Workshop on Expected Credit Loss (ECL) Implementation: From Framework to Business-as-Usual

CAFRAL
CENTRE FOR ADVANCED FINANCIAL RESEARCH AND LEARNING
Promoted by Reserve Bank of India

Background:

Reserve Bank of India issued the final directions on Expected Credit Loss (ECL) framework, setting an implementation date of April 1, 2027. The new framework aims to align India's prudential norms with global financial reporting standards under IFRS 9, enhancing transparency, comparability, and resilience in the banking sector. The transition from the traditional incurred loss model to a forward-looking Expected Credit Loss (ECL) framework, represents a significant shift in credit risk management to recognize credit stress at an early stage, well before it crystallizes into non-performing status and provisioning practices. For successful implementation of ECL framework, banks must prioritise strengthening their data infrastructure, ensuring quality and availability across systems. It is also required for the Banks to build robust internal models for PD, LGD and EAD with forward looking macroeconomic inputs is essential with a strong governance framework.

Objective:

The objective of this workshop is to share practical implementation experiences and discuss implementation challenges, knowledge sharing and enable banks for a robust transition to ECL framework. Implementation-focused: Each session draws on practical experience from Indian bank ECL programmes, with worked examples, common pitfalls and open discussion

Workshop Highlights:

- Regulator's Perspective on the ECL Framework
- ECL Governance: Roles and Responsibilities
- ECL Scope and Transition Arrangements
- Portfolio Segmentation and PD Modelling
- Loss Given Default (LGD)
- Effective Interest Rate (EIR): Principles and Treatment of Fees and Charges
- EIR: Computation Challenges, Systems and Transition
- Accounting for ECL
- Investment Portfolio: ECL and Fair Valuation in Practice
- Model Risk Management for ECL
- Practical Risk Challenges in ECL Implementation: Practitioners Speak
- Financial Reporting, Capital and P&L Challenge

Date: December 09-10, 2026
Time: 09:45 AM to 05:45 PM
Venue: CAFRAL Campus,
Type: Residential/ Non-Residential
Fees: ₹50,000 + 18 % GST - For Residential Participants
₹40,000/- + 18% GST - For Non-Residential Participants

For Nomination Form please visit our site www.cafral.org.in
Last date for filing nomination December 04, 2026

For more programme details, contact:

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Participant Profile

CROs, CFOs and senior officials from Risk Management, Audit, Finance, Credit Monitoring and allied departments in banks, FIs and NBFCs.

Workshop Conditions

- Workshop fees must be paid before the programme.
- Institutions may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to five days prior to the programme.

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