



Programme on

Risk Management under Basel Regime

(For First Time Risk Managers)

March 6 – 11, 2017

Coordinators
Dr Kedar nath Mukherjee
Dr Richa Verma Bajaj



National Institute of Bank Management
Pune, India

Programme on Risk Management under Basel Regime (For First Time Risk Managers)

Increasing internationalization of banking operations followed by poor risk management standards and practices has threatened the very existence of the banking industry over the last few years. The Basel Committee's initiatives in this direction insist on setting up rigorous risk and capital management requirements by the banks to ensure their soundness and thereby protect the global financial system. Basel II aims not only to align regulatory capital more closely with risk, but also to promote a more sophisticated approach to risk management. But in order to create a stringent risk culture within the organisation, the capital adequacy rules of Basel I and Basel II did not adequately capture risks posed by certain exposures; it failed to take into account the systemic risks associated with the build-up of leverage in the financial system. Accordingly, Basel III Accord is developed in response to the deficiencies in financial regulation as revealed by the financial crisis.

In line with the Basel Accord, the Reserve Bank of India (RBI) has issued final guidelines on the advanced risk management approaches for all the three risks. The preparation for migrating to advanced approaches is expected to provide Indian banks an incentive to improve their risk management infrastructure. Banks are also advised to undertake an internal assessment of their preparedness for migration to advanced approaches in the light of minimum requirements stipulated in the RBI guidelines. Further, in order to enhance the banking sector's ability to absorb shocks arising from financial and economic stresses, the RBI, in line with the Basel Committee, has also announced guidelines on the 'implementation of Basel III capital regulations in India'. The new regime of Basel Accord stipulates guidelines to improve the ability of banks to withstand periods of economic and financial stress by prescribing more stringent capital and liquidity requirements for them.

Given this background, the captioned programme has been designed to provide the participants with an overall understanding of the requirements of advanced approaches for credit, market and operational risks under Basel II and also familiarize them with the Basel III capital adequacy framework.

Core Content

- Overview of Risk Management Practices under Basel (I, II, and III) Regime.
- Particulars Related to Impact of Basel Implementation in Indian Banks.
- Basel II: Pillar I and II Risk.
- Credit Risk.
 - (a) Credit Rating Models and their Relevance.
 - (b) Credit Risk Drivers.
 - (c) Portfolio Credit Risk Management.
 - (d) Stress Testing Credit Risk.
 - (e) Credit Derivatives.
- Market Risk and Asset Liability Management.
 - (a) Interest Rate Risk in Trading Book.
 - (b) Value-at-Risk (VaR).
 - (c) Market Risk under IMA (Measurement and Stress Testing).
 - (d) Managing Interest Rate Risk in Banking Book.
 - (e) Liquidity Risk (Measurement and Stress Testing).
 - (f) Interest Rate and Currency Derivatives.
 - (g) Market Risk Capital Charge under SMM and IMA.
- Overview of Operational Risk.
 - (a) Operational Risk Management: Practical Issues in Migration from BIA to AMA.
 - (b) VaR for Operational Risk.
- Economic Capital and RAROC Framework.
- Transition from Basel II to Basel III Capital Adequacy Framework – Implication on Capital Planning.

Target Group

The programme intends to reach out to credit, market and operational risk managers who have recently joined respective risk management department/zonal office, analysts, relationship managers, bank regulators and supervisors, and auditors. Any official, not necessarily a risk management specialist but interested in risk management practices in banks, is also welcome to participate.

Dates

March 6–11, 2017

The programme will commence at 9:00 am on March 6 and conclude by 5.00 pm on March 11, 2017. Participants are expected to reach the NIBM campus positively by the evening of March 5, 2017.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel Accommodation

The programme is fully residential. Participants will be provided well furnished single room AC accommodation in the Institute's hostel complex on the Campus. However, they will not be permitted to bring their family members to stay on 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 the appropriate clothes/gears.

Programme Coordinators

Dr Kedar nath Mukherjee
Assistant Professor (Finance)

Specialization

Financial Markets; Financial Derivatives; Treasury Management; Risk Management.

Dr Richa Verma Bajaj
Assistant Professor (Finance)

Specialization

Credit Management, Risk Management.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Kedar nath Mukherjee

Dr Richa Verma Bajaj

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
26716351/26716465 (Direct)

Fax : 0091-20-26834478

E-mail : kedar@nibmindia.org
kedarnibm@gmail.com
richa@nibmindia.org

Web : www.nibmindia.org

**Last Date for
Receiving Nominations:**

February 24, 2017

**Last Date for
Availing Early Bird Incentive:**

February 18, 2017

*(See Fee Structure on home page of
the website)*

Programme Fee (per participant)

US \$ 2400 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	42000	5880	210	210	48300	4200
Non-Mem. Banks	49000	6860	245	245	56350	4900

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 ST No. AAATN0040PST001.
- 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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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 giving details of the remitter and participant, name and dates of workshop, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.