CAFRAL
CENTRE FOR ADVANCED FINANCIAL RESEARCH AND LEARNING
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From Underwriting to Resolution: Navigating the New Frontiers of Credit Risk & Stressed Assets Management

Background:
Credit risk management is entering a new phase as financial institutions navigate evolving macroeconomic conditions, rapid technological change, emerging sectors and increasingly complex lending ecosystems. While asset quality across the financial system has improved, sustaining credit discipline requires regulated entities to continually strengthen underwriting, risk pricing, portfolio surveillance, stress testing and resolution capabilities. The growing use of AI/ML and data analytics in credit underwriting, expansion of digital lending and co-lending arrangements, and increasing reliance on third parties are transforming the credit lifecycle while introducing new dimensions of model, operational and governance risk. At the same time, supervisory attention continues to emphasise sound credit appraisal, prudent risk management, early identification of stress and effective oversight of credit portfolios. Against this backdrop, the programme examines the credit landscape from origination to resolution. It will cover macroeconomic and supervisory perspectives, financing emerging sectors, next-generation underwriting, digital and third-party risks, dynamic portfolio management, risk-based pricing, ECL and capital optimisation, early-warning systems and credit stress testing. The programme will also examine strategies for large-credit recovery, IBC, SARFAESI and emerging resolution frameworks, alongside the growing relevance of ESG and climate risk in credit decision-making.
The sessions will be led by senior regulatory and banking functionaries and distinguished domain experts, providing participants with supervisory perspectives, practitioner insights and contemporary approaches to credit risk and stressed asset management

Objectives:
The programme aims to equip participants with contemporary perspectives and practical insights across the credit lifecycle from underwriting and risk-based pricing to portfolio surveillance and resolution. It will explore emerging credit risks, technology-enabled underwriting, stress testing, early-warning systems, capital optimisation and evolving resolution frameworks, while strengthening credit governance and resilience.

Conference Highlights:

- Credit Outlook, Credit Flows & Supervisory Priorities
- Financing Emerging Sectors: Issues & Challenges
- AI/ML, Data Analytics & Next-Generation Underwriting
- Digital Lending, Co-lending & Third-Party Risks
- Credit Risk Management: Supervisory Concerns
- Dynamic Portfolio Management & Credit Stress Testing
- Risk-Based Pricing, ECL & Capital Optimisation
- Early Warning Systems & Portfolio Surveillance
- Large Credit Failures: Strategies & Tools for Recovery
- IBC, SARFAESI & Emerging Resolution Frameworks
- ESG & Climate Risk in Credit Management

Date: Sep 8 - 9, 2026
Time: 09:45 AM to 05:45 PM
Venue: CAFRAL Campus, Plot-F, P. No. 1166, Chandrakant Dhuru Wadi, Kirti Mahavidyalaya Marg, Opp. Kirti College, Dadar (West), Mumbai – 400028
Type: Non-Residential
Fees: Rs. 40,000/- + 18% GST

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

Last date for filing nomination Sep 4, 2026

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Participant Profile
The program is designed for Board Members, Heads and Senior Officials of Banks, NBFCs and FIs dealing with Credit, Lending, Credit Risk Management, Risk, Recovery, Stressed Assets, Resolution and related functions.

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.