

**June 23 – 26, 2020**  
*(Online Course Duration 15 hours)*

# **Online Programme on Risk Governance Framework**

**(For Board Members and CROs of Banks and FIs)**

*Coordinators*  
**Dr Tasneem Chherawala**  
**Prof Sanjay Basu**



**National Institute of Bank Management**  
**Pune, India**

The frequent occurrence of financial crises across the world has highlighted the need for more rigorous board-level risk governance systems at banks and financial institutions. The development of a comprehensive Risk Appetite Framework (RAF), which includes the creation and implementation of ICAAP and ILAAP Policies, is an essential element of such a structure. An appropriate RAF enables the Board and Senior Management to define the bank's risk capacity, risk appetite and risk limits for business lines, under normal and stressed conditions. It is the most effective tool for risk oversight, with which the Board can monitor the risk profile of the bank on a regular basis and prescribe necessary strategies for risk mitigation.

Against this backdrop, regulators and supervisors the world over, including the Reserve Bank of India, have emphasized on greater Board-level accountability with respect to risk management. Hence, NIBM has designed this Programme to enable Board members and CROs to refine their risk-appetite and risk governance frameworks. It will also help them to improve capital and liquidity stress testing practices. Finally, it will allow them to integrate risk management goals and business strategies.

## **Content**

### **1. Overview of Risk Governance**

- Definition, objectives and roles
- Need for Risk Governance

### **2. Risk Management Framework**

- Identifying the key business risks
- Techniques for risk measurement
- Specification of key risk indicators

### **3. Stress Testing, ICAAP and ILAAP**

- Principles of Stress Tests
- Applications of stress tests in projecting capital and liquidity buffers
- Scope of ICAAP and ILAAP

### **4. Risk Appetite Framework**

- Defining risk appetite, tolerance and capacity
- Linking risk appetite to business plans
- Designing the Risk Appetite Statement
- Translating risk appetite into risk limits and return targets for business lines

### **5. Risk Governance Framework**

- Roles and responsibilities of the Board, RMC, RMD and Business Lines
- Limit authorization processes
- Risk reporting and monitoring systems

### **6. Recent Challenges**

- Impact of Covid - 19 pandemic on Risk Governance and Risk Management

## **Target Audience**

**Board Members, Members of the Risk Management Committee and Audit Committee of the Board, Executive Directors and CROs**

## Pedagogy

The courseware will comprise of

1. Reading material for self-study
2. Video sessions both pre-recorded sessions and live, interactive sessions by faculty

**Faculty Resources:** NIBM Faculty and Industry Experts

**Programme Dates:** June 23 - 26, 2020.

The programme will commence at 10.00 a.m on June 23 and conclude by 4.00 pm on June 26, 2020

**Online Duration:** 15 hours

## Modalities

Participants to the program will be provided with log-in ids and passwords to access the online learning management platform of NIBM. The detailed programme schedule will be shared on the platform and guidance will be provided for navigating through the various programme related activities on the platform, such as accessing courseware, viewing video sessions, participating in live sessions, etc. The programme window will be open for 4 days, including date of commencement.

- ❖ The schedule for live sessions will be provided at the start of the programme
- ❖ Internet access on a desktop or laptop, with Google Chrome browser will be the optimal requirement for viewing the live and recorded sessions. Participants will also need to have MS-Office on their desktop/laptop for accessing various files shared by faculty and guest speakers.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

## Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Tasneem Chherawala

Prof Sanjay Basu

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd Pune 411 048 (INDIA)

Tel. : 0091-20-26716000 (EPABX)

Mobile : +91 9850016292 /+91 9850704234

E-mail : [tasneem@nibmindia.org](mailto:tasneem@nibmindia.org) / [sbasu@nibmindia.org](mailto:sbasu@nibmindia.org)

**For further details, visit us at Website: [www.nibmindia.org](http://www.nibmindia.org)**

**Last Date for Receiving Nominations: June 20, 2020**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
<b>Member Banks</b> :	13200	2376	15576	1320
<b>Non-Member Banks</b> :	15500	2790	18290	1550
<b>Individual Nominee</b> :	15500	2790	18290	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably 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 GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : **Oriental Bank of Commerce**  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. : **Current A/C 11281131004402**  
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**  
with Correspondent Bank
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

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

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**