



Calendar of Programs 2019-20

Calendar of Programs FY 2019-20

#	Name of the Program	Dates	Location	Program Director
QUARTER I – FY 2019-20				
APRIL 2019				
1	Workshop on reporting to CRILC by Banks (DBS, RBI)	April 15, 2019	Mumbai Non Residential	Amarendra Mohan
2	Workshop on Digital Skills in Banking (with Facebook)	Apr 30, 2019	Mumbai Non Residential	Pramod Kumar Panda
MAY 2019				
3	Program on Leadership, Governance and Risk (with Macquarie University)	Apr 30 - May2, 2019 Indian Leg May 5-11, 2019 Overseas Leg	Mumbai Non Residential (3 Days) Sydney Residential (6 Days)	Amarendra Mohan
4	Program on Distressed Assets (with World Bank Group)	May 15, 2019	Mumbai Non Residential	M P Baliga
5	Conference on Housing Sector: Mortgage financing, Regulatory Issues & Current Challenges, Risk Mitigation, Securitisation, Reverse Mortgage, REITS	May 31, 2019	Mumbai Non Residential	M P Baliga
JUNE 2019				
6	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	June 3-4, 2019	Mumbai Non Residential	Pramod Kumar Panda
7	Workshop for Asset Reconstruction Companies	June 10, 2019	Mumbai Non Residential	Sathyan David
8	Program on ALM, Liquidity Risk Management and Transfer Pricing	Jun 24-25, 2019	Mumbai Non Residential	M P Baliga
QUARTER II – FY 2019-20				
JULY 2019				
9	Program on Cyber Risk and Resilience	July 4-5, 2019	Mumbai Non Residential	Pramod Kumar Panda
10	CAFRAL Leadership Development Program	July 24-26, 2019	Mumbai Non Residential	M P Baliga
AUGUST 2019				
11	Program on Basel III Reforms, IFRS 9 and Loan Loss Provisioning	Aug 1- 2, 2019	Mumbai Non Residential	Amarendra Mohan
12	Conference of Treasury Heads	Aug 17, 2019	Mumbai Non Residential	M P Baliga
13	Program on Digital Banking – A 360 Degree Approach	Aug 29-30, 2019	Mumbai Non Residential	Pramod Kumar Panda
SEPTEMBER 2019				
14	Program on Know Your Customer (KYC), Anti Money Laundering (AML) & Financial Crime (FC) Risk	Sep 5-6, 2019	Mumbai Non Residential	M P Baliga
15	CAFRAL Program for NBFCs: Governance, Risk Management & Regulatory issues	Sep 12-13, 2019	Mumbai Non Residential	Sathyan David
16	Program on Enterprise Risk Management	Sep 25-27, 2019	Mumbai Non Residential	Pramod Kumar Panda

QUARTER III – FY 2019-20				
OCTOBER 2019				
17	Program for Non-Executive Directors on the boards of banks	Oct 3-4, 2019	Mumbai Non Residential	M P Baliga
18	CAFRAL Advanced Management Program((International Program in association with a reputed US Business School)	Oct 14-15, 2019 Indian Leg Oct 21-25, 2019 Overseas Leg	Mumbai Non Residential (2 Days) & USA Residential (5 Days)	Pramod Kumar Panda
NOVEMBER 2019				
19	Conference of CROs and Heads of Risk Management Department	2 Days To be decided	Mumbai Non Residential	M P Baliga
20	Conference of Chief Human Resources Officers (CHROs) and Chief Learning Officers (CLOs)	1 Day To be decided	Mumbai Non Residential	Amarendra Mohan
21	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
DECEMBER 2019				
22	Conference of Chief Compliance Officers	2 Days To be decided	Mumbai Non Residential	M P Baliga
23	Workshop on Regulatory Sandbox	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
QUARTER IV – FY 2019-20				
JANUARY 2020				
24	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
25	CAFRAL Advanced Credit Management Program	2 Days To be decided	Mumbai Non Residential	M P Baliga
26	Program for Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
FEBRUARY 2020				
27	Workshop on Private Wealth Management	1 Day To be decided	Mumbai Non Residential	Pramod Kumar Panda
28	Conference of Non-Executive Chairman of banks	1 Day To be decided	Mumbai Non Residential	M P Baliga
MARCH 2020				
29	Financial Markets Program for Indian Economic Service (IES) Officers	5 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
30	Program for Non-Executive Directors on the boards of banks	2 Days To be decided	Mumbai Non Residential	M P Baliga

Program Details

QUARTER I – FY 2019-20

APRIL 2019

1	Workshop on reporting to CRILC by Banks (DBS, RBI)	April 15, 2019	Mumbai Non Residential	Amarendra Mohan
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To sensitise banks and disseminate best industry practices followed for submission of CRILC data covering IT Infrastructure, practical difficulties in internal data flow systems, data completeness and quality assurance.

Participant Profile

Senior officers from select commercial banks.

2	Workshop on Digital Skills in Banking (with Facebook)	April 30, 2019	Mumbai Non Residential	Pramod K Panda
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Leveraging digital technology is critical to changing the trajectory of traditional business growth. The objective of the program is to take a 360-degree approach to developing understanding and opening new vistas in the Digital Banking space amongst the participants through interactions with a variety of players, including those from the social media like Facebook & WhatsApp.

Participant Profile

Senior management overseeing and handling policies and initiatives in digitalisation, payments, information technology, cyber security and HR implementation at banks & NBFCs.

MAY 2019

3	Program on Leadership, Governance and Risk (with Macquarie University)	Apr 30 – May 2, 2019 Indian Leg May 5-11, 2019 Overseas Leg	Mumbai Non Residential (3D) Sydney Residential (6D)	Amarendra Mohan
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The program will focus on three key themes (i) Leadership, Management and Decision-making in a changing world (ii) Sustainable Strategies for Banks and Financial Institutions and (iii) Risk Culture, Risk Governance and Risk Management. It will provide senior functionaries, comprehensive insight, from national as well as global perspective, on the above themes so that they can assume even higher leadership positions in future. Program includes visits to Reserve Bank of Australia, Australian Stock Exchange, Macquarie -Optus Cyber Security Hub, etc. where senior official would speak on pre-assigned topics of interest or demonstrate the work being done.

Participant Profile

Senior executives (General Manager and above) from Banks, Financial Institutions & Regulatory Agencies.

4	Program on Distressed Assets (with World Bank Group)	May 15, 2019	Mumbai Non Residential	M P Baliga
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The management and resolution of large volumes of distressed assets poses considerable challenges to banks and financial institutions and as such needs setting up an operational framework covering various aspects of resolution/recovery/workout process. The Insolvency and Bankruptcy code (IBC) introduced in May 2016 has been a game changer in the resolution of NPAs in India because it provides a framework for time bound insolvency resolution. The resolution of NPAs would also be attempted outside the IBC mechanism by way of Asset Management Companies (AMCs). This program discusses several key features of these frameworks, including by drawing on international experiences.

Participant Profile

Officers at the level of AGM (or equivalent) and above from banks and financial institutions.

5	Conference on Housing Sector: Mortgage financing, Regulatory Issues & Current Challenges, Risk Mitigation, Securitisation, Reverse Mortgage, REITS	May 31, 2019	Mumbai Non Residential	M P Baliga
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Real estate financing has higher risk characteristics due to which regulators classify this sector as sensitive and occasionally use macro prudential tools for risk mitigation. The long term structure of housing finance also poses issues of asset liability mismatch for non-bank lenders. Take out financing & securitization are some of the avenues for mitigating the long tenor risk of financing this sector. The current situation of large unsold housing inventory with developers is likely to get exacerbated in case funding resources with HFCs get constrained and trigger potential problems for the sector. At the same affordable housing is one of the thrust areas for a developing country with good potential for growth. The program would cover various issues and challenges in mortgage financing and possible ways of mitigating the risks.

Participant Profile

Officers at the level of AGM (or equivalent) and above from banks and financial institutions.

JUNE 2019

6	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	June 3-4, 2019	Mumbai Non Residential	Pramod Kumar Panda
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Sustainable finance promotes sustainable and inclusive growth by focusing on the material Environmental, Social and Governance factors. Globally, several initiatives have been launched to mobilise the financial sector in support of the UN Sustainable Development Goals and the Paris Agreement. The aim of the Program was to sensitise the Indian financial sector with the sustainability issues in the financial system, highlight the risks of inaction and bestow greater attention on green finance.

Participant Profile

Senior officers of banks and FIs working in business areas, risk management, internal audit/control and compliance.

7	Program on Asset Reconstruction Companies	June 10, 2019	Mumbai Non Residential	Sathyan David
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In the background of resolution of stressed assets, the Workshop will focus on the role of ARCs, the measures taken to make their role more effective and the issues that need to be addressed.

Participants Profile

Senior executives from Asset Reconstruction Companies..

8	Program on ALM, Liquidity Risk Management and Transfer Pricing	June 18, 2019	Mumbai Non Residential	M P Baliga
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Asset liability management (ALM) and Liquidity risk management are important facets of risk management framework in banks. The ALM and liquidity risks for banks and financial institutions normally arise from funding of long-term assets by short-term liabilities. This risk was recently experienced by a few large NBFCs and if such problem is not addressed effectively and timely could pose a serious systemic risk. Funds Transfer Pricing (FTP) is an internal measurement designed to assess the financial impact of uses and sources of funds and can be used to evaluate the profitability. It can also be used to isolate returns for various risks assumed in the intermediation process. The program objective is to discuss and find ways of improving the effectiveness of risk management to address issues arising on account of ALM and Liquidity risk.

Participant Profile

Officers at the level of AGM (or equivalent) and above from banks and financial institutions.

QUARTER II – FY 2019-20

JULY 2019

9	Program on Cyber Risk and Resilience	July 4-5, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The program will focus on the threats posed by cyber-attacks, cybercrimes/frauds and recent incidents; discuss the regulatory framework for cyber security and how banks and financial institutions can assess and mitigate cyber risks so as to be resilient.</p> <p>Participant Profile Senior officers at the level of Deputy General Manager or equivalent and above from banks, FIs and NBFCs associated with risk management, operations, audit, cyber security, CISOs.</p>				

10	CAFRAL Leadership Development Program	July 25-26, 2019	Mumbai Non Residential	M P Baliga
<p>The objective of the program is to expose the senior officers of banks and financial institutions to current issues and developments with a view to prepare them to lead their organisations effectively. This program will cover topics like governance, leadership & business strategy, risk & compliance, financial markets and bank management. The program would also provide the participants a platform to interact and exchange views with the regulator and peers. The program would aim at developing the skills of senior officers so as to enable them to assume the role of future leaders.</p> <p>Participants Profile Officers at the level of DGM (or equivalent) and above from banks and financial institutions.</p>				

AUGUST 2019

11	Program on Basel III Reforms, IFRS 9 and Loan Loss Provisioning	August 1-2, 2019	Mumbai Non Residential	Amarendra Mohan
<p>Basel III reforms, developed in response to the financial crisis of 2007-09, were finalised in December 2017 by the Basel Committee on Banking Supervision. Basel III aims to strengthen the regulation, supervision and risk management of banks. The Program will cover the latest changes made in the IRB Approach, Standardised Approach for Credit Risk and the Standardised Approach for Operational Risk. The Program will also cover the Provisioning under IFRS 9 and the international experiences in Loan Loss Provisioning.</p> <p>Participant Profile Senior officers from banks working in the Risk, Compliance, Internal Control and business areas.</p>				

12	Conference of Treasury Heads	August 17, 2019	Mumbai Non Residential	M P Baliga
<p>The objective of the conference is to provide a platform to Heads of Treasuries and senior officers involved with risk management function to discuss a few contemporary issues like financial markets and regulatory developments, foreign portfolio investments, interest rate and forex derivatives, corporate bond market, ECB and masala bonds, and liquidity management. This conference would also provide an opportunity to the participants to interact with the regulators and their peers.</p> <p>Participants Profile Heads of Treasuries and senior officers (at the level of Deputy General Manager or equivalent and above involved with risk management function) from banks and financial institutions.</p>				

13	Program on Digital Banking	Aug 29-30, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The objective of the program is to take a 360-degree approach to developing understanding and opening new vistas in the Digital Banking space amongst the participants. Banks & NBFCs today are exploring many opportunities to grow their business and introduce new products in to the market. Leveraging digital technology will be critical to changing the trajectory of traditional business growth. New digitally enabled transaction banking can unlock much more profit pools through reformed business models.</p>				
<p>Participants Profile Senior management overseeing and handling policies and initiatives in digitalisation, payments, information technology, cyber security and HR implementation at banks & NBFCs.</p>				

SEPTEMBER 2019

14	Program on Know Your Customer (KYC), Anti Money Laundering (AML) & Financial Crime (FC) Risk Management	Sep 5-6, 2019	Mumbai Non Residential	M P Baliga
<p>The objective of the program is to review the important aspects and issues surrounding regulatory guidelines on KYC-AML-CFT in key areas of banks' operations including trade, remittances, wire transfers and payments; discuss the widening scope of compliance in the area of AML and financial crime risk management; explore how the compliance standards and performance can be strengthened through enhanced processes and controls including the use of technology, and demonstrate to the participants through case discussions and experience sharing the inter-linkages amongst operational risk management, fraud risk management and KYC, AML & financial crime risk management.</p>				
<p>Participants Profile Senior officers at the level of DGM and above from banks, FIs and NBFCs. Useful to those involved with KYC-AML implementation, financial crime management, operational risk function, internal audit, compliance and vigilance.</p>				

15	Program for NBFCs: Governance, Risk Management & Regulatory Issues	Sep 12-13, 2019	Mumbai Non Residential	Sathyan David
<p>The program for NBFCs will focus on the essentials of Corporate Governance. An effective Corporate Governance culture would drive internal controls and build a strong compliance culture within the organisation. The regulatory and supervisory expectations from NBFCs, Systemic issues concerning NBFCs, Resource Raising and Managing ALM, Strengthening of Risk Management, Internal Controls and Compliance, implementation of Ind AS.</p>				
<p>Participant Profile Senior Management and CXOs of NBFCs (Systemically Important) including Government NBFCs</p>				

16	Program on Enterprise Risk Management	Sep 25-27, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The program will focus on the enterprise-wide risk management framework to identify, assess, monitor and control risks in order to create value for the enterprise. The Program will also cover the role of internal control and compliance function and the need for its strengthening; the regulatory and supervisory issues for NBFCs; and banking Ombudsman for resolving customer complaints.</p>				
<p>Participant Profile Officers at the level of AGM and above associated with credit, market and operational risk management in banks, FIs & NBFCs.</p>				

QUARTER III – FY 2019-20

OCTOBER 2019

17	Program for Non-Executive Directors on the boards of banks	Oct 3-4, 2019	Mumbai Non Residential	M P Baliga
<p>The objective of the program is to focus on contemporary issues and challenges faced by banks including those relating to governance, strategy, risk, compliance and asset quality. The program would also cover other topics like regulatory/supervisory developments and perspectives, financial markets and domestic & international developments in the financial sector. The aim of the program would essentially be towards improving the effectiveness of directors on the boards of banks.</p> <p>Participant Profile Non-Executive Directors on the Boards of Banks.</p>				

18	CAFRAL Advanced Management Program (International Program in association with a reputed US Business School)	Oct 14-15 Indian Leg Oct 21-25 Overseas Leg	Mumbai Non Residential (2D) & USA Residential (5D)	Pramod Kumar Panda
<p>The objective of the program is to provide senior executives the attributes of financial architecture, inputs relating to key banking and finance topics like project and corporate credit, consumer credit, financial distress and restructuring, credit monitoring, credit derivatives, structured finance and stress testing.</p> <p>Participant Profile Senior officers of banks, FIs and RBI at the level of GM and above</p>				

NOVEMBER 2019

19	Conference of CROs and Heads of Risk Management Departments	2 Days To be decided	Mumbai Non Residential	M P Baliga
<p>The objective of the conference is to provide a platform to the participants to discuss and understand various types of risks and management of these risks, governance and compliance, role of Chief Risk Officers, supervisory perspective and expectations from Risk Based Supervision, issues in ICAAP, credit ratings and risk, etc.</p> <p>Participant Profile Chief Risk Officers, Heads of Risk Management Departments and Senior risk officers in banks and financial institutions.</p>				

20	Conference of Chief Human Resource Officers (CHROs) and Chief Learning Officers (CLOs)	1 Day To be decided	Mumbai Non Residential	Amarendra Mohan
<p>The one-day conference will focus on the key challenges facing the Chief Learning Officers/Human Resource Heads of banks and how CAFRAL can play a useful role in meeting these learning needs, especially in the context of equipping the young managers with leadership skills so that they can assume higher responsibilities in future.</p> <p>Participants Profile Chief Learning Officers of Banks and Heads of HR function.</p>				

21	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
<p>On Day 1, the focus will be on the modus operandi of financial frauds (FF) and the mechanisms for monitoring, detecting and resolving FF. On Day 2, experts will deal with the Forensic Audit (FA) as one of the key internal controls that can help in the efficient resolution of FF from financial and legal perspectives. Some technical processes and technological aspects of FA will be covered. Participants also get the opportunity to hear and interact with the senior functionaries of CVC, RBI, Police Department, banks, IBA and eminent legal experts.</p>				

Participants Profile

Heads and Senior officials associated with Fraud Risk Monitoring/Management, Operational Risk, Financial Crime, Vigilance Department of banks, FIs and NBFCs.

DECEMBER 2019

22	Conference of Chief Compliance Officers	2 Days To be decided	Mumbai Non Residential	M P Baliga
The conference will provide a forum for interaction and experience-sharing amongst Chief Compliance Officers and the regulator; exposure to international practices/trends on regulatory reporting and internal management reporting; and meeting the challenges of Risk Based Supervision.				
Participants Profile Heads of Compliance / Senior Compliance Officers				

23	Workshop on Regulatory Sandbox	1 Day To be decided	Mumbai Non Residential	Pramod Kumar Panda
Financial ecosystems need a mechanism to strike the right balance between innovation and regulation. Regulatory sandboxes have emerged as the mechanism that can intermediate the tensions caused by the gaps between innovation and regulatory cycles. Regulators are increasingly resorting to a sandbox approach that provides a "safe space" for businesses to test innovative products, services and business models under relaxed regulatory requirements. In the November 2017, a RBI working group on fintech and digital banking recommended the hosting of a sandbox at the Institute for Development and Research in Banking Technology. In this background, the Workshop will dwell on the need for regulatory sandbox for start-ups who are offering solutions, especially in the areas of financial inclusion and other socially beneficial solutions.				
Participant Profile Senior functionaries from commercial banks, financial institutions, financial sector regulators and experts from				

QUARTER IV – FY 2019-20

JANUARY 2020

24	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
Retail loan portfolios of banks are growing at faster pace in the face of significant past losses and increasing regulatory rigor in the area of corporate lending. This program is designed to sensitize the participants of the potential risks in the retail loan business. The participants will learn through case studies and analytical discussions, the inherent risks in the retail loan portfolios and ways to mitigate them including structuring of products.				
Participants Profile Senior officers of banks and NBFCs working in the areas of credit risk, retail asset creation business, audit/credit audit.				

25	CAFRAL Advanced Credit Management Program	2 Days To be decided	Mumbai Non Residential	M P Baliga
The objective of the program is to expose senior officers from banks and financial institutions to the attributes of credit risk management by covering corporate, retail and SME financing, score card and credit risk models, credit rating and risk based pricing, computation of expected credit loss and impairment recognition under Ind AS 109, and credit risk stress testing.				
Participant Profile Senior officers at the level of AGM or above of banks who are associated with credit risk management.				

26	Program for Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
<p>The objective of the program is to explore how the Audit function can be made more meaningful and IT driven so that the weaknesses and irregularities are detected early. It has become necessary that compliance to audit be given adequate weight in performance appraisals and any compliance failure should lead to staff accountability. Moreover, the Audit department must subject some of the compliances provided by various verticals to veracity check and thereby provide assurance to the Board and the regulators. The Program will cover some of the emerging best practices in this regard from the banks themselves and the regulator.</p>				
<p>Participant Profile Heads and senior officials of the Internal Audit and Compliance Departments of banks, FIs and NBFCs.</p>				

FEBRUARY 2020

27	Workshop on Private Wealth Management	1 Day To be decided	Mumbai Non Residential	Pramod Kumar Panda
<p>With Indians becoming wealthier, the demand for wealth managers who provide such niche services is also rising. With no barriers to entry are, reportedly, more than 2500 established private bankers in India, with 200 of them managing over Rs.1000 crores. Quite a few foreign and private sector banks are in the top 25 private bank/wealth manager list. In this background, the Workshop will focus on best industry practices for the resilience of this business proposition.</p>				
<p>Participant Profile Mainly wealth managers from banks and NBFCs</p>				

28	Conference of Non-Executive Chairman	1 Day To be decided	Mumbai Non Residential	Amarendra Mohan
<p>The Conference will provide the Non-Executive Chairman of banks, especially the PSBs where this position is of recent origin, to interact amongst themselves and with the regulators, on a host of issues that confront them. It is expected that such interaction will lead to improved role clarity and better governance standards.</p>				
<p>Participant Profile Non-Executive Chairman of banks and FIs</p>				

MARCH 2020

29	Financial Markets Program for IES Officers	5 Days To be decided	Mumbai Residential	Pramod Kumar Panda
<p>The objective of the program is to provide senior officials from the Indian Economic Service (IES) an overview of the financial markets, with the emphasis on the strategic issues that shape policy making and market action by the regulatory bodies, including the central bank.</p>				
<p>Participants Profile Officers from Indian Economic Service.</p>				

30	Program for Non-Executive Directors on the boards of banks	2 Days To be decided	Mumbai Non Residential	M P Baliga
<p>The objective of the program is to focus on contemporary issues and challenges faced by banks including those relating to governance, strategy, risk, compliance and asset quality. The program would also cover other topics like regulatory/supervisory developments and perspectives, financial markets and domestic & international developments in the financial sector. The aim of the program would essentially be towards improving the effectiveness of directors on the boards of banks.</p>				
<p>Participants Profile Non-Executive Directors on the Boards of Banks.</p>				

For program details, participant profile and online nominations, kindly visit www.cafral.org.in/Upcoming-Events.aspx



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