



Calendar of Programs 2019-20



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 2019-20

#	Name of the Program	Dates	Location	Program Director
QUARTER I – FY 2019-20				
APRIL 2019				
1	Workshop on reporting to CRILC by Banks (DBS, RBI)	April 15, 2019	Mumbai Non Residential	Amarendra Mohan
MAY 2019				
2	Program on Leadership, Governance and Risk (with Macquarie University)	May 1-2, 2019 Mumbai May 5-11, 2019 Sydney	Mumbai Non Residential (2 Days) Sydney Residential (6 Days)	Amarendra Mohan
3	Program on Distressed Assets (with World Bank Group)	May 15, 2019	Mumbai Non Residential	M P Baliga
4	Conference on Housing Sector: Mortgage financing, Risk Mitigation and Securitisation	May 28, 2019	Mumbai Non Residential	M P Baliga
JUNE 2019				
5	Program on Digital Banking Transformation: A 360 Degree View	Jun 17-18, 2019	Mumbai Non Residential	Pramod Kumar Panda
6	Program on asset liability and liquidity risk management	Jun 24, 2019	Mumbai Non Residential	M P Baliga

QUARTER II – FY 2019-20				
JULY 2019				
7	Roundtable for discussion on the need for DFI kind of institutions	July 15, 2019	Mumbai Non Residential	M P Baliga
8	Conference of Treasury Heads	July 20, 2019	Mumbai Non Residential	M P Baliga
9	Workshop on Private Wealth Management: Regulation & Business	July 22-23, 2019	Mumbai Non Residential	Pramod Kumar Panda
10	Workshop for NBFCs and HFCs: Risks, Regulation and Business Strategy	July 31-Aug 1, 2019	Mumbai Non Residential	Amarendra Mohan
AUGUST 2019				
11	Risk Management Program (RMP) for a Commercial Bank	Aug 5-9, 2019	Chennai	M P Baliga
12	Program on Enterprise Risk Management	Aug 29-30, 2019	Mumbai Non Residential	Pramod Kumar Panda
SEPTEMBER 2019				
13	Leadership and Strategy Development Program (LDP) for Senior Management of a Commercial Bank	Sep 14-18, 2019	Mumbai Residential	Amarendra Mohan
14	Conference of Chief Human Resources Officers (CHROs) and Chief Learning Officers (CLOs)	Sep 30, 2019	Mumbai Non Residential	Pramod Kumar Panda

QUARTER III – FY 2019-20				
OCTOBER 2019				
15	Program for Non-Executive Directors on the boards of banks	Oct 14-15, 2019	Goa Residential	M P Baliga
16	Program on KYC, Money Laundering (ML) & Financial Crime (FC) Risk Management	Oct 15-16, 2019	Mumbai Non Residential	Pramod Kumar Panda

17	CAFRAL Advanced Leadership Program (International Program in association with a reputed US Business School)	Oct 31- Nov 1, 2019 Indian Leg Nov 4 - 9, 2019 Overseas Leg	Mumbai Non Residential (2 Days) & USA Residential (6 days)	Pramod Kumar Panda
NOVEMBER 2019				
18	Conference of CROs and Heads of Risk Management Departments	Nov 11-12, 2019	Mumbai Non Residential	M P Baliga
19	Conference of Chief Financial Officers of Banks & NBFCs	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
20	Conference of Chief Compliance Officers	Nov 27-28, 2019	Mumbai Non Residential	Amarendra Mohan
DECEMBER 2019				
21	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
22	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda

QUARTER IV – FY 2019-20				
JANUARY 2020				
23	Program on Retail Lending	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
24	CAFRAL Advanced Credit Management Program	2 Days To be decided	Mumbai Non Residential	M P Baliga
25	Program for Heads of Inspection & Audit	2 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
FEBRUARY 2020				
26	Workshop on Regulatory Sandbox	1 Day To be decided	Mumbai Non Residential	Pramod Kumar Panda
27	Conference of Non-Executive Chairman of banks	1 Day To be decided	Mumbai Non Residential	M P Baliga
MARCH 2020				
28	Financial Markets Program for Indian Economic Service (IES) Officers	5 Days To be decided	Mumbai Non Residential	Pramod Kumar Panda
29	Program for Non-Executive Directors on the boards of banks	2 Days To be decided	Mumbai Non Residential	M P Baliga

Program Details

QUARTER I – FY 2019-20

APRIL 2019

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

MAY 2019

2	Program on Leadership, Governance and Risk (with Macquarie University)	May 1- 2, 2019 Indian Leg May 5-11, 2019 Overseas Leg	Mumbai Non Residential (2D) Sydney Residential (6D)	Amarendra Mohan
The program will focus on three key themes (i) Leadership, Management and Decision-making in a changing world (ii) Sustainable Strategies for Banks and Financial Institutions and (iii) Risk Culture, Risk Governance and Risk Management. It will provide senior functionaries, comprehensive insight, from national as well as global perspective, on the above themes so that they can assume even higher leadership positions in future. Program includes visits to Reserve Bank of Australia, Australian Stock Exchange, Macquarie -Optus Cyber Security Hub, etc. where senior official would speak on pre-assigned topics of interest or demonstrate the work being done.				
Participant Profile Senior executives (General Manager and above) from Banks, Financial Institutions & Regulatory Agencies.				

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

4	Program on Housing Sector: Mortgage financing, risk mitigation and securitization	May 28, 2019	Mumbai Non Residential	M P Baliga
Real estate financing has higher risk characteristics due to which regulators classify this sector as sensitive and occasionally use macro prudential tools for risk mitigation. The long term structure of housing finance also poses issues of asset liability mismatch for non-bank lenders. Take out financing & securitization are some of the avenues for mitigating the long tenor risk of financing this sector. The current situation of large unsold housing inventory with developers is likely to get exacerbated in case funding resources with HFCs get constrained and trigger potential problems for the sector. At the same affordable housing is one of the thrust areas for a developing country with good potential for growth. The program would cover various issues and challenges in mortgage financing and possible ways of mitigating the risks.				

Participant Profile

Officers at the level of AGM (or equivalent) and above from Banks and Housing Finance Companies institutions.

JUNE 2019

5	Program on Digital Banking Transformation: A 360 Degree View	June 17-18, 2019	Mumbai Non Residential	Pramod Kumar Panda
Leveraging digital technology is critical to changing the trajectory of traditional business growth. The objective of the program is to take a 360-degree approach to developing understanding and opening new vistas in the Digital Banking space through interactions with a variety of players. Participants will explore the reasons why some banks are catching up fast in the area of digitalization while many are lagging behind. Besides policy and practical inputs for implementation of a digitisation program will be provided.				
Participant Profile Senior management overseeing and handling policies and initiatives in and implementation of digitalisation, payments, information technology, cyber security and HR implementation at banks, NBFCs, Mutual Funds and Insurance Cos. Senior officers at training establishment will also find this program useful.				

6	Program on asset liability and liquidity risk management	June 24, 2019	Mumbai Non Residential	M P Baliga
Asset liability management (ALM) and Liquidity risk management are important facets of risk management framework. The asset liability mismatches generally arise from funding of long-term assets by short-term liabilities. This risk was recently experienced by a few large NBFCs and if such problem is not addressed effectively and on a timely basis 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. 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, financial institutions and NBFCs.				

QUARTER II – FY 2019-20

JULY 2019

7	Roundtable for discussion on need for DFI kind institutions	July 15, 2019	Mumbai Non Residential	M P Baliga
In view of the very long gestation periods required for such financing on one hand and lack of in-house expertise in diverse sectors, banks have issues in extending long term loans efficiently or profitably despite introduction of ALM mitigants like 'Take-out' financing and regulatory incentives for issuing 'long term bonds'. India's corporate bond market is not well developed which hinders companies from directly accessing the debt market in a cost effective manner. Therefore, the main issue is how to meet the huge gap between the demand for funds for the bankable and commercially viable projects and the supply of funds from the financial system. Earlier, the Development Financial Institutions (DFIs) used to cater to the long term financing needs of the economy. This Roundtable would like to discuss the need for having a DFI kind of structure to meet the long term financing needs in the economy and what could possibly be its structure and viability requirements.				
Participant Profile Top executives from Banks and Financial Institutions, by invitation				

8	Conference of Treasury Heads	July 20, 2019	Mumbai Non Residential	M P Baliga
<p>The objective of the conference is to provide a platform to Heads of Treasuries and senior officers involved with risk management function to discuss a few contemporary issues like financial markets and regulatory developments, foreign portfolio investments, interest rate and forex derivatives, corporate bond market, ECB and masala bonds, and liquidity management. This conference would also provide an opportunity to the participants to interact with the regulators and their peers.</p> <p>Participants Profile Heads of Treasuries and senior officers (at the level of Deputy General Manager or equivalent and above involved with risk management function) from banks and financial institutions.</p>				

9	Workshop on Private Wealth Management: Regulation & Business	July 22-23, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>With Indians becoming wealthier, the demand for wealth managers who provide such niche services is also rising. With no barriers to entry are, reportedly, more than 2500 established private bankers in India, with 200 of them managing over Rs.1000 crores. Quite a few foreign and private sector banks are in the top 25 private bank/wealth manager list. In this background, the Workshop will focus on best industry practices for the resilience of this business proposition.</p> <p>Participant Profile Mainly wealth managers from banks and NBFCs</p>				

10	Workshop for NBFCs and HFCs: Risks, Regulation and Business Strategy	July 31-Aug 1, 2019	Mumbai Non Residential	Amarendra Mohan
<p>The program for NBFCs will focus on the essentials of Corporate Governance. An effective Corporate Governance culture would drive internal controls and build a strong compliance culture within the organisation. The regulatory and supervisory expectations from NBFCs, Systemic issues concerning NBFCs, Resource Raising and Managing ALM, Strengthening of Risk Management, Internal Controls and Compliance, implementation of Ind AS.</p> <p>Participant Profile Senior Management and CXOs of NBFCs (Systemically Important) including Government NBFCs</p>				

AUGUST 2019

11	Risk Management Program (RMP) for a Commercial Bank	August 5-9, 2019	Chennai	M P Baliga
<p>CAFRAL is conducting a five day in-company program on Risk Management for middle/senior level officers of a bank. The objective of the program is to enhance the skill levels of officers in the area of risk management. The program will focus on Credit, Market and Operational risks. While the coverage would include various aspects of credit risk management like appraisal, financial/ratio analysis, credit monitoring; Market risk management covering risks in treasury operations and measurement of risk; Operational risk - IT & cyber risk and frauds it would also cover Risk Based Supervision, Basel Capital requirements, ICAAP and Stress testing.</p> <p>Participant Profile Middle/senior level officers from a commercial bank</p>				

12	Enterprise Risk Management Program (ERMP)	August 29-30, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The program will focus on the enterprise-wide risk management framework to identify, assess, monitor and control risks in order to create value for the enterprise. It will also cover the role of internal control and compliance function and the need for its strengthening; the regulatory and supervisory issues for NBFCs; and banking Ombudsman for resolving customer complaints.</p> <p>Participant Profile Officers at the level of AGM and above associated with credit, market and operational risk management in banks, FIs & NBFCs.</p>				

SEPTEMBER 2019

13	Leadership and Strategy Development Program (LDP) for Senior Management of a Commercial Bank	Sep 14-18, 2019	Mumbai Residential	Amarendra Mohan
<p>The program is aimed at developing the skills of senior officers so as to improve their effectiveness and enable them to assume the role of future leader. Apart from the current issues and other developments in the financial sector, topics like leadership, risk governance, business strategy, digital innovation, cyber security, risk & compliance, retail credit and MSME financing, etc. would be covered.</p>				
<p>Participant Profile Senior officers (of the level of General Manager /DGM) from a commercial bank</p>				

14	Conference of Chief Human Resource Officers (CHROs) and Chief Learning Officers (CLOs)	Sep 30, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The one-day conference will focus on the key challenges facing the Chief Learning Officers/Human Resource Heads of banks and how CAFRAL can play a useful role in meeting these learning needs, especially in the context of equipping the young managers with leadership skills so that they can assume higher responsibilities in future.</p>				
<p>Participants Profile Chief Learning Officers of Banks and Heads of HR function.</p>				

QUARTER III – FY 2019-20

OCTOBER 2019

15	Program for Non-Executive Directors on the boards of banks	Oct 14-15, 2019	Goa Residential	M P Baliga
<p>The objective of the program is to focus on contemporary issues and challenges faced by banks including those relating to governance, strategy, risk, compliance and asset quality. The program would also cover other topics like regulatory/supervisory developments and perspectives, financial markets and domestic & international developments in the financial sector. The aim of the program would essentially be towards improving the effectiveness of directors on the boards of banks.</p>				
<p>Participant Profile Non-Executive Directors on the Boards of Banks.</p>				

16	Program on KYC, Money Laundering (ML) & Financial Crime (FC) Risk Management	Oct 15-16, 2019	Mumbai Non Residential	Pramod Kumar Panda
<p>The objective of the program is to review the important aspects and issues surrounding regulatory guidelines on KYC-AML-CFT in key areas of banks' operations including trade, remittances, wire transfers and payments; discuss the widening scope of compliance in the area of AML and financial crime risk management; explore how the compliance standards and performance can be strengthened through enhanced processes and controls including the use of technology, and demonstrate to the participants through case discussions and experience sharing the inter-linkages amongst operational risk management, fraud risk management and KYC, AML & financial crime risk management.</p>				
<p>Participants Profile Senior officers at the level of DGM and above from banks, FIs and NBFCs. Useful to those involved with KYC-AML implementation, financial crime management, operational risk function, internal audit, compliance and vigilance.</p>				

17	CAFRAL Advanced Leadership Program (International Program in association with a reputed US Business School)	Oct 31- Nov 1, 2019 Indian Leg Nov 4 - 9, 2019 Overseas Leg	Mumbai Non Residential (2 Days) & USA Residential (6 days)	Pramod Kumar Panda
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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

NOVEMBER 2019

18	Conference of CROs and Heads of Risk Management Departments	Nov 11-12, 2019	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.

19	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

20	Conference of Chief Compliance Officers	Nov 27-28, 2019	Mumbai Non Residential	Amarendra Mohan
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The conference will provide a forum for interaction and experience-sharing amongst Chief Compliance Officers and the regulator; exposure to international practices/trends on regulatory reporting and internal management reporting; and meeting the challenges of Risk Based Supervision.

Participants Profile

Heads of Compliance / Senior Compliance Officers

DECEMBER 2019

21	Program on Business Strategy for Sustainable Development and Corporate Social Responsibility	2 Days To be decided	Mumbai Non Residential	Pramod K Panda
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Sustainable finance promotes sustainable and inclusive growth by focusing on the material Environmental, Social and Governance factors. Globally, several initiatives have been launched to mobilise the financial sector in support of the UN Sustainable Development Goals and the Paris Agreement. The aim of the Program was to sensitise the Indian financial sector with the sustainability issues in the financial system, highlight the risks of inaction and bestow greater attention on green finance.

Participant Profile

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

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

QUARTER IV – FY 2019-20

JANUARY 2020

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

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

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

26	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

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

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

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