Advanced Program on Basel III

Objective: The objective of the program is to provide a platform to senior executives from banks and the Reserve Bank of India to hear from experts on the latest regulatory reforms contained in the Basel III framework and to share experiences and issues in implementing Pillar 2 and the advanced approaches under Pillar 1 in Basel II. The microprudential component of the Basel III framework enhances the quality and level of capital, introduces a backstop leverage ratio and establishes minimum liquidity standards, i.e., the Liquidity Coverage Ratio (LCR) and the Net Stable Funding ratio (NSFR). Basel III implementation will, therefore, require banks to have more effective capital planning and liquidity risk management. Basel III also has a macroprudential element which addresses the issue of procyclicality and systemic risk. The D-SIBs will not only need to meet higher loss absorbency requirements but also meet enhanced supervisory expectations under a regime of supervisory intensity and effectiveness by, inter alia, improving their risk management, governance and risk appetite frameworks.

Target Participants: Officers at the level of DGM and above from banks and RBI who are associated with Basel II/IIIFrameworks or working in Risk Management areas.

Program Type: Non-residential

Date: July 15 and 16, 2014

Venue: Ballroom 3, 9th Floor, **Hotel Palladium**, 462, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013

Time	Topic	Speaker
DAY 1 (July 15, 2014)		
09:30 – 09:45	Registration	
09:45 - 10:00	Inaugural address	G Gopalakrishna, Director,CAFRAL
10:00 – 11:30	• Basel III – An overview ➢ The financial crisis and the Basel III framework ➢ Definition of Capital: quality and level of capital ➢ Leverage Ratio ➢ Reducing procyclicality ➢ Systemic risk and systemic banks	Amarendra Mohan, Financial Stability Institute, BIS, Basel
11:45 – 13.00	• Basel III – Liquidity Framework ➢ Liquidity Risk Management ➢ Liquidity Coverage Ratio and Disclosures ➢ NSFR	M P Baliga, CAFRAL

14.00 – 17.00	• Basel II Advanced Approaches ➢ Philosophy of advanced approaches ➢ Credit, Market and Operational Risk approaches ➢ Present position of Indian banks ➢ Risk modeling with special focus on credit risk IRB approaches	A K Choudhary, GM, DBOD, RBI
DAY 2 (July 16, 2014)		
10.00 – 11:30	• Macroprudential Policy tools and frameworks • Capital conservation buffer and countercyclical capital buffer • Systemic risk: G-SIBs and D-SIBs • Recovery and Resolution plans • Supervisory intensity and effectiveness	Amarendra Mohan, Financial Stability Institute, BIS, Basel
11.45 – 13:00 & 14:00 - 15:15	• ICAAP and SREP ➢ Internal Capital Adequacy Assessment Process ➢ Supervisory Review and Evaluation Process	Manoranjan Mishra, GM, DBS, RBI
15:45 – 16:45	• Panel Discussion ➢ Risk Management and Capital Planning ➢ Basel III implementation – Issues and Challenges for banks	G Gopalakrishna, Director, CAFRAL Amarendra Mohan, Financial Stability Institute, BIS, Basel M V Tanksale, Chief Executive, IBA Paresh Sukthankar, DMD, HDFC Bank
16:45– 17:00	Concluding remarks / Valediction	G Gopalakrishna, Director, CAFRAL

***Tea Break** : 11:30 – 11:45 &15.15 – 15:45*
***Lunch** : 13:00 – 14:00*