

Ref: RMB/01/18

20.10.2017

### **WORKSHOP ON RISK MANAGEMENT AND BASEL NORMS**

National Academy of Human Resource Development (NAHRD) was established to deliver competence-enhancing learning to officials of Banks, Financial Institutions, Insurance Companies, Central Govt., State Govt., Public Sector Undertakings & Autonomous Bodies etc. We have organized large number of workshops in the past, which have been very well attended and appreciated by officials of various organizations across the country.

A workshop on Risk Management & Basel Norms is being organized by NAHRD from **29.01.2018 to 30.01.2018** at **New Delhi/ NCR**.

Largest amount of capital in the banks is consumed towards regulatory requirements of capital for credit risk. The current state of NPAs in the industry has only added the importance of management of credit risk. Risk management is generally thought to be a function of corporate center although it is responsibility of every official involved in the credit process. Proper awareness of risk at the level of operations will go in a long way in improving the quality of both credit and pricing. This will also reduce drastically the ongoing tussle between officials in operations and sanctioning authorities. After the workshop, the participants shall have updated themselves in the following aspects:

- Risk management and Concept of capital in the banks, Regulatory & Economic Capital
- Introduction to Credit Risk and Credit Risk Management under BASEL Guidelines - Basel I, II & III
- Estimation of risk components. PD, LGD and EAD. Issues in operationalization of Ratings, Rating Migration.
- Market risk management- Banking Book & trading Book, Interest rate risk in the Banking Book
- Operational Risk Management
- Risk adjusted return on capital - RAROC

All officials who are involved in credit process at any stage viz. pre sanction, sanction, post sanction or handling NPAs, whether in Industrial & Business Loans or in Housing Loans must attend the present workshop.

The workshop will be organized on highly participative lines. The training methods will include lectures, group discussions, exercises, quiz, presentations, case studies etc. There will be extensive discussion on various aspects of risk management, however the focus of the discussion will be the officials in operations.

## **Faculty**

**Dr. R.S. Chikara** is a banker with 36 years of experience in all the critical areas of banking viz. Large corporate credit, SME credit, Treasury & Investment, Asset - Liability management etc. He started his career as probationary officer in 1981 and retired as Deputy General Manager, (Credit & International Banking), State Bank Academy, Gurgaon. Before his last posting he was Deputy General Manager (Treasury and Risk Management) at SBI's Global Markets Unit Kolkata. He holds Masters Degrees in Chemistry & Economics. He did his Ph.D. in "Transfer Pricing in Indian Banks" from University of Mumbai. He is an accomplished scholar and researcher. He was awarded Macro Research fellowship by Indian Institute of Banking & Finance in 2014. Dr. Chikara has published six research papers in leading National & International journals. His initiatives led to introduction of "Certificate Course in Credit" in SBI (first time in Banking Industry in India). Taking queue from SBI, Reserve Bank of India has issued directions to all banks to start Certificate Courses.

**Sh. Sneh Deep Agnihotri** started his career as Probationary Officer and retired as General Manager (AML-CFT) & Principal Officer, State Bank of India, AML-CFT Department. He is Certified Anti Money Laundering [CAMS] Specialist from CAMS Specialist Association. He has extensive exposure in handling of large Credits, Banking operations, HR Management and Risk Management with special focus on Risk Related Audits, & Inspection and AML-CFT. He was a Member of working group of 8 Banks formed by FIU-IND for formulating the guidelines on detection and Prevention of Trade Based Money laundering. He was also member of groups formed by Ministry of Revenue, Government of India on National Risk Assessment exercise of FATF & World Bank team on Banking, Money Laundering & Financial Inclusion Sector.

Multiple workshops organized by NAHRD have been attended and appreciated by officers of organizations that includes but not limited to Reserve Bank of India, Securities & Exchange Board of India, LIC of India, Bank of Baroda, State Bank of India, Punjab National Bank, NABARD, HUDCO, SIDBI, Syndicate Bank, IDBI Bank, Telecom Regulatory Authority of India, General Insurance Corporation of India, EXIM Bank, New India Assurance Co. Ltd., Federal Bank, Allahabad Bank, Andhra Bank, Bank of Maharashtra, Corporation Bank, Dena Bank, Indian Bank, Indian Overseas Bank, UCO Bank, Export Credit Guarantee Corporation of India Ltd., Agriculture Insurance Company of India Ltd., Power Finance Corporation Ltd., National Housing Bank, Vijaya Bank and many more.

## **Participation Fee:**

Residential Basis –Rs. 30,000/- plus GST @ 18% per participant

Non- Residential Basis –Rs. 20,000/- plus GST @ 18% per participant

The participation fee for residential participants covers the cost of lodging, boarding, meals & study material of the participants. Spouse/ Family members are welcome on additional all inclusive nominal charges. Participation fee for non-residential participants covers cost of study material and working lunch.

**Venue:**

Muse Sarovar Portico, Kapashera, New Delhi

Check In- 29.01.2018 (12 Noon)

Check Out- 31.01.2018 (12 Noon)

The workshop will commence at 2:00PM on 29.01.2018 and will conclude at 6:00PM on 30.01.2018.

Nominations may be send through post/ email by providing participants' name, designation, contact number & e-mail ID along with cheque / DD in favor of National Academy of Human Resource Development payable at New Delhi. Please note that participation fee is to be paid at the time of nomination. Registration form can be obtained from our website.

Bank: HDFC Bank Ltd. A/c No. 13582020002980. CA. IFSC Code. HDFC0001358

PAN: AAJFN7963N

GSTIN: 07AAJFN7963N1ZF

**For further information or clarification kindly contact:****Rohit Agarwal**

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Nomination once confirmed cannot be cancelled, however substitution of participant(s) is allowed. In case nominated participant(s) is not able to attend workshop due to any reason and no substitution is made, fees shall be liable to be forfeited. Limited seats available for the present workshop and hence the nominations will be accepted on first-cum-first-serve basis.

Last date of accepting nominations is 15.01.2018.

You are requested to kindly nominate officers and executives for the present workshop

Thanks & Regards



For NAHRD