

# Challenges in Implementing Basel II & III Systems

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# Challenges can be classified as

Interface  
Challenges

Data  
Classification

Data Integrity

Change  
Management

# Interface Challenges

- Time taken to process
  - Typical Data Sources – CBS, Treasury
  - Standardization of Interface Program Generation– APPBrahma

# Interface Challenges

- Removal of Manual Interventions
  - Interface with data in spreadsheets
  - Mismatch Investigation

# Data Classification Challenges

- Availability of data based on Basel II and III Classifications

# Data Integrity

- Quality Issues
  - During Implementation
  - Post Implementation – Data Validation and Verification Tools

# Data Integrity

- Non Availability of Market Data
  - Ability to construct hybrid curves based
  - Proxies

# Change Management

- People
  - Training - Functional Training, Systems Training and IT Training
  - Periodic Training



# Change Management

- System
  - Facility to Create new GLs, new products, new bucketing structure, new reports

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