



Calendar of Programs 2020-21





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 center of excellence for policy research and advanced learning in banking and finance.

Objectives

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

Calendar of Programs FY 2020-21 *

#	Name of the Program	Dates	Location	Program Director
QUARTER I – FY 2020-21				
APRIL 2020				
1	Workshop on Regulatory Sandbox	April 20-21, 2020	Mumbai Non Residential	Pramod Kumar Panda
2	Conference of Chief Human Resources Officers (CHROs) and Chief Learning Officers (CLOs)	April 29-30, 2020	Mumbai Non Residential	Amarendra Mohan
MAY 2020				
3	CAFRAL Credit Management Program	May 11-12, 2020	Mumbai Non Residential	To be decided
4	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	May 21-22, 2020	Mumbai Non Residential	Pramod Kumar Panda
JUNE 2020				
5	Workshop for Asset Reconstruction Companies	June 10, 2020	Mumbai Non Residential	Pramod Kumar Panda
6	CAFRAL Program for NBFCs & HFCs: Governance, Risk Management & Regulatory issues	Jun 25-26, 2020	Mumbai Non Residential	Amarendra Mohan
QUARTER II – FY 2020-21				
JULY 2020				
7	Program for Small Finance Banks & Payment Banks	July 6-7, 2020	Mumbai Non Residential	Pramod Kumar Panda
8	Program on Regulatory Compliance	July 27-29, 2020	Mumbai Non Residential	Amarendra Mohan
AUGUST 2020				
9	Conference of Treasury Heads	Aug 7-8, 2020	Mumbai Non Residential	To be decided
10	Program on SME Financing	Aug 24-25, 2020	Mumbai Non Residential	Pramod Kumar Panda
SEPTEMBER 2020				
11	Program on Basel III Reforms, IFRS 9 and Loan Loss Provisioning	Sep 10-11, 2020	Mumbai Non Residential	Amarendra Mohan
12	Conference of Chief Financial Officers (CFOs) of banks & Financial Institutions	Sept 28-29, 2020	Mumbai Non Residential	Pramod Kumar Panda
QUARTER III – FY 2020-21				
OCTOBER 2020				
13	Program for Non-Executive Directors of banks	2 Days To be decided	Mumbai Non Residential	To be decided
14	Program on Enterprise Risk Management	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
NOVEMBER 2020				
15	Conference of CROs and Heads of Risk Management Department	2 Days To be decided	Mumbai Non Residential	To be decided
16	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
DECEMBER 2020				
17	Program on Digitisation and Disruption in Finance	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda

18	Program on ALM, Liquidity Risk Management and Transfer Pricing	2 Days To be decided	Mumbai Non Residential	Amarendra Mohan
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QUARTER IV – FY 2020-21

JANUARY 2021

19	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
20	Leadership & Strategy Development Program	5 Days To be decided	Mumbai Non Residential	Amarendra Mohan

FEBRUARY 2021

21	Conference of Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	To be decided
22	Program on KYC, Money Laundering (ML) & Financial Crime (FC) Risks & Management	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda

MARCH 2021

23	Financial Markets Program for Indian Economic Service (IES) Officers	5 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
24	Program for Company Secretaries and Secretaries of the Boards of Banks & Financial Institutions	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda

(* Subject to Change)

Program Details

QUARTER I – FY 2020-21

APRIL 2020

1	Workshop on Regulatory Sandbox	April 20-21, 2020	Mumbai Non Residential	Pramod Kumar Panda
<p>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. RBI, SEBI and IRDA issued their respective draft papers for public comments in April/May 2019 for providing a safe and secure testing environment to the innovators and at the same time safe guarding the customer interests. RBI has since invited applications for its first cohort of entities under the theme 'Retail Payments'. The Workshop will dwell on the role & challenges of regulatory sandboxes In India & abroad.</p>				
<p>Participant Profile Senior functionaries from banks, financial institutions, financial sector regulators and experts from the industry.</p>				

2	Conference of Chief Human Resource Officers (CHROs) and Chief Learning Officers (CLOs)	April 29-30, 2020	Mumbai Non Residential	Amarendra Mohan
<p>The conference will focus on the key challenges facing the Chief Learning Officers/Human Resource Heads of banks and provide inputs on the role of HR in leadership development, team building, communication, change management, trust building, etc. Participants will also deliberate on the learning needs for the Indian financial sector in the context of equipping the young managers with knowledge and 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>				

MAY 2020

3	CAFRAL Advanced Credit Management Program	May 11-12, 2020	Mumbai	To be decided
<p>The objective of the program is to expose senior officers from banks and financial institutions to the attributes of credit risk management by covering topics like project, 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 distressed asset resolution.</p>				
<p>Participant Profile Senior officers at the level of DGM or above of banks who are associated with credit portfolio & credit risk.</p>				

4	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	May 21-22, 2020	Mumbai Non Residential	Pramod Kumar Panda
<p>Sustainable finance promotes sustainable and inclusive growth by focusing on the material Environmental, Social and Governance (ESG) factors. Globally, several initiatives have been launched to mobilise the financial sector in support of the UN Sustainable Development Goals and the Paris Agreement. A few central banks are exploring how to better assess climate risks for financial institutions. Besides, there are calls that the Basel capital requirements are pitched lower to incentivise banks to lend to green causes. The Program will review the initiatives being taken globally and sensitise the Indian financial sector on the sustainability issues, highlight the risks of inaction so that they bestow greater attention on green finance.</p>				
<p>Participant Profile Senior officers of banks and FIs working in business areas, risk management, internal audit/control and compliance.</p>				

JUNE 2020

5	Program on Asset Reconstruction Companies	June 10, 2020	Mumbai Non Residential	Pramod Kumar Panda
<p>On account of regulatory changes, the business model of ARCs has become more capital intensive. In the background of change in the landscape for resolution of stressed assets, the Workshop will focus on the role of</p> <p>Participants Profile Senior executives from Asset Reconstruction Companies.</p>				
6	Program for NBFCs & HFCs: Governance, Risk Management & Regulatory Issues	June 25-26, 2020	Mumbai Non Residential	Amarendra Mohan
<p>An effective Corporate Governance culture would drive internal controls and build a strong compliance culture within the organisation. Recent events have impacted the role and business model of the NBFCs/HFCs and they may have to reinvent themselves to stay relevant. The program would cover regulatory and supervisory expectations from NBFCs/HFCs, Systemic issues concerning NBFCs/HFCs, Resource raising and Managing ALM, Strengthening of risk management, Internal controls and compliance, Implementation of Ind-AS, etc.</p> <p>Participant Profile Senior Management and CXOs of NBFCs (Systemically Important) including Government NBFCs</p>				

QUARTER II – FY 2020-21

JULY 2020

7	Workshop for Small Finance Banks and Payment Banks	July 6-7, 2020	Mumbai Non Residential	Pramod Kumar Panda
<p>The objective is to provide a platform for the Top executives of Small Finance Banks and Payment Banks to interact amongst themselves and with the regulator on the challenges faced by them and how they see their prospects going ahead. On the other hand, RBI officials would dwell on the supervisory expectations from SFBs and PBs.</p> <p>Participant Profile CEOs and CXO level officers of Payments Banks and Small Finance Banks.</p>				
8	Program on Regulatory Compliance	July 27-29, 2020	Mumbai Non Residential	Amarendra Mohan
<p>The role of compliance function in banks is becoming more complex and demanding. On the one hand, FinTech is disrupting businesses and on the other, RegTech is enabling banks to ensure better compliance. Globally, Supervisory Agencies are using SupTech and Big Data for data collection and data analytics to support supervision. The Program will focus on recent national and international developments 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. The Program will include topics like Governance, Risk and Compliance Frameworks; Compliance Function in the age of FinTech and RegTech; RBI's Expectations regarding Effective Compliance in Banks; Customer Protection Guidelines ; Enforcement Actions by RBI for Non-compliance; Compliance and Risk Culture – Industry perspectives.</p> <p>Participant Profile Senior officials in the Compliance, internal control and internal audit functions.</p>				

AUGUST 2020

9	Conference of Treasury Heads	August 7-8, 2020	Mumbai Non Residential	To be decided
<p>The objective of the conference is to provide a platform to Heads of Treasuries and senior officers involved with market risk function to discuss contemporary and emerging issues with the regulators, market professionals and their peers. Coverage may include topics like financial markets and regulatory developments, foreign portfolio investments, interest rate and forex derivatives, system liquidity, corporate bond market, ECB and masala bonds, and liquidity management.</p> <p>Participants Profile Heads of Treasuries and senior officers (at the level of DGM & above involved with risk management function) from banks and financial institutions.</p>				
10	Program on SME Lending:	August 24-25, 2020	Mumbai Non Residential	Pramod Kumar Panda
<p>SMEs need enabling policy regimes, differentiated regulations, innovative institutional frameworks, supportive operating environment. In recent times, a lot that has been done in these areas across the globe, including India. Recently, a RBI appointed Expert Committee has dwelt on Micro, Small and Medium Enterprises. However, the last mile to cover is altering the lenders' traditional behavioral response to SME borrowers, which potentially inhibits affirmative SME credit decision making. All said, the lenders take significantly risks while lending to SMEs. That demands good risk management capacity on the part of lenders. The CAFRAL Seminar would discuss the technical and soft skill aspects through the lenses of policy, regulation, risk management approaches, institutional structures and behavioral aspects, ending with a workshop that would explore ways to change behavior towards SME lending and SME borrowers.</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 2020

11	Program on Basel III Reforms, IFRS 9 and Loan Loss Provisioning	September 10-11, 2020	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 Chief Financial Officers (CFOs) of banks & Financial Institutions	September 28-29, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The Conference will expose the CFOs of banks to the leaders in the financial system as well as CFOs from corporate sector and provide a platform to deliberate amongst themselves on the evolving role of CFOs. It would visualise the redefined leadership role of CFOs in the area of strategy setting, resource allocation, capital planning, financial controls and liquidity management in the background of disruptive impacts of new technologies and innovations on banks, digital transformation of banking and banking processes, regulatory risks emanating from failures of financial controls in banks, etc.</p> <p>Participant Profile CFOs of commercial banks including payments banks and small finance banks and large select NBFCs</p>				

QUARTER III – FY 2020-21

OCTOBER 2020

13	Program for Non-Executive Directors on the boards of banks	2 Days To be decided	Mumbai Non Residential	To be decided
<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. It would also cover other topics like regulatory/supervisory perspectives, financial market developments and the outlook for the financial sector. In essence, the aim of the program would be towards improving the effectiveness of directors on the boards of banks through a mix of inputs and experience sharing.</p> <p>Participant Profile Non-Executive Directors on the Boards of Banks</p>				

14	Program on Enterprise Risk Management	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
<p>Enterprise wide Risk Management (ERM) enables the banks and financial institutions to move away from the “silos” approach to risk management towards the “holistic” view of enterprise wide risks. The program will focus on the ERM framework to identify, assess, monitor and control risks in order to minimise risks to capital and earnings. It will also cover financial, strategic and operational risks, the use AI technologies to automate inefficient and ineffective manual processes and establish metrics to identify key control deficiencies.</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>				

NOVEMBER 2020

15	Conference of CROs and Heads of Risk Management Departments	2 Days To be decided	Mumbai Non Residential	To be decided
<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, etc.</p> <p>Participant Profile Chief Risk Officers, Heads of Risk Management Departments and Senior risk officers in banks and financial institutions.</p>				

16	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. Case studies on large value frauds, payment system frauds, trade based money laundering and cyber frauds would be discussed. 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 & interact with senior functionaries of RBI, law enforcement authorities, banks, legal experts & forensic auditors.</p> <p>Participants Profile Heads and Senior officials associated with Fraud Risk Monitoring/Management, Operational Risk, Financial Crime & Vigilance Department of banks, FIs and NBFCs.</p>				

DECEMBER 2020

17	Program on Digitisation and disruption in Finance	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
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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. The Program provides the participants with both conceptual and practical inputs on how to build a digitally driven Bank/Financial Institution. Banks, fintechs and technology providers will share their experiences and insights on the implementation of a digitalisation program.

Participants Profile

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

18	Program on ALM, Liquidity Risk Management and Transfer Pricing	2 Days To be decided	Mumbai Non Residential	Amarendra Mohan
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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. In recent times, this risk has been experienced NBFCs & HFCs. If such a problem is not addressed effectively and timely, it 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 IV – FY 2020-21

JANUARY 2021

19	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
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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 will sensitize the participants on both the opportunities and the risks in the retail loan business and the role of data analytics in origination and monitoring over the life cycle of the loan. The participants will learn through case studies and analytical discussions, the inherent risks in the retail loan portfolios and ways to mitigate them through a rigorous process of on boarding and follow-up.

Participants Profile

Senior officers of banks and NBFCs working in retail loan origination, credit risk and audits.

20	Leadership & Strategy Development Program	5 Days To be decided	Mumbai Non Residential	Amarendra Mohan
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The program aims at enhancing the knowledge and effectiveness of senior officers and empower them to assume the role of future leaders in the banking industry by exposing them to a bouquet of relevant themes and topics over 5 days. Apart from the current issues and other developments in the financial sector, topics on leadership, risk governance, business strategy, digital innovation, cyber security, risk & compliance, retail credit and MSME financing, financial markets, etc. would be covered.

Participants Profile

Officers at the level of DGM & above from banks and financial institutions.

FEBRUARY 2021

21	Program for Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	To be decided
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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.

Participant Profile

Heads and senior officials of the Internal Audit and Compliance Departments of banks, FIs and NBFCs

22	Program on Know Your Customer (KYC), Anti Money Laundering (AML) & Financial Crime (FC) Risk Management	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
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The objective of the program is to provide an integrated view of policy issues, practical challenges and technological solutions for the implementation of KYC-AML standards. Some of the best practices in these areas would also be shared in the Program.

Participant Profile

Heads and Senior officials working in the areas of KYC-AML implementation, operational risk, internal audit and vigilance in commercial banks and SI-NBFCs.

MARCH 2021

23	Financial Markets Program for IES Officers	5 Days To be decided	Mumbai Residential	Pramod Kumar Panda
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The program provides a broad based understanding of financial markets to policy makers and market participants who may not have hands-on experience in this area. Practical exposures to market processes, products, players and infrastructure combined with insightful discussion on the economy in general and financial sector in particular is the hallmark of this program. In particular, the program will focus on the rationale behind some of the policy decisions and its impact in terms of outcomes. This capsule program is also open to the Economists working in banks, financial institutions & regulatory bodies.

Participants Profile

Officers from Indian Economic Service and Economists working in banks & financial institutions.

24	Program on Company Secretaries and Secretaries to the Board of Banks & Financial Institutions	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
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The Program, the first of its kind, will provide a forum to the company secretaries and secretaries to the Board for experience sharing and learning against the background of recent developments that have brought these professionals to the center stage of corporate governance. With greater emphasis laid on compliance with the LODR and Secretarial Standards, the Program would deliberate on the issues that lie at the intersections of the compliance functions and Secretarial functions.

Participants Profile

Company Secretaries, Secretaries to Board, senior officers of Compliance group/divisions of banks, NBFCs and financial institutions

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



CAFRAL

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RESEARCH AND LEARNING

Promoted by Reserve Bank of India

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