

Program on Credit Risk Management & Securitization



Background:

The approach to Credit Risk Management has undergone a paradigm shift along with changing market dynamics, impacting the overall credit portfolio. Over the years, financial institutions have developed various measures & analytical tools to mitigate the credit risk in their portfolio and there has been a perceptible improvement in credit underwriting standards. The constant regulatory emphasis on credit risk management from identification methodology to measurement and eventual provision requirements has paved the way for improved credit risk management in Banks/FIs. As part of prudent Credit Risk Management, securitisation of assets is gaining ground for which the necessary regulatory guidelines are in place. The prolific growth in Retail lending has contributed substantially to the credit growth in recent times, which may lead to certain sectoral/portfolio risks. The advent of technology and digital lending has opened up a plethora of opportunities for lending, but also brought in new risks in a lender's credit portfolio.

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 securitisation. It will also provide a platform for peer level discussion and interaction with stakeholders.

Program Highlights:

The Program will deal with the following:

- Regulatory Framework for Securitization of Assets
- Credit Risk & Expected Loss Provisioning
- Broad risks in Infrastructure Financing
- Risk Based Pricing and Return
- Managing Trade Finance Risk
- Early Warning Signals and Creative Accounting
- Credit Rating by External Agencies

Program Conditions

- ◆ Program fees 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

Date: October 17-18, 2023
Time: 09:30 AM to 05:30 PM
Venue: Forum & Capitol, Hotel Taj
President, Cuffe Parade,
Mumbai
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
October 10, 2023**

**For more program details,
contact:**

C. Sankaranarayanan
Senior Program Director
Mob: +91 89399 00235
Email:
sankara.narayanan@cafral.org.in

Charulatha Ramesha
Program and Relationship Officer
Mob: +91 91360 65827
Email:
charulatha.ramesha@cafral.org.in

Participant Profile

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

Centre for Advanced Financial Research and Learning (CAFRAL)

C-8 / 8th Floor, RBI Building,
BKC, Bandra (E),
Mumbai – 400 051
www.cafral.org.in