support resilient, compliant and sustainable banking operations.
- Awareness about Climate Risk and Sustainable Finance.

CONTENT OVERVIEW

- Risk and Risk Management in Banks.
- Risk Management Framework.
- Liquidity Risk Management.
- Credit Risk Management Framework.
- Credit Rating System.
- Portfolio Credit Risk.
- Credit Risk Models.
- Operation Risk and Operational Risk Management Framework.
- Collection of Internal Loss Data and External Loss Data.
- Technology Risk.
- Corporate Governance
- Climate Risk and Sustainable Finance.

METHODOLOGY
Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

TARGET GROUP
Senior Managers, Chief Manager & AGMs in branches, RO/ZO/HO, Risk Management Departments..

DURATION
3 Days: 15th to 17th October 2026
Timings: 9:30 AM to 5:30 PM

FEES

Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both are as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand, Lucknow-226010	Virtual (Online) Training
₹10,500/- + 18% GST= **₹ 12,390/-**	₹7500/- + 18% GST= **₹ 8850/-**

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis. Single occupancy accommodation will also be provided if required.

Programme fees may be remitted to the credit of Institute's account as given below:

Particular	Account Details
Account Name	Indian Institute of Banking & Finance
Virtual Account No.	IIBF28TRGLUCKNOW
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA
Bank Branch Address	Kurla West

PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ

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

For more details Kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2- **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

Participants will be provided with a Participation Certificate upon successful completion of the training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "ENHANCING RISK GOVERNANCE IN BANKS/FIS: CREDIT & OPERATIONAL RISK"

Date: 15th – 17th October 2026 **Programme type: Physical/Virtual Mode**

Details of nominee(s):

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI:____
Address:____
GST Details of nominating Bank/FI:____
Name, Designation of nominating official: __________, ______Email and Phone__________

FEES

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Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch**: State Bank of India, Kurla (West), Mumbai
- **Virtual Account No**: IIBF28TRGLUCKNOW
- **IFSC code**: SBIN0004266
- **PAN No**: AAATT3309D
- **GST No:** 09AAATT3309D1ZQ

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For Registration, kindly contact Programme Co-ordinators:

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ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: “RISK BASED INSPECTION AND INTERNAL AUDIT: FROM COMPLIANCE TO VALUE CREATION”

Date: 15th – 17th October 2026 **Programme type: Physical/Virtual Mode**

Details of nomination:

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

FEES
Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both are as below:

Physical (Offline) Training at our Lucknow centre-Vibhuti Khand, Lucknow-226010	Virtual (Online) Training
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