INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW
Launches training programme on

"BUILDING RESILIENT BANKING CREDIT, OPERATIONAL AND CLIMATE RISK MANAGEMENT"

MODE: Virtual Mode

Dates: 3rd to 5th December 2026

"Individual participant can also register for the programme at their own cost and submit details as per Annexure II"

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi
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"BUILDING RESILIENT BANKING CREDIT, OPERATIONAL AND CLIMATE RISK MANAGEMENT"

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 six Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati & Lucknow conducting training sessions in virtual mode and physical training classes, covering all topics related to banking & Finance.

PURPOSE

The financial services sector is facing an increasingly complex risk environment, with operational disruptions, fraud, cyber threats, technology dependencies, outsourcing, climate-related risks and data privacy concerns impacting Banks, NBFCs and Financial Institutions (FIs).
The programme will provide practical insights into Credit and Operational Risk Management, risk identification, KRIs, Three Lines of Defence, fraud and process risks, outsourcing, Business Continuity and operational resilience, along with an overview of Climate Risk.

OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the fundamentals and changing landscape of credit risk and operational risk.
- Identify, assess, measure and monitor major credit-risk exposures.
- Strengthen credit appraisal, underwriting, portfolio monitoring and early-warning systems.
- Understand expected credit loss, asset classification, provisioning and capital implications.

- Identify operational-risk events, root causes and control weaknesses.
- Apply RCSA, KRI, loss-event analysis, scenario analysis and operational-risk dashboards.
- Understand fraud, cyber, outsourcing, business-continuity and third-party risks.
- Develop integrated risk-management strategies and practical risk-mitigation plans.
- Improve the institution's overall risk culture and governance framework.
- Awareness about climate risk & sustainable financing.

CONTENT OVERVIEW

- Credit risk lifecycle, Sources of credit risk; Role of Board and Senior Management.
- Principle of sound credit appraisal; Analysis of financial statements; DSCR leverage, liquidity and profitability; working capital assessment;
- Probability of default; Loss given default; Exposure at Default; Expected and Unexpected Loss; Credit Risk Rating system;
- Post sanction monitoring; early warning system; Red flags in financial statements; Stock statements and receivables monitoring; Stress indicators; Remedial management and recovery.
- Asset classification concepts; Performing vs stressed assets; NPA identification and management; Restructuring and rehabilitation; Credit-cost implications; Relationship between asset quality and profitability.
- Risk identification; Risk appetite; Credit appraisal; Stress testing;
- Definition and scope of operational risk; Operational-risk taxonomy; People, process, systems and external-event risks; Operational-risk lifecycle; Operational-risk culture
- Risk and Control Self-Assessment (RCSA); Risk identification techniques; Inherent vs residual risk; Key Risk Indicators (KRIs)
- Climate Risk Management - Physical and transition risks, portfolio impact, risk assessment and regulatory disclosures.

METHODOLOGY

1- **Expert-Led & Interactive Learning-** Virtual live sessions led by experienced faculty, featuring expert lectures, presentations, discussions, Q&A, and experience sharing.

2- **Practical & Industry-Oriented Learning-** Use of practical illustrations, case studies, real-life examples, and industry practices relevant to the programme theme.

3- Regulatory Insights & Learning Assessment- Coverage of relevant regulatory developments, emerging challenges, risk areas, and industry best practices, along with Entry and Exit Tests through the LMS, wherever applicable

4- Learning Resources & Recordings- Presentation materials/PPTs used during the programme will be shared after completion of the training. Session recordings will be available on the LMS for 3 days after each training day on a view-only basis.

TARGET GROUP

Risk & Operational Risk Officers; Compliance and Regulatory Officers; Internal Audit & Inspection Officials; ESG & Climate Risk Professionals; Operations and Branch Banking Officials.

DURATION

3 Days: 3rd to 5th December 2026

Timings: 9:30 AM to 5:30 PM

FEES

Rs. 7500/- per participant plus GST @ 18% (Rs. 1350/-) aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty Only) (In case of TDS deduction, please send us TDS certificate).

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

Participation Certificates will be provided to all participants upon successful completion of training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "BUILDING RESILIENT BANKING CREDIT, OPERATIONAL AND CLIMATE RISK MANAGEMENT"

Date: 3rd to 5th December 2026 **Programme type: 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: __________, **Phone No.:** ______________

FEES

Rs. 7500/- per participant plus GST @ 18% (Rs. 1350/-) aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty Only) (In case of TDS deduction, please send us TDS certificate).

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

For nominations/enquiries, please contact:
Mr. Abhay Kumar, Email: head-pdclko@iibf.org.in, Mobile: 9340666010
Mr. Udit Negi, Email: se.pdclko1@iibf.org.in, Mobile: 8077847373

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE
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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "BUILDING RESILIENT BANKING CREDIT, OPERATIONAL AND CLIMATE RISK MANAGEMENT"

Date: 3rd to 5th December 2026 **Programme type: 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
Rs. 7500/- per participant plus GST @ 18% (Rs. 1350/-) aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty Only).

For nominations/enquiries, please contact:
Mr. Abhay Kumar, Email: head-pdclko@iibf.org.in, **Mobile: 9340666010**
Mr. Udit Negi, Email: se.pdclko1@iibf.org.in, **Mobile: 8077847373**