Campus Programme

3 Days

December 16 – 18, 2026

ICAAP for NBFCs

Programme Directors

Dr. Tasneem Chherawala

Prof. Sanjay Basu



National Institute of Bank Management

Introduction

Under the Reserve Bank of India's Prudential Norms on Capital Adequacy, Non-Bank Financial Companies (NBFCs) in the Upper Layer (UL) and Middle Layer (ML) have to develop a board-approved Internal Capital Adequacy Assessment Process ("ICAAP") document and set capital and liquidity targets commensurate with their internal risk profile. As a key component of ICAAP, NBFCs also have to conduct capital planning, to assess whether the available capital buffer is enough at present as well as for the foreseeable future. Thus, the ICAAP has to consider not only the current stage of the business cycle, but also forward-looking scenarios. It should elicit a quick response to changes in the risk profile and business strategies of NBFCs, as well as their external environment (through scenario analysis and stress tests). The ICAAP should enable the supervisory authorities to evaluate how well the NBFCs gauge their own capital and liquidity needs in relation to their risks and whether the risk control and mitigation mechanisms are effective.

In light of the above, the objective of this programme is to equip senior management, and risk department executives of NBFCs with the concepts and tools to evaluate risk profiles, manage capital and liquidity requirements beyond minimum regulatory standards, and align business strategies with Pillar II guidelines.

Modules

- The ICAAP Framework and Components
- Risk Identification and Assessment process for Pillar 2 Risks – IRRBB, Liquidity Risk, Concentration Risk, Strategic Risk, Business Risk, Compliance Risk etc.
- Stress Testing and Scenario Analysis to assess financial resilience under adverse macroeconomic conditions
- Setting the Risk Appetite by translating board-defined risk tolerance into quantitative risk metrics
- Capital and Liquidity Planning under forward-looking scenarios.

Completion / Participation Certificate

A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated period of engagement.

Who Should Attend?

Business Heads and Risk Executives of NBFCs (NBFC-UL and NBFC-ML)

Dates

December 16 – 18, 2026

The participants are requested to report at the venue by the evening of December 15, 2026.

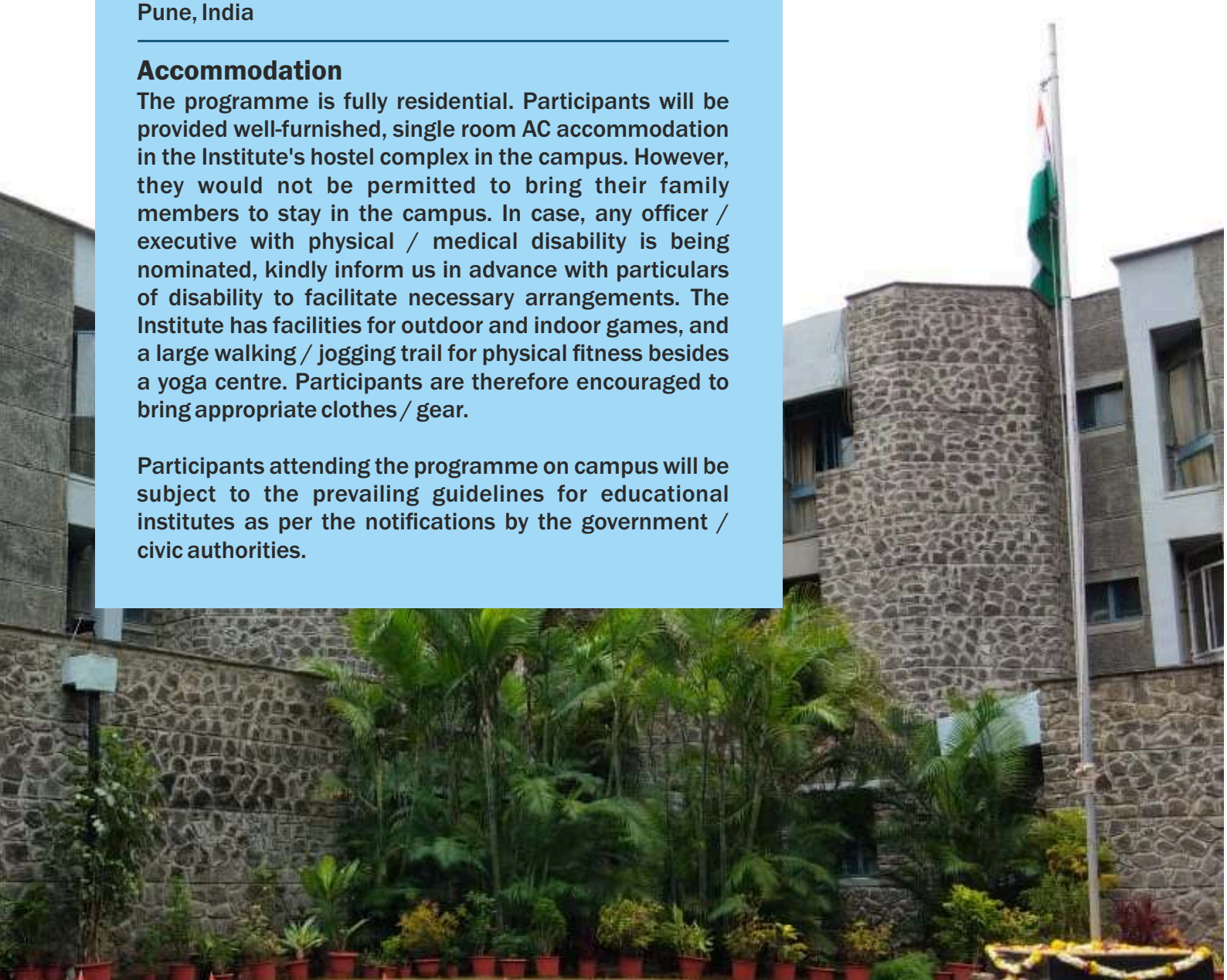
Venue

NIBM Campus, Kondhwe Khurd,
Pune, India

Accommodation

The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the Institute's hostel complex in the campus. However, they would not be permitted to bring their family members to stay in the campus. In case, any officer / executive with physical / medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games, and a large walking / jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes / gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.



Nominations and Enquiries

Nominations are invited from both institutions (banks and NBFCs) and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Programme Directors

Dr. Tasneem Chherawala

Dr. Tasneem Chherawala is an Associate Professor in the Finance Area at NIBM. She has done her PhD in Financial Management from the Savitribai Phule Pune University, Pune and MS in Quantitative Economics from the Indian Statistical Institute, Kolkata. She has also completed courses in Sustainability and Climate Risk Certification, GARP and Data Analytics and Applied Machine Learning using R. She has over 22 years' experience of training teaching and consultancy over diverse areas of banking and finance including project finance, infrastructure financing, loan syndication, credit risk management, bank capital structures and structured finance products. She has completed several Impact Assessment Studies on the Partial Credit Guarantee Scheme of GOI, SIDBI, ECLGS of GOI, NCGTC, Interest Subvention Scheme on Indian Export Finance, DGFT. She has completed several other assignments including Project on Audit of Bank Recapitalization by GOI for Comptroller and Auditor General of India, Estimation of ECL Based Provisioning under Ind AS 109, Exim Bank and Development and Validation of Risk Management Frameworks and Models for various public and private sector banks and financial institutions. She has earlier worked in Infosys Technologies Limited, ICICI Bank and Indian Market Research Bureau.

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Prof. Sanjay Basu

With a Master's Degree and a Ph.D. in Economics, Prof. Basu's teaching, training, research and consultancy activities (over more than two decades) are in the domains of Bond Portfolio Management, Market Risk Management, Asset Liability Management and Applications of Game Theory and Contract Theory in Banking and Finance.

Email: sbasu@nibmindia.org; Tel: +91-20-6904 6129 (D); Mobile: +91- 9850704234

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

REGISTER NOW

Programme Office

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)
Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

(In case of difficulty in accessing the link, kindly advise your IT department to whitelist nibmindia.org domain in the firewall)

Last Date for receiving nominations : December 6, 2026

Last Date to avail 'Early Bird Discount': December 1, 2026

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 at least 15 days before the start date.

Fees and Modes of Payment

US$ 1200 for foreign participant

FEE *(per participant)*	*Fee (₹)*	*GST*	*Fee+GST*	*TDS*
Member Banks	33000	5940	38940	3300
Non-Member Banks	39000	7020	46020	3900
Individual Nominee	39000	7020	46020	—



The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organisations / banks are required to make the full payment for all their nominations prior to the commencement of the respective programmes / workshops.

Note: Foreign Bank Charges/SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the brochure is to be paid to NIBM, net of all bank charges.

Modes of Payment

For Indian Participants

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.

For Foreign Participants (Mode of Remittance: SWIFT)

1. Name & Address of our Bankers	:	Punjab National Bank C-2, Shop No. 4-5, Bramha Estate Kondhwe Khurd, Pune 411 048 Maharashtra, India
2. Name of the Beneficiary	:	National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank	:	11281131004402
4. Bank's Swift Code	:	PUNBINBBDIB
5. Preferred Currency	:	USD
6. Correspondent Bank of Punjab National Bank	:	WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank	:	2000193007918
8. Swift Code with Wells Fargo Bank	:	PNBPUS3NNYC
9. IFSC	:	PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.