

13	Program on Enterprise Risk Management	August 29 th , 2019	D 00 Non Residential	M P Baliga
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.				
Participant Profile Officers at the level of AGM and above associated with credit, market and operational risk management in banks, FIs & NBFCs.				

SEPTEMBER 2019

14	Program on Know Your Customer (KYC), Anti Money Laundering (AML) & Financial Crime (FC) Risk	Sep 5-6, 2019	Mumbai Non Residential	Pramod K Panda
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.				
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.				

15	Conference of Chief Human Resource Officers (CHROs) and Chief Learning Officers (CLOs)	Sep 13, 2019	Mumbai Non Residential	Amarendra Mohan
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.				
Participants Profile Chief Learning Officers of Banks and Heads of HR function.				

16	CAFRAL Advanced Management Program (International Program in association with a reputed US Business School)	Sep 19-20 Indian Leg Sep 23-28 Overseas Leg	Mumbai Non Residential (2D) & USA Residential (5D)	Pramod Kumar Panda
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.				
Participant Profile Senior officers of banks, FIs and RBI at the level of GM and above				

QUARTER III – FY 2019-20

OCTOBER 2019

17	Program for Non-Executive Directors on the boards of banks	Oct 10-11, 2019	Mumbai Non Residential	M P Baliga
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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.

Participant Profile

Non-Executive Directors on the Boards of Banks.

18	Program on Cyber Risk and Resilience	Oct 16, 2019	Mumbai Non Residential	Pramod K Panda
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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.

Participant Profile

Senior officers at the level of Deputy General Manager or equivalent and above from banks and financial institutions associated with risk management, operations, audit, cyber security, CISOs.

NOVEMBER 2019

19	Conference of CROs and Heads of Risk Management Departments	2 Days To be decided	Mumbai Non Residential	M P Baliga
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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.

Participant Profile

Chief Risk Officers, Heads of Risk Management Departments and Senior risk officers in banks and financial institutions.

20	Conference of Chief Financial Officers of Banks & NBFCs	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
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The Conference provides a platform to the CFOs of banks where they would listen to leaders in the financial system as well CFOs from corporate sector and deliberate amongst themselves on the differently evolving role of CFOs in current times. It would visualise the potentially redefined leadership role of CFOs in the area of strategy setting, resource allocation, capital planning, financial controls and liquidity management in the light 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.

Participant Profile

CFOs of commercial banks including payments banks and small finance banks and large select NBFCs

21	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
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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.

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
<p>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.</p>				
<p>Participants Profile Heads of Compliance / Senior Compliance Officers</p>				

23	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
<p>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.</p>				
<p>Participant Profile Senior officers of banks and FIs working in business areas, risk management, internal audit/control and compliance.</p>				

QUARTER IV – FY 2019-20

JANUARY 2020

24	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
<p>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.</p>				
<p>Participants Profile Senior officers of banks and NBFCs working in the areas of credit risk, retail asset creation business, audit/credit audit.</p>				

25	CAFRAL Advanced Credit Management Program	2 Days To be decided	Mumbai Non Residential	M P Baliga
<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 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.</p>				
<p>Participant Profile Senior officers at the level of AGM or above of banks who are associated with credit risk management.</p>				

26	Program for Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
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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.

FEBRUARY 2020

27	Workshop on Regulatory Sandbox	2 Day To be decided	Mumbai Non Residential	Pramod Kumar Panda
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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

28	Conference of Non-Executive Chairman of Banks	1 Day To be decided	Mumbai Non Residential	M P Baliga
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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.

Participant Profile

Non-Executive Chairman of banks and FIs

MARCH 2020

29	Financial Markets Program for Indian Economic Service (IES) Officers	5 Days To be decided	Mumbai Residential	Pramod Kumar Panda
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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.

Participants Profile

Officers from Indian Economic Service.

30	Program for Non-Executive Directors on the boards of banks	2 Days To be decided	Mumbai Non Residential	M P Baliga
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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.

Participants Profile

Non-Executive Directors on the Boards of Banks.

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



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