

**Programme for Credit Risk Officers on Basel II Advanced approaches- Internal Ratings Based Approach( IRB)**

The objective of the programme is to have a thorough discussion on the issues related to credit risk management particularly internal rating based advanced approaches and implementation thereof. It has been specifically designed and targeted at the senior officers of banks who are responsible for Credit Risk Management and also those who are responsible for/engaged in implementation of advanced approaches.

Date: July 11 and 12, 2013

Venue: Garden View Room  
Taj Lands End, Bandra (W)

**Day 1 – July 11**

| <b>Time</b>         | <b>Session</b>   | <b>Speaker</b>  |
|---------------------|--|---|
| 9.45 am - 10.00 am  | Welcome and introduction   | Usha Thorat , Director  |
| 10.00 am - 11.30 am | Inauguration and overview – move towards advanced approaches for computation of capital under Basel II for Credit Risk – Challenges and Regulatory expectations  | B. Mahapatra , ED , RBI   |
| 11.30 am - 11.45 am | Tea Break  |   |
| 11.45 am - 1.15 pm  | Introduction to Internal Rating Based Approaches, IRB asset Classes, Basic Risk Components (PD, LGD, EAD, Maturity, etc.), Expected and unexpected Loss, Basel Formula for capital Computation and related issues.<br><br>Regulatory Requirements and Expectations – including use and experience test, sources of practice based divergences in Risk Weighted Assets. | Anirban Basu<br>AGM, RBI  |
| 01.15 pm - 02.15 pm | Lunch Break  |   |
| 02.15 pm - 03.30 pm | Models on Credit risk rating and quantification of risk estimates – Both for corporate and retail ; Modeling Issues; Calibration techniques  | Goutam Sanyal, Jt. General Manager , Risk Management , ICICI Bank |
| 3.30 pm - 3.45 pm   | Tea Break  |   |

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|---------------------|---|---|
| 3.45 pm - 4.30 pm   | Continued.....  | Goutam Sanyal, Jt. General Manager , Risk Management , ICICI Bank |
| 04.30 pm - 06.00 pm | Portfolio Approach in Managing Credit Risk - <ul style="list-style-type: none"> <li>• Default Correlations and Implications for Credit Portfolio Risk</li> <li>• Portfolio Economic Capital Estimation</li> <li>• Approaches for Measuring Credit Concentrations, Risk Contribution and Risk Limits and Linkage with Capital of a Bank</li> </ul> | Arindam Bandyopadhyay<br>Associate Professor ( Finance)<br>NIBM   |

## Day 2 - July 12

| Time                | Session   |  |
|---------------------|---|--|
| 10.00 am - 11.15 am | Supervisory Review Process - ICAAP SREP   | G. Srinivas , Sr. General Manager, Risk Management ,ICICI Bank |
| 11.15 am - 11.30 am | Tea Break   |  |
| 11.30 am - 01.00 pm | Tools for Validating and Stress Testing   | G. Srinivas , Sr. General Manager, Risk Management ,ICICI Bank |
| 01.00 pm - 01.45 pm | Lunch Break   |  |
| 01.45 pm - 03.00 pm | Risk Based Pricing Models: RAROC & EVA  | Sugata Nag, Vice President, Credit Risk, Axis Bank             |
| 03.00 pm - 03.15 pm | Tea Break   |  |
| 03.15 pm - 04.30 pm | Experience sharing by a bank - Issues relevant for supervisory approval of models for advanced approaches | Benjamin Frank, Executive Vice President , HDFC Bank           |
| 04.30 pm            | Concluding Remarks  |  |