

Advanced Program on Basel III

Objective: The objective of the program is to provide a platform to senior executives from commercial banks and 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 the Framework. 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. Basel III implementation will, therefore, require banks to put in place an effective capital planning exercise and liquidity risk management framework. Basel III also has a macroprudential element which addresses the issue of pro-cyclicality 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/III Frameworks or working in Risk Management areas.

Program Type: Non-residential

Date : September 22 to 23, 2014

Venue: Taj Lands End

Time	Topic	Speaker
DAY 1 (September 22, 2014)		
9.15 – 9.30	Registration	
9.30 – 9.45	Inaugural address	G Gopalakrishna, Director, CAFRAL
9.45 – 10.45 11.00 – 12.00	<ul style="list-style-type: none"> • Basel capital framework: overview of recent reforms (after issuance of Basel III: A global regulatory framework for more resilient banks and banking systems June 2011) 	Rajinder Kumar, Basel Committee Secretariat, BIS, Basel
12.00 – 13.00	<ul style="list-style-type: none"> • Basel III – Liquidity Framework <ul style="list-style-type: none"> ➢ Liquidity risk management ➢ Liquidity Coverage Ratio and monitoring tools ➢ LCR disclosures ➢ NSFR 	M P Baliga, Program Director, CAFRAL
14.00 – 15.15 15.45 – 17.00	<ul style="list-style-type: none"> • Basel II advanced approaches <ul style="list-style-type: none"> ➢ Philosophy of advanced approaches 	A K Choudhary, GM, DBOD, RBI

	<ul style="list-style-type: none"> ➤ Credit, market and operational Risk approaches ➤ Present position of Indian banks ➤ Risk modeling with special focus on credit risk IRB approaches 	
DAY 2 (September 23, 2014)		
9.30 – 10.30 10.45 – 11.45	<ul style="list-style-type: none"> • Issues and challenges in Basel III implementation • Emerging regulatory issues : Balancing risk sensitivity, simplicity and comparability of regulatory framework 	Rajinder Kumar, Basel Committee Secretariat, BIS, Basel
11.45 – 13.00 14.00 – 15.15	<ul style="list-style-type: none"> • Supervisory Review Process <ul style="list-style-type: none"> ➤ Internal Capital Adequacy Assessment Process ➤ Supervisory Review and Evaluation Process 	Manoranjan Mishra, GM, DBS, RBI
15.45 – 16.45	<ul style="list-style-type: none"> • Panel discussion <ul style="list-style-type: none"> ➤ Advanced approaches of Basel II – benefits and challenges for banks ➤ Basel III implementation – issues and challenges for banks ➤ Risk Management and Capital Planning 	G Gopalakrishna, Director, CAFRAL M V Tanksale, Chief Executive, IBA N S Kannan, ED, ICICI Bank Rajinder Kumar, BIS, Basel
16.45 – 17.00	Concluding remarks / valediction	G Gopalakrishna, Director, CAFRAL