

Program on Credit Risk Management

Background:

Credit risk management is a crucial facet of financial institutions' operations. Amid persistent operational complexities, financial institutions need to urgently revisit their approaches to credit risk management. There has been considerable attention placed in recent years regarding the use of models in financial institutions to manage business risks and operations using better data analytics. The advent of technology and digital lending has brought new set of risks in a lenders portfolio. As the financial market continues to evolve, institutions are challenged to strike a balance between innovation and risk mitigation, fostering an environment where lending can be extended efficiently while maintaining robust credit risk management practices. The regulators are also not averse to innovation and use of advanced technologies, but that needs to be well thought out, risks properly analyzed, and mitigation plans put in place. Though there had been perceptible improvement in the credit quality and credit underwriting standards in the Regulated Entities (REs), to ensure maintenance of high credit quality, the REs need to constantly review their credit risk management policy and underwriting processes/practices.

Objective:

This two-day program seeks to provide an opportunity to the senior officials from Banks/FIs/NBFCs to enhance their understanding of the salient aspects of credit risk management and emerging approaches. It will also provide a platform for peer level discussion and interaction with stakeholders.

Program Highlights:

The program will deal with the following topics:

- Macro-Economic Environment and present Lending Scenario
- Infrastructure Financing: Issues and Challenges
- Credit Risk evolving changes & Expected Loan Loss Provisioning
- Trade Finance Supply: New frontiers and emerging risks
- Infusing AI and GenAI in Credit Risk Management
- CRM: Risk Based Pricing & RAROC
- Credit Risk Stress testing
- Risks in Digital Lending and Co-lending structures
- Climate Risk in Lending
- Early Warning Signals and Creative Accounting

Date: September 11-12, 2024

Time: 09:45 AM to 05:45 PM

Venue: Forum & Capitol, Hotel Taj
President, Cuffe Parade,
Mumbai

Type: Non-Residential

Fees: Rs. 50,000 /- + 18 % taxes

For Nomination Form please visit our site www.cafral.org.in

**Last date for filing nomination
September 06, 2024**

For more program details, contact:

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Participant Profile

Senior officials who are involved with credit, recovery/stressed assets and risk management functions of Banks/NBFCs/FIs.

Program Conditions

- ◆ Program Fees need to be paid before the program.
- ◆ Nominations may be cancelled up to 5 days before the Program
- ◆ Banks may depute another senior officer if the nominated officer cannot attend

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