

Workshop on

# Intricacies of Ind AS 109 for regulated lenders

October 10<sup>th</sup> | 9.:30 am to 5:30 pm  
Mumbai | Venue to be announced

## Faculty



**Vinod Kothari**  
Director, VKCPL



**R. Venkata Subramani,**  
Founder, RVSHELL Analytics



₹ **Rs.15,000** + tax per participant



Register here-

[https://docs.google.com/forms/d/1PopKAPryzOFFgCN-uUL25qfBX9MnuLjhhkRUWbrxPNw/viewform?edit\\_requested=true](https://docs.google.com/forms/d/1PopKAPryzOFFgCN-uUL25qfBX9MnuLjhhkRUWbrxPNw/viewform?edit_requested=true)

For more information, reach us at:

Qasim Saif | 7987691533 |

[qasim@vinodkothari.com](mailto:qasim@vinodkothari.com)

Reach us on social media



## Why this workshop?

Ind AS 109 stands as one of the most intricate accounting standards currently in place. Despite its implementation across many NBFCs and HFCs, professionals continue to grapple its intricate challenges.

Be it the complex question of de-recognition to the sophistications of the impairment requirements, this standard never fails to throw a challenge.

In response to these business needs, we have designed a course to address the majority of challenges that regulated lenders (Bank, NBFCs, HFCs) encounter when adhering to the Standard's stipulations.

This workshop is pertinent not just for NBFCs and HFCs, but also for banks. This is especially relevant now that the RBI has begun to incorporate sections of the standard for banking operations. A recent RBI notification harmonized the investment valuation requirements for banks with those detailed in Ind AS 109. Additionally, plans are underway for the RBI to roll out the expected credit loss requirements for banks.

Note that the intended coverage of this workshop primarily focuses on the asset side, and may also have limited inputs on hedge accounting.

## Course Outline

1. Overview of the workshop on Ind AS 109
  - a) Classification and measurement of financial assets and liabilities
  - b) Impairment of assets carried at amortised cost
  - c) Disclosure requirements
2. Classification and measurement
  - a) Classification and measurement of financial assets
  - b) Initial measurement of financial instruments
    - Amortised cost
    - Fair value through other comprehensive income (FVOCI)
    - Fair value through profit and loss (FVTPL)
    - Business model test
    - SPPI Test
  - c) Financial Assets under FV through OCI category – Debt & Equity Instruments
3. Derecognition
  - a) Understanding the rules
  - b) Application of the rules to transactions of securitization and DA
  - c) Computation of “gain on sale” and value of servicing asset/ servicing liabilities
4. Impairment of assets carried at amortised cost
  - a) How does expected loss approach work
    - Recognition and measurement of expected credit losses, basis probabilities of default - how are default probabilities assessed
    - Calculating expected credit losses
    - 12 month expected credit losses
    - Life-time expected credit losses
    - Recognition of Stage 3 assets, reconciling between regulatory requirements and IndAS provisions
  - b) Significant increase in credit risk – meaning and implications
5. Valuation of investments, based on RBI’s Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023