

Workshop on

# THE EXPECTED CREDIT LOSS (ECL) FRAMEWORK

Mumbai \*

10:30 am to 5:00 pm

Tuesday, December 23, 2025

The Draft Reserve Bank of India Asset Classification, Provisioning and Income Recognition Directions, 2025, issued on October 7, 2025, make it clear that Scheduled Commercial Banks and AIFIs in India will transition from the incurred loss approach of provisioning to the Expected Credit Loss (ECL) framework, effective 1 April 2027. This shift will align Indian banks to global standards under IFRS 9 and make loss provisioning more sensitive to portfolio risks. However, the effective application of ECL will involve significant challenges in terms of modelling the credit risk parameters, ECL governance and policy framework and data and MIS requirements.

NIBM's Workshop on the Expected Credit Loss Framework, brings together industry experts and domain specialists to discuss the challenges in ECL implementation and deliberate the way forward.

## WORKSHOP AGENDA

- Designing Appropriate Staging Criteria and Identification of Significant Increase in Credit Risk (SICR)
- Data and Modelling Requirements for ECL
- Establishing an Efficient ECL Governance Framework
- Regulatory Expectations in Validating and Reporting ECL
- Business Impact of ECL Implementation

## BENEFITS

- Gain insights into developing an effective ECL framework aligned to global standards
- Appreciate the strategic and tactical implications of ECL implementation

\* **Venue: Hotel Marine Plaza Mumbai**  
29, Marine Drive | Mumbai - 400020.

## WHO SHOULD ATTEND

- ❑ Senior and Top Management Executives from Risk Management, Finance and Treasury Departments of Banks, Financial Institutions and NBFCs
- ❑ Chief Risk Officers (CROs), Chief Finance Officers (CFOs), Chief Compliance Officers (CCOs)
- ❑ Professionals from Accounting and Audit Firms



# Workshop Directors

## Dr. Tasneem Chherawala, Associate Professor

Dr. Tasneem Chherawala holds a PhD in Financial Management and MSc. In Quantitative Economics. She has more than 20 years' experience in training, teaching and consultancy over diverse areas of risk management, financial derivatives and infrastructure project finance. She has worked on several projects of impact assessment for GOI schemes. She actively consults with banks and FIs in India and abroad, for development and validation of risk management frameworks and models.

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## Dr. Arindam Bandyopadhyay, Professor and Dean (Academic Programme)

Dr. Arindam Bandyopadhyay holds a PhD and MPhil. from Jawaharlal Nehru University and MSc. (Economics) from Calcutta University. His research expertise lies in risk management, Basel regulations, applied corporate finance and quantitative techniques. He has published more than 20 academic papers in reputed international journals and authored several books on Risk Management. He has undertaken major consultancy assignments with various banks and financial institutions.

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**REGISTER NOW**



**Last Date for receiving nominations : December 13, 2025**  
**Last Date to avail 'Early Bird Discount': December 08, 2025**

### Venue

Hotel Marine Plaza Mumbai  
29, Marine Drive | Mumbai - 400020.

### Discounts for bulk nominations:

5% for 6-10 nominations  
10% for 11-19 nominations  
15% for 20 nominations and above

**5% 'Early Bird' discount for nominations received on or before December 08, 2025.**

## Fees and Modes of Payment

FEE (Per Participant)	Fee (₹)	GST	Fee+GST	TDS
Member Banks	15000	2700	17700	1500
Non-Member Banks	18000	3240	21240	1800
Individual Nominee	18000	3240	21240	—

(GST @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

The workshop is non-residential and the fees cover only the cost of tuition, course material, morning and evening tea / coffee, snacks and lunch on the day of the workshop.

As per the resolution of NIBM's 86th Finance Committee meeting, January 31, 2023, all organisations / banks are required to make the full payment for all their nominations for NIBM's Executive Training Programmes / Workshops, prior to the commencement of the respective programmes / workshops. The Reserve Bank of India has given its consent for the same.

## Modes of Payment

The fee may be transferred by RTGS/NEFT/ECS to our A/c No 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.



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