



# Calendar of Programs 2022-23



## About CAFRAL

The Centre for Advanced Financial Research and Learning (CAFRAL) has been set up by the Reserve Bank of India (RBI) in the backdrop of India's evolving role in the global economy, in the financial services sector and its position in various international fora, and to develop into a world class global institution for research and learning in banking and finance. CAFRAL is a not-for-profit organisation established as a Society and a Trust; it is an independent body promoted by RBI. CAFRAL became operational in January 2011.

The Governor of RBI is the Chairman of the Governing Council of CAFRAL. CAFRAL's learning arm is engaged in conducting seminars, conferences and other learning programs that serve as a platform for exchange of high-level policy dialogues between the various stakeholders by bringing together regulators, policy makers, bankers, academicians, researchers and practitioners. It also conducts advanced programs for enhancing professional capabilities of senior executives in the financial sector.

CAFRAL's research focus is in the areas of banking and finance. Within these broad areas, our interests include financial institutions, financial markets, behavioral finance, corporate finance, household finance and related areas of macro-finance such as monetary economics or international finance. CAFRAL aims to build intellectual capacity in these areas through its own staff, by hosting researchers of international repute and facilitating collaborative research by building data resources and analytical capabilities.

## Mission

To evolve as a global centre of excellence for policy research and advanced learning in banking and finance.

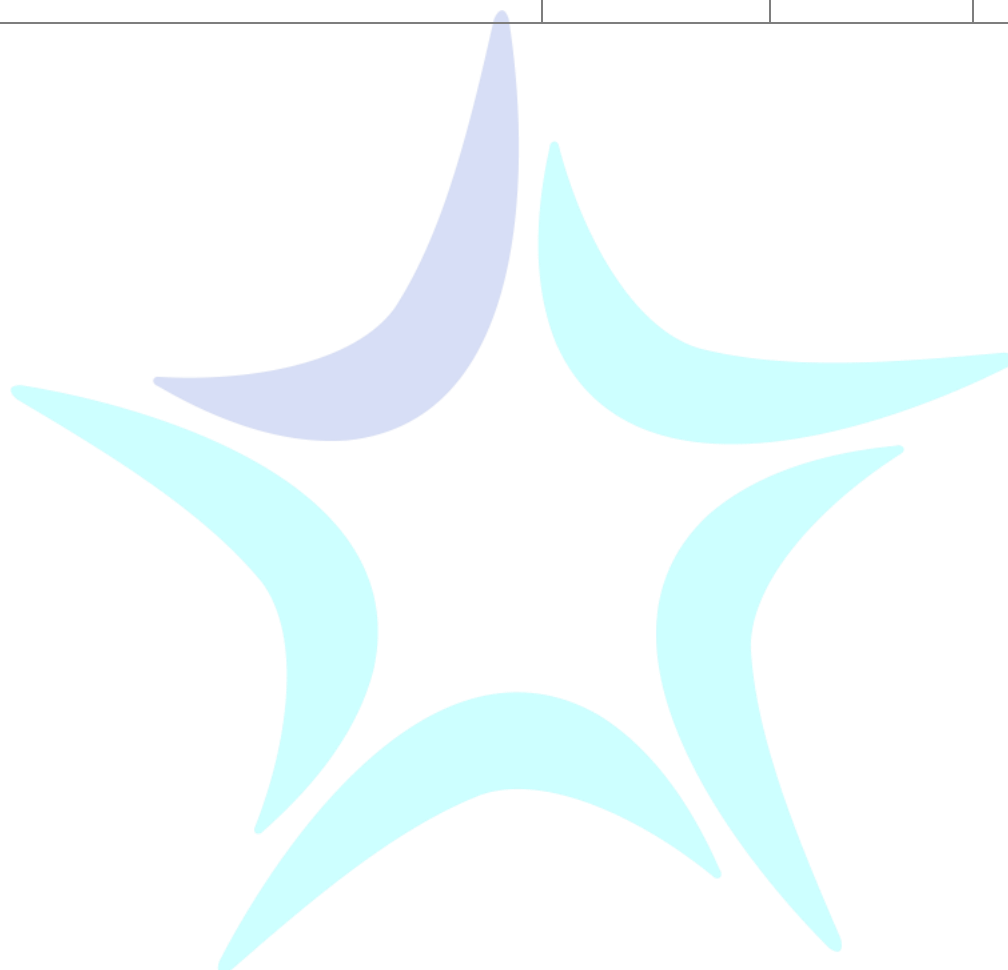
## Objectives

- ✕ Enhance our understanding of how the financial sector contributes to real sector growth through in-house and collaborative research that is useful and relevant.
- ✕ Enhance professional capabilities in the banks, financial sector, and among central banks regulators and policy makers through learning events and programs.
- ✕ Provide a platform for dialogue between policy makers' regulators, financial sector, practitioners and academics on issues of topical relevance and systemic importance.
- ✕ Communicate and disseminate the conclusions and results of the learning and research activities of CAFRAL to policy makers, central banks, regulators and public at large.
- ✕ Collaborate and network with domestic and global institutions with similar mandate for mutually beneficial arrangements.

## Calendar of Programs FY 2022-23

#	Name of the Program	Dates	Location	Program Director
<b>QUARTER I – FY 2022-23</b>				
<b>APRIL 2022</b>				
1	Program on Recent Developments in Financial Market Regulation	April 22, 2022	Online	Pramod Kumar Panda
2	Conference of Chief Economists - Emerging Macroeconomic, Geopolitical and Environmental Challenges: Bank Strategies	April 28, 2022	Online	Pramod Kumar Panda
<b>MAY 2022</b>				
3	Program on Climate Change, Transition Risk and Sustainable Finance	May 27, 2022	Mumbai Non Residential	Pramod Kumar Panda
4	Conference of CROs and Heads of Risk Management Departments <i>Cyber Risk and Resilience: New Frontiers</i>	May 30, 2022	Online	Pramod Kumar Panda
<b>JUNE 2022</b>				
5	Program on KYC and Anti Money Laundering (AML)	June 20-21, 2022	Mumbai Non Residential	Pramod Kumar Panda
6	Program on Platform Economy, Technology and Finance	June 28, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>QUARTER II – FY 2022-23</b>				
<b>JULY 2022</b>				
7	Conference of Heads of Compliance and CCOs	July 19, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>AUGUST 2022</b>				
8	Virtual Learning Program on Digital Lending	August 18, 2022	Online	Pramod Kumar Panda
9	CAFRAL Program on Advanced Technologies in Financial Intermediation	August 25, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>SEPTEMBER 2022</b>				
10	Program on Lending to Agro-MSMEs	September 23, 2022	Online	Pramod Kumar Panda
<b>QUARTER III – FY 2022-23</b>				
<b>OCTOBER 2022</b>				
11	CAFRAL Virtual Conference on Climate Change Risk and Regulatory Developments	October 14, 2022	Online	Pramod Kumar Panda
12	CAFRAL Virtual Conference on Financial Markets in India: What the Future Holds	October 19, 2022	Online	Pramod Kumar Panda
<b>DECEMBER 2022</b>				
13	Program on Financial Frauds & Forensic Audit	December 21-22, 2022	Mumbai Non Residential	Jyoti Kumar Pandey

QUARTER IV – FY 2022-23				
JANUARY 2023				
14	CAFRAL Program on Governance and Assurance for Directors on the Boards of Banks, FIs and NBFCs	January 5, 2023	Mumbai Non Residential	Jyoti Kumar Pandey
15	Program of HR Senior Officers <i>Future of Work and Business Strategy</i>	1 Day To be decided	Mumbai Non Residential	
FEBRUARY 2023				
16	Climate Change, Transition Risk and Sustainable Finance	1 Day To be decided	Mumbai Non Residential	
17	Financial Fraud & Crime Risk Management Jyoti Kumar Pandey	2 Days To be decided	Mumbai Non Residential	
MARCH 2023				
18	Financial Markets Program for Indian Economic Service (IES) Officers, banks and financial institutions	5 Days To be decided	Mumbai Non Residential	



## QUARTER I – FY 2022-2023

April 2022

1	<b>Virtual Program on Recent Developments in Financial Markets Regulation</b>	<b>April 22, 2022 (Half Day)</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>In this half day Virtual Learning Program, participants were provided insights into the regulatory changes which have taken place in recent times relating to financial markets. They also got the opportunity to interact with regulators and understand the nuanced aspects of the regulations</p> <p><b>Participant Profile</b> Senior officers working in financial markets areas including ALM, funds management, balance sheet management, liquidity management etc. Senior executives in Compliance group/ department.</p>				

2	<b>Virtual Conference of Chief Economists- Bank Strategies During Emerging Macroeconomic, Geopolitical and Environmental Challenges</b>	<b>April 28, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>This maiden one day CAFRAL conference provided Chief Economists and their senior team members a platform to meet and review the post pandemic macroeconomic, geopolitical and environmental developments. Building on this, the delegates discussed the potential impact these developments could have on the strategy and operation of financial intermediaries. Alongside, discussions sought to explore how and how far the increasing pace of digitalization, digital transformation and use of advanced technologies in the financial sector would change the nature of financial intermediation, particularly banking.</p> <p><b>Participant Profile</b> Chief Economists and their Senior Team Members of Banks, Financial Institutions and NBFCs</p>				

May 2022

3	<b>Program on Climate Change, Transition Risk and Sustainable Finance</b>	<b>May 27, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This program was designed against the backdrop of the imperative need for continuous dialogue between policy makers/ regulators and business entities/financial intermediaries to exchange information, learn from each other and agree on action programs that potentially mitigate climate change risks as far as financing of economic activity goes. This program aimed to bring regulators and financial intermediaries on one platform. The program sought to do a quick review of the evolving climate change risk facing financial intermediaries both from micro prudential and macro prudential perspectives. Basis the review, there were deliberations on regulatory and business options for management of risks, adoption of suitable business models and implementation of processes for sustainable and green finance.</p> <p><b>Participant Profile</b> Senior Officers of RBI, Banks, Financial Institutions and NBFCs dealing with regulations, laws, risk (particularly ERM), strategy, and compliance relating to Climate Change, Green Finance and Sustainable Finance.</p>				

4	<b>Virtual Conference of CROs and Heads of Risk Department 'Cyber Risk &amp; Resilience: new Frontiers'</b>	<b>May 30, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>This one-day long virtual conference aimed at contributing to capacity building at senior and top executive level. It discussed some of the recent developments in the area of cyber-attacks and cyber risk from the perspectives of strategy, governance and technology. It deliberated on the need to move from cyber risk management to cyber resilience strategy.</p>				

**Participant Profile**

CRO/Head of Risk Management; Top and Senior executives dealing with information security, cyber-crimes & frauds, cyber risk management and ERM; Directors on Boards of Banks, FI and NBFCs

## June 2022

5	Program on KYC and Anti Money Laundering (AML)	June 20-21, 2022	Mumbai Non Residential	Pramod Kumar Panda
<p>In the first part, there will be a quick review of the extant regulations on KYC and focus on the recently revised regulations on KYC for banks and NBFCs including Digital KYC etc. In the second part, the program will deliberate on the key aspects and issues surrounding regulatory guidelines on AML-CFT and expose participants to the enhanced tools and techniques in AML and Financial Crime Risk Management (FCRM) systems. In this context, the program seeks to help participants understand KYC and AML &amp; FCRM framework as part of ERM program. One of the major objectives of the program would be to sensitise the participants about the potential linkages between the KYC framework and FCRM framework.</p>				
<p><b>Participant Profile</b> Heads and Senior Officials in charge of KYC-AML implementation, financial crime management, Fraud Monitoring, Operational risk, ERM, internal audit, compliance and vigilance in banks, FIs and NBFCs.</p>				

6	Program on Platform Economy, Technology and Finance	June 28, 2022	Mumbai Non Residential	Pramod Kumar Panda
<p>This program will deliberate on how platforms are redefining the economic, particularly business and commercial, activities and as to how platform economies are disrupting traditional economic and commercial operations. In this context, major focus will be on business process platforms. Building on that the key features of several platform technologies, as enablers, will be discussed. The program will then explore how financial intermediation, particularly banking is facing disruptions and unbundling through platform finance &amp; Fintechs and market platforms.</p>				
<p><b>Participant Profile</b> All C-suite officers including Chief Economists from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.</p>				

## QUARTER II

### July 2022

7	Conference of Heads of Compliance and CCOs	July 19, 2022	Mumbai Non Residential	Pramod Kumar Panda
<p>The Program will focus on recent national and international developments surrounding compliance and will provide a platform for exchange of views in the compliance area and the use of technology for compliance as well as supervisory purposes. This program seeks to pitch the compliance function as an assurance function that provides assurance to the top management of banks, financial institutions, NBFCs and other RBI regulated entities</p>				
<p><b>Participant Profile</b> CCOs and Senior members of Compliance team from banks, financial institutions, NBFCs and other RBI regulated entities</p>				

### August 2022

8	Virtual Learning Program on Digital Lending	August 18, 2022	Online	Pramod Kumar Panda
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The program seeks to first provide the participants with a snapshot of the entire Digital Lending ecosystem. Then it will drill down to both policy and practical aspects of the business models, risks, regulations and technologies surrounding Digital Lending. It will provide a platform to the participants for peer learning and professional networking.

#### Participants Profile

Senior Officers from RBI, Banks, FIs and NBFCs dealing with retail lending, digital lending, strategy, digital transformation etc.

9	<b>CAFRAL Program on Advanced Technologies in Financial Intermediation</b>	<b>August 25, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
This program will be delivered in collaboration with Indian Institute of Bangalore (IIMB). It seeks to expose participants to the conceptual aspects of the advanced technologies and their current and future impact on banks and FIs, both at systemic and institution levels. At the same time, it seeks to sensitize participants on the need for reviewing the existing assurance framework and control architecture, using, inter alia, new technologies to redesign them, as business functions adopt advanced technologies.				
<b>Participant Profile</b> All top executives and C-suite officers from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.				

### September 2022

10	<b>Program on Lending to Agro-MSMEs</b>	<b>September 23, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
The CAFRAL program seeks to discuss and explore the business case for lending profitably to Agro-MSMEs as they hold promise for the development of the rural, semi urban and even urban economies in an integrated, sustainable and impactful manner, while significantly contributing to the bottom lines of financial intermediaries. The program would cover policy & regulatory developments and innovation in the Agro-MSME sector with inputs on the technical aspects of Agro-MSME financing.				
<b>Participant Profile</b> <ul style="list-style-type: none"> <li>• Top and Senior Level Executives of Banks, Financial Institutions, NBFCs working in the areas of strategy setting, lending policy formulation, priority sector lending, MSME financing, agri-lending, agro MSME lending, Sustainable finance, etc.</li> <li>• Independent Directors of Banks, Financial Institutions and NBFCs</li> <li>• Senior and middle level officers of RBI dealing with policy and regulation relating to agriculture and SME lending</li> </ul>				

### Quarter III

### October 2022

11	<b>CAFRAL Virtual Conference on Climate Change Risk and Regulatory Developments</b>	<b>October 14, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
Building on the previously conducted CAFRAL learning program on Climate Change, Transition Risk & Sustainable Finance in May, 2022, this one day long CAFRAL Virtual Conference (VC) seeks to dive deeper into climate risk related financial risks and their management, more particularly in the context of the Discussion Paper. It, therefore, looks to contribute more substantively towards capacity building among senior and top executives of all REs in the matter of climate risk management within their current risk management framework.				



**Participant Profile**

1. Senior Officers of RBI Regulated Entities dealing with:
  - Regulations, laws, strategy, compliance relating to climate change.
  - Officers responsible for ESG compliance, Green Finance, Sustainable Finance and Risk Management, particularly ERM.
2. Given this topic's strategic importance, Board members can usefully participate in this conference.

12	<b>CAFRAL Virtual Conference on Financial Markets in India: What the Future Holds</b>	<b>October 15, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
The Conference looks to provide updates to the delegates on the emerging trends in financial markets and regulations. It seeks to provide a platform to the top executives of banks, NBFCs and FIs to interact with speakers and amongst themselves to discuss possible policy measures/initiatives which could potentially make the markets more resilient and efficient, particularly in the current volatile and uncertain global situation.				
<b>Participant Profile</b> CEOs/MDs, Whole-time Directors, Executive Directors of Banks, Financial Institutions and NBFCs				

## December 2022

13	<b>Program on Financial Frauds &amp; Forensic Audit</b>	<b>December 21-22, 2022</b>	<b>Mumbai Non Residential</b>	<b>Jyoti Kumar Pandey</b>
This program will first discuss the current trends in financial frauds focusing on large value frauds and digital frauds. It will then highlight the imperatives to identify the control failures and uncover the trails of wrongdoings, gather evidences, trace the funds/assets, achieve financial resolution and prosecution through Forensic Audit. This two-day program will deliberate on topics which accomplish goals in relation to these multiple imperatives and ultimately strengthen the enterprise wide financial crime risk management framework for mitigation and prevention.				
<b>Participants Profile</b> Heads and Senior officials of banks, FIs and NBFCs associated with Fraud Risk Monitoring/Management, Operational Risk, Financial Crime risk, Vigilance, Audit, Compliance				

## Quarter IV

## January 2023

14	<b>CAFRAL Program on Governance and Assurance for Directors on the Boards of Banks, FIs and NBFCs</b>	<b>January 5, 2022</b>	<b>Mumbai Non Residential</b>	<b>Jyoti Kumar Pandey</b>
This program seeks to enhance Board effectiveness through insightful inputs on policy and practical aspects of Board governance and functioning, diving deep into some of the core and strategic issues which should engage the attention of Boards. Among others, this program will deal with the role of audit, compliance and risk management functions from the perspective of assurance they potentially provide to the top management and the Board in the matters of financial and operational soundness of an organization.				
<b>Participant Profile</b> All top executives and C-suite officers from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.				
15	<b>Program of HR Senior Officers</b> <i><b>Future of Work and Business Strategy</b></i>	<b>1 Day</b> <b>To be decided</b>	<b>Mumbai Non Residential</b>	



This program will offer an opportunity to senior HR functionaries to listen to subject matter experts on the future of work to figure out how their respective organizations will have to reskilling and reposition their work forces in the context of digitalization, digital transformation, open banking and emergence of virtual work places. It will deliberate on emerging mainstreaming of HR in the business strategy space.

#### Participant Profile

CHROs and CLOs and other senior officers of Banks, FIs and NBFCs involved in work force reskilling, redeployment, new business strategies and models

February 2023

16	<b>Program on Climate Change, Transition Risk and Sustainable Finance</b>	<b>1 Day To be decided</b>	<b>Mumbai Non Residential</b>	
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There is an imperative need for continuous dialogue between policy makers/ regulators and business entities/financial intermediaries to exchange information, learn from each other and agree on action programs that potentially mitigate climate change risks as far as financing of economic activity goes. Keeping this in view, the above one-day learning program aims to bring regulators and financial intermediaries on one platform. The program seeks to do a quick review of the evolving climate change risk facing financial intermediaries both from micro prudential and macro prudential perspectives. Basis the review, there will be deliberations on regulatory and business options for management of risks, adoption of suitable business models and implementation of processes for sustainable and green finance.

#### Participant Profile

Senior Officers of RBI, SEBI, Banks, Financial Institutions and NBFCs dealing with regulations, laws, strategy, compliance relating to climate change. Others who are responsible for ESG compliance, Green Finance, Sustainable Finance and risk management, particularly ERM should also attend this program.

17	<b>Financial Fraud &amp; Crime Risk Management</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
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This Program will cover the regulatory and supervisory developments in relation to fraud and financial crime, revisit the basics of fraud & financial crime investigations and explore the emerging trends in fraud risk management, more particularly the use of EWS for prevention and detection. This program will, among others, focus on the need to build fraud prevention capacity of banks based on substantive outcomes of investigations and forensic audits.

#### Participant Profile

Senior Officers of banks, financial institutions and NBFCs associated with financial fraud & crime risk management, monitoring and reporting frauds and financial crimes, operational risk management, investigation of frauds and financial crimes, internal audit, and compliance.

March 2023

18	<b>Financial Markets Program for Indian Economic Service (IES) Officers, banks and financial institutions</b>	<b>5 Days To be decided</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
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The objective of the program is to provide senior economists/officials from the Indian Economic Service (IES) an overview of the financial markets and market infrastructure with emphasis on the strategic issues that shape policy making and market action by the regulatory bodies, including the central bank. This program provides the participants with some practical exposure to stock exchange and bank dealing room.

#### Participants Profile

Officers from the Indian Economic Services.

For program details, participant profile and online nominations, kindly visit [www.cafral.org.in/Upcoming-Events.aspx](http://www.cafral.org.in/Upcoming-Events.aspx)



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