

# Program on Credit Risk & Stressed Assets Management



## Background:

In recent years, the delinquency level in the Indian financial system has substantially come down with perceptible improvement in the credit quality and underwriting standards in the financial institutions. Banks, FIs, NBFCs, etc., need to manage the credit risk inherent in the entire portfolio as well as the risk in individual accounts. They have to carefully navigate the current global volatility, geo-political vulnerabilities and pay attention to the changes in economic or other circumstances that can lead to a deterioration in the credit standing of their counterparties. A sound credit risk management warrants, adequacy of underwriting standards, robust credit administration practices, appropriate risk identification practices and mechanisms for continuous monitoring. Credit Risk Management in the financial intermediaries have improved substantially, with increased use of technology, reliable data and development of various models in credit risk management.

Enactment of the Insolvency and Bankruptcy Code was a paradigm shift in the efforts for resolution of stressed assets in the financial system. Despite perceptible improvement in the overall credit culture and recovery through the IBC process, certain unresolved issues continue to plague timely resolution of stressed assets.

## Objectives:

This two-day program seeks to provide an opportunity to the Board Members, Head & Senior Officials from Banks/FIs/NBFCs and up to Board Members to enhance their understanding of the topical and emerging aspects of credit risk management and stressed assets management. It also provides a platform for peer level discussion and interaction with stakeholders.

## Conference Highlights:

- Macro-Economic Environment and present Lending Scenario
- Financing Emerging Sectors: Issues and Challenges
- Credit Risk evolving changes & Expected Loan Loss Provisioning
- Infusing AI and Gen AI in Credit Risk Management
- CRM: Risk Based Pricing & RAROC
- Use of Data Analytics in Decision Making
- Credit Risk Stress testing
- Tools and Strategies of Recovery
- Implementation of IBC: Learnings so far & Way Forward
- Early Warning Signals and Monitoring of Credit Portfolio
- Impact of IBC & Behavioural Changes in Credit Market

**Date:** September 22-23, 2025

**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% GST

For Nomination Form please visit our site [www.cafral.org.in](http://www.cafral.org.in)

**Last date for filing nomination**  
September 17, 2025

**For more conference details, contact:**

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## Participant Profile

Head & Senior officials dealing with Lending & Credit Risk Management, Recovery & Stressed Assets Management functions of Banks/NBFCs/FIs including Board Members.

## Program Conditions

- Program fees must be paid before the program.
- Banks may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to **five days** prior to the program.

**Centre for Advanced Financial Research and Learning (CAFRAL)**

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