



Calendar of Programs 2023-24



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

- 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 2023-24

#	Name of the Program	Dates	Location	Program Director
QUARTER I – FY 2023-24				
APRIL 2023				
1	Conference of Treasury Heads: Emerging Trends and Challenges	April 20, 2023	Mumbai Non-Residential	Jyoti Kumar Pandey
2	Virtual Program on Governance for Directors on the Boards of Banks, NBFCs & FIs	April 27, 2023	Online	C. Sankaranarayanan
MAY 2023				
3	Virtual Conference of Ombudsmen: Expectations and Challenges	May 12, 2023	Online	Jyoti Kumar Pandey
4	Program on Climate Change, Green & Sustainable Finance: Emerging Issues	May 22, 2023	Mumbai Non-Residential	C. Sankaranarayanan
JUNE 2023				
5	Program on Financial Frauds & Forensic Audit	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
6	Conference of Chief Compliance Officers: Expectations & Challenges	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
QUARTER II – FY 2023-24				
JULY 2023				
7	Program on KYC & AML for Senior Executives in Risk & Compliance Department in Banks, NBFCs & FIs	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
8	Conference of Chief Economists: Emerging Macro-Economic Challenges	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
AUGUST 2023				
9	Program on Cyber Security & Resilience: Emerging Trends and Challenges	1 Day To be decided	Online	C. Sankaranarayanan
10	Virtual Program on CBDC: Perspectives & Way Forward	Half Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
SEPTEMBER 2023				
11	CAFRAL Advanced Leadership Program (CALP) (International Program in Association with a Reputed Overseas Business School)	5 Days To be decided	To be Decided	Jyoti Kumar Pandey
12	Program on Data Protection and Privacy	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
QUARTER III – FY 2023-24				
OCTOBER 2023				
13	Program on Credit Risk Management & Securitization	1-2 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
14	Program on Customer Education & Protection: Evolving Trends, Role and Responsibilities of Banks	1-2 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
November 2023				
15	Leadership and Strategy Development Program: Competency Mapping & Succession Planning	3-4 Day To be decided	To be Decided	Jyoti Kumar Pandey
16	Program on Lending to Agro MSMEs	1 Day To be decided	Online	C. Sankaranarayanan
DECEMBER 2023				
17	Conference of CROs & Heads of Risk Management: Evolving Paradigm in Risk Management	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan

18	Virtual Program on KYC & Anti Money Laundering for Directors of Banks, NBFCs & FIs	1 Day To be decided	Online	Jyoti Kumar Pandey
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QUARTER IV – FY 2023-24

JANUARY 2024

19	Program on Climate Change & Sustainable Finance	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
20	Program on Financial Frauds & Forensic Audit	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan

FEBRUARY 2024

21	Program on Governance and Assurance for Directors on the Board of Banks, NBFCs & FIs	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
22	Program on Fintech/ Advanced Technologies in Financial Intermediation	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey

MARCH 2024

23	Virtual Program on Expected Credit Loss Provisioning norms for Directors of Banks, NBFCs & FIs	1 Day To be decided	Online	C. Sankaranarayanan
24	Conference of Chief Human Resources (CHROs) and Chief Learning Officers (CLOs): To Build a Future Ready Workforce	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey

Program Details

QUARTER I – FY 2023-24

APRIL 2023

1	Conference of Treasury Heads: Emerging Trends and Challenges	April 20, 2023	Mumbai Non-Residential	Jyoti Kumar Pandey
<p>Treasuries of banks play a crucial role in liquidity management, managing market and operational risks, short and long-term investment management, besides developing robust cash flow plans and managing the investment portfolio. The Conference aims at providing heads of different segments of Treasuries of banks a perspective & platform to discuss and understand the risk management functions, factors impacting financial markets and their interplay, risk mitigation steps and regulatory developments.</p>				
<p>Participant Profile Heads of Treasuries of banks and officers in middle management associated with Treasury Management functions of the bank</p>				

2	Virtual Program on Governance for Directors on the Boards of Banks, NBFCs & FIs	April 27, 2023	Online	C. Sankaranarayanan
<p>The Board of Directors, responsible for effective governance of Banks, Financial Institutions (FIs) and NBFCs is subject to increasing scrutiny, particularly in the event of any disruption or failure in the financial sector. It is the responsibility of the Board to ensure that the business strategies of the organization are properly aligned with the processes & controls, with effective risk management. In today's fast changing financial landscape, Board members need to be abreast of evolving advanced technologies, emerging risks including cyber risk and regulatory or new developments in the sector. As the Board of Directors is responsible for the governance and compliance functions, this program aims to sensitize the directors on various issues of current importance and facilitate sound understanding of the legal and regulatory aspects of corporate governance.</p>				
<p>Participant Profile Board of Directors of Banks, NBFCs & FIs.</p>				

MAY 2023

3	Virtual Conference of Ombudsmen: Expectations and Challenges	May 12, 2023	Online	Jyoti Kumar Pandey
<p>Tremendous increase in the network of banks' branches in India, complexities of products and services and technological challenges have often resulted in deficiency of services to customers who invariably perceive themselves to be disenfranchised. Protection of customers' interests continues to be a top priority of the regulator and the Ombudsman scheme is a significant measure for redressal of customers' grievances. The Conference would provide a platform for Ombudsmen of Banks, NBFCs and PSOs on the regulatory expectations and the deficiencies observed. This Conference also aims to provide an interactive forum for the Ombudsmen of RBI, Banks, NBFCs and to deliberate on issues and make suggestions for further improvement in the Scheme.</p>				
<p>Participant Profile Ombudsmen of RBI, Banks, NBFCs and PSOs</p>				

4	Program on Climate Change, Green & Sustainable Finance: Emerging Issues	May 22, 2023	Mumbai Non-Residential	C. Sankaranarayanan
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Climate Change and associated risks are a stark reality and the need for an appropriate framework to identify, assess and manage financial risks arising out of climate risk has become an imperative. India has committed to generate 50% of its electricity from non-fossil fuel sources by 2030 and become net zero by 2070. Ensuring access to adequate transition finance and supporting technology would be critical in this process. There is a general consensus that banks and financial institutions will play a key role in financing the transition to a low-carbon economy and supporting the national climate commitments. This program will seek to enhance the understanding of the new regulatory changes and emerging climate change risks and the effective mitigation which is required to be in place while financing these new growth areas.

Participant Profile

Senior Officers of RBI, 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 may also attend this program.

JUNE 2023

5	Program on Financial Frauds & Forensic Audit	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
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Financial frauds in banks including frauds on account of small value card / internet based transactions besides having financial loss implications, also evoke reputational and systemic concerns. It reflects inadequacy in the security and control systems and puts a question mark on the ability of an institution to maintain the requisite standards to prevent money laundering and fraudulent transactions. An analysis of the vintage of frauds also shows a significant time-lag between the date of occurrence of a fraud and its detection. The program aims to enhance awareness in the areas of Fraud Monitoring, Operational Risk Management, Financial Crime Risk Management, Enterprise Risk Management, Internal Audit and Compliance in Banks enabling them to enhance their fraud risk management systems including their framework for Early Warning Signals. The program aims to assist senior officers in the financial sector in identifying control failures, uncover trails & gather legally tenable evidence culminating into financial resolution and prosecution.

Participants Profile

Senior officials working in the areas of Fraud Monitoring, Vigilance, Operational Risk Management, Fraud Risk Management, Financial Crime Risk Management, Enterprise Risk Management, Internal Audit and Compliance in Banks, Financial Institutions and NBFCs.

6	Conference of Chief Compliance Officers: Expectations & Challenges	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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Compliance risk management contributes significantly in the smooth continuity of any financial intermediation business. A Bank should hold itself to high standards when carrying on business, and at all times strive to observe the spirit as well as the letter of the law & resolution. The role of compliance function in Banks is becoming more complex and demanding. Technology is enabling Banks to ensure better compliance. Compliance should be part of the culture of the organization and ownership of compliance functions should permeate across all lines of activities and at all levels in the hierarchy vertically up to the Board. This program will seek to discuss the recent and evolving changes in the compliance function in Banks and other financial institutions in the context of regulatory framework.

Participant Profile

Chief Compliance Officers and Senior officials from Risk Management Department of Commercial Banks, NBFCs & FIs

QUARTER II – FY 2023-24

JULY 2023

7	Program on KYC & AML for Senior Executives in Risk & Compliance Department in Banks, NBFCs & FIs	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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Regulated Entities(REs) are required to have a robust, efficient and sound KYC framework strictly in compliance with extant regulatory prescriptions. REs are required to identify and assess the Money Laundering / Terrorist Financing risk for customers, countries and geographical areas, as also for their products / services / transactions / delivery channels, enabling them to take appropriate effective measures. It is incumbent on the part of the REs to review the important aspects and issues surrounding regulatory guidelines on KYC-AML-CFT and constantly explore how compliance and performance can be strengthened through enhanced processes and controls, including the use of advanced technologies. This program seeks to provide an overview and an enhanced understanding of the KYC & AML framework including measures to address the various risks associated with KYC & AML non-compliance. The program also aims to impart enhanced tools and techniques in AML and Financial Crime Risk Management.

Participant Profile

Heads & Senior Officials from Banks, NBFCs and FIs working in the areas of KYC-AML Implementation and Compliance, Financial Fraud Monitoring, Financial Crime Risk Management.

8	Conference of Chief Economists: Emerging Macro-Economic Challenges	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
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This Conference will provide Chief Economists and their senior team members a platform to meet and review macroeconomic, geopolitical and environmental developments, taking into account the extremely unprecedented events of the last three years which have put to test monetary policy frameworks that have veered from one extreme to the other in response to a series of overlapping shocks. This conference would offer participants an opportunity to discuss the potential impact of these developments and evolving regulatory standards for financial intermediaries.

Participant Profile

Chief Economists and their Senior Team Members of Banks, NBFCs & FIs

AUGUST 2023

9	Program on Cyber Security & Resilience: Emerging Trends and Challenges	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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Cyber risk is today a business risk of critical nature, impacting financial assets, business continuity, trust and reputation of an organization. A cyber-incident, not properly contained, could have a contagious effect, disrupting critical financial infrastructure with serious financial stability implications. With evolving use of technology, it has become imperative to provide the right kind of focus in creating a secured environment and adequate trust in electronic transactions amongst different players and users. This program will provide insights into the emerging trends in cyber-defence from the perspectives of strategy, governance and technology to facilitate improved cyber defence mechanisms.

Participants Profile

Heads of Risk Management, CISOs/CTOs and other Top and Senior Officials dealing with information security, cyber-crimes & frauds, cyber risk management.

10	Virtual Program on CBDC: Perspectives & Way Forward	Half Day To be decided	Online	C. Sankaranarayanan
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The Reserve Bank launched its first pilot for retail digital Rupee (e₹-R) on December 01, 2022. Launching of the pilot for retail digital Rupee was with view to testing the robustness of the entire process of digital rupee creation, distribution and retail usage in real time. Different features and applications of the e₹-R token and architecture will be tested in future pilots, based on the learnings. This program will discuss the issues in CBDC and the way forward. It will also provide an opportunity for understanding the regulatory perspective in the matter.

Participants Profile

Senior Officials from Banks

SEPTEMBER 2023

11	CAFRAL Advanced Leadership Program (CALP) (International Program in Association with a Reputed Overseas Business School)	5 Days To be decided	To be decided	Jyoti Kumar Pandey
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Banks continue to play a pre-dominant role in financial intermediation in the Indian economy. While the improvements in efficiency of the financial sector in India, in particular banking sector, have won the respect and admiration of most observers worldwide, with increasing integration of the global economy and rapid openness in cross border transactions, Indian financial sector has not remained immune to global developments. While Indian banks have made greater strides in areas of digital payments, financial inclusion etc. and notwithstanding the fact that Indian diaspora occupies a significant place in the banking and technological world, there still remains a significant gap in Indian banks being truly global and world class. The CALP outbound program intends to provide to select senior executives of the banking / financial sector an international experience and insight into the significant trends in the financial world, new age banking and technological trends. Further, we also intend to provide a perspective on the emerging risks and management, cybersecurity risks, governance challenges, emerging / future trends in banking, and role of Machine Language and Artificial Intelligence. The program also aims to familiarise participants with the nuances of soft skills in the areas of leadership and strategy.

Participant Profile

Senior officials from RBI, Banks, NBFCs & FIs.

12	Program on Data Protection and Privacy	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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Banks/FIs now handle an ever-increasing volume of data which makes sound and prudent management of data a critical requirement. Banks/FIs also handle a lot of personally identifiable information of individual customers. Data protection is a set of strategies and processes one can use to secure the privacy, availability, and integrity of their data. Banks/FIs need to ensure effective data management, which includes efficient data processing, robust data security and appropriate usage of data from governance and strategic perspectives, keeping in view the legal, regulatory and reputational risks. It becomes incumbent on the banks' risk management, internal control and compliance functions to provide assurance to their Boards that data is secured and protected, efficiently used and not misused & data privacy is ensured.

Participant Profile

Senior officers working in the areas of risk management, compliance, audit, strategy, legal dealing with aspects relating to data processing, data storage, data security, data privacy, data protection. This program is also suitable for Board members who are keen to enhance their learning in this area.

QUARTER III – FY 2023-24

OCTOBER 2023

13	Program on Credit Risk Management & Securitization	1-2 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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Lending continues to be the most important function of banks with ever increasing complexities and diversification. Corporate credit along with retail commercial credit continues to be the mainstay of lending activities despite increasing volume of personal segment retail credit. Today, credit risk management has become data-intensive with lot of supporting quantitative and qualitative data analytics. Nevertheless, non-performing assets, provisioning and recovery plays an integral part of credit administration/management. Accordingly, the program will expose senior officers from Banks and Financial Institutions to project and corporate credit risk, credit risk models, Ind-AS, Expected Credit Loss model of provisioning and its impact, credit stress testing and securitization of assets.

Participant Profile

Senior officials from RBI, Banks, NBFCs & FIs.

14	Program on Customer Education & Protection: Evolving Trends, Role and Responsibilities of Banks	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
<p>The program will focus on the need to ensure high standards of customer service, besides enabling participants to become well conversant with the institutional and technological framework required for enhanced customer service, customer protection and grievance redressal. The program will offer opportunities to the participants to interact with each other to develop a better perspective on addressing the challenges arising from complexities of products & services and technological issues that may often result in deficiency of services to customers.</p>				
<p>Participant Profile Heads of Customer Service of Banks & NBFCs</p>				

NOVEMBER 2023

15	Leadership and Strategy Development Program: Competency Mapping & Succession Planning	3-4 Days To be decided	To be decided	Jyoti Kumar Pandey
<p>The objective of the program is to expose middle and senior officers of banks and financial institutions to current issues and developments with a view to prepare them as future leaders and lead their organizations effectively. This program will cover inputs on governance, leadership & business strategy, risk and compliance, financial markets and emerging disruptive technologies impacting financial intermediaries. The program would also provide the participants a platform to interact and exchange views with the regulator and peers.</p>				
<p>Participant Profile Officers of the level of AGM / DGM (or equivalent) and above from banks and financial institutions.</p>				

16	Program on lending to Agro MSMEs	1 Day To be decided	Online	C. Sankaranarayanan
<p>Agriculture and MSME are crucial sectors of the Indian economy contributing towards job creation and development in an integrated, sustainable and more balanced manner across regions. Boosting farm productivity and farmers' incomes and the concept of 'Make in India' can fructify only with more emphasis and concerted lending to develop the Agro-MSME sector. There exists vast scope for Agri-value chains and forward/backward linkages of MSMEs in the production chain. Under these scenarios, financing to Agro-MSME can be a profitable game changer. This virtual program would cover policy & regulatory developments and innovations taking place in the Agro-MSME lending space in the country. This program seeks to discuss and explore the business case for lending profitably to Agro-MSME sector.</p>				
<p>Participant Profile Senior officials above the rank of AGMs in the Banks, NBFCs & FIs.</p>				

DECEMBER 2023

17	Conference of CROs & Heads of Risk Management: Evolving Paradigm in Risk Management	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
<p>Risk Management in banks and financial institutions have seen repeated failures despite adoption of sophisticated approaches, increasing stringency in regulation, and intensive use of technology. The objective of the conference is to provide a platform to the participants to discuss various types of risks and related regulation for effective management of these risks, governance and compliance. Also, to understand the supervisory perspective and expectations.</p>				
<p>Participants Profile Chief Risk Officers and Heads of Risk Management and senior risk officers in Banks, NBFCs & FIs.</p>				

18	Virtual Program on KYC & Anti Money Laundering for Directors of Banks, NBFCs & FIs	1 Day To be decided	Online	Jyoti Kumar Pandey
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Potential weaknesses in the KYC framework may act as a gateway for many financial crimes, including money laundering and terrorist financing, requiring Regulated Entities (REs) to have a robust, efficient and sound KYC framework strictly in compliance with extant regulatory prescriptions. REs have been mandated by the RBI to carry out 'Money Laundering (ML) and Terrorist Financing (TF) Risk Assessment' exercise periodically, prepare / update risk profile of each customer and apply enhanced due diligence measures on higher risk customers. The REs are also required to identify and assess their ML / TF risk for customers, countries and geographical areas as also for their products / services / transactions / delivery channels enabling them to take appropriate effective measures. This program seeks to provide an overview and an enhanced understanding of the KYC framework including measures to address the various risks associated with KYC non-compliance. The program also aims to provide updates on changes in the KYC and AML regulations including the requisite management oversight, systems and controls, segregation of duties, training and other related matters

Participants Profile

Directors on the boards of Banks, NBFCs & FIs

QUARTER IV – FY 2023-24

JANUARY 2024

19	Program on Climate Change & Sustainable Finance	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
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The program aims to bring the regulators and financial intermediaries on one platform to deliberate on the risks to the banking / financial system due to climate change. It would also provide a regulatory perspective on the emerging challenges and need for adoption of suitable business models that help sustainable finance. The program would aim at providing an expert view on the significance of adopting sustainable / green finance strategies and understand the potential business benefits.

Participants Profile

Senior officials of RBI, SEBI, Banks, NBFCs & FIs involved with framing regulations and conducting business influencing climate change and sustainable finance.

20	Program on Financial Frauds & Forensic Audit	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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It is necessary to put in place robust systems and procedures with adequate control & monitoring mechanisms for early detection and reporting of financial frauds which have the potential to cause huge reputational loss and loss of confidence in Banks. The focus will be on the modus operandi of financial frauds and the mechanisms for monitoring, detecting and resolving financial frauds, as also on forensic audit as a tool for internal controls and efficient resolution of financial frauds. Participants will get an opportunity to interact with senior functionaries from RBI and other eminent people in this field.

Participants Profile

Head and senior officials associated with Fraud Risk Monitoring/Management. Risk Management Department, Vigilance Department of Banks, NBFCs & FIs.

FEBRUARY 2024

21	Program on Governance and Assurance for Directors on the Board of Banks, NBFCs & FIs	1 Day To be decided	Mumbai Non-Residential	C. Sankaranarayanan
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The Board of Directors play a pivotal role in corporate governance process and simultaneously need to have a strategic oversight on assurance functions. The Board needs to ensure and establish processes and systems that support rational decision-making and provide evidence in support of such decisions if they were to come into question in future. Board's responsibilities inherently demand the exercise of judgment. The Board of Directors function more effectively working as a team, to achieve a common goal in the long-terms interests of stakeholders and reconciling of competing interests of various constituents. The program will focus on good practices of corporate governance, regulatory and supervisory expectations, role and responsibilities of directors and how to be effective and impactful in the Board.

Participant Profile

Directors on the Boards of Banks, NBFCs & FIs

22	Program on Fintech/ Advanced Technologies in Financial Intermediation	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
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Fintechs have played a significant role in making banking simpler, faster and cost effective. However, this has also necessitated the prospect of moving from activity based regulation to entity based regulation considering the sheer diversity in the functions that could be performed by fintech firms, necessitating a widening of the regulatory perimeter. There is a need to sensitise significant fintech players in the system, of the regulatory perspective and concerns, the digital / cyber risk which their business models could be exposed to and the necessity to have duly tested products and processes. The program would provide a regulatory perspective on the issues and changing dynamics of the Fintech universe, digital and cyber risks and its management, customer protection and future of banking (neo banking, open banking).

Participant Profile

Heads of Fintech firms, banks and NBFCs who have linkages with the fintech firms

MARCH 2024

23	Virtual Program on Expected Credit Loss Provisioning norms for Directors of Banks, NBFCs & FIs	1 Day To be decided	Online	C. Sankaranarayanan
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The exposures taken by banks are inherently susceptible to various risks, of which credit risk is of primary importance. The incurred loss approach used to be the global standard and after the financial crisis of 2007, both the International Accounting Standards Board (IASB) and the US Financial Accounting Standards Board (FASB) have adopted provisioning standards that require the use of expected credit loss (ECL) models rather than incurred loss models. To further enhance the resilience of the banking system, Reserve Bank has also recently introduced a discussion paper on the forward looking expected credit loss approach for comments. This program seeks to discuss, inter-alia, the change in approach and its impact on the provisioning requirements of the regulated entities.

Participants Profile

Chief Credit Officers, CFOs and other Senior Officers working in the Credit Department of Banks, NBFCs and FIs

24	Conference of Chief Human Resources (CHROs) and Chief Learning Officers (CLOs): To Build a Future Ready Workforce	1 Day To be decided	Mumbai Non-Residential	Jyoti Kumar Pandey
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The Conference will provide a forum for discussion on the key challenges facing Chief Human Resource Officers and Chief Learning Officers of Banks and Financial Institutions in building a future ready workforce. The Conference will also focus on implementing the best people practices for sustaining a culture of excellence and help in building a proper succession planning strategy. The conference would also focus on leadership, team building and succession planning methodologies and familiarize them with soft skills for team building.

Participants Profile

Chief Human Resources (CHROs) and Chief Learning Officers (CLOs) from Banks, NBFCs & FIs

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



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