



**भारतीय रिज़र्व बैंक**

**RESERVE BANK OF INDIA**

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### **RBI Releases Draft Guidelines on Internal Rating Based (IRB) Approach for Calculating Credit Risk Capital Charge**

The Reserve Bank of India today released on its website, [draft guidelines](#) on Internal Rating Based (IRB) Approach for calculating credit risk capital charge. Comments/feedback on the draft guidelines may please be [emailed](#) before September 9, 2011 or mailed to the Chief General Manager-in-Charge, Department of Banking Operations and Development, Reserve Bank of India, Central Office Building, 12th Floor, S.B. Singh Marg, Mumbai-400001.

The Reserve Bank had announced timeline for implementation of advanced approaches for computation of regulatory capital under the Basel II framework in India in July 2009. As per the timeframe, banks could apply for migrating to Internal Rating Based (IRB) Approach for calculating credit risk from April 1, 2012 onwards.

The guidelines for the standardised approach (TSA)/alternate standardised approach (ASA) for operational risk were issued in March 2010, those for internal models approach (IMA) for market risk were issued in April 2010 and those for Advanced Measurement Approach (AMA) for operational risk were issued in April 2011.

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**Alpana Killawala**  
Chief General Manager