



Calendar of Programs 2016-17



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 and is now headed by G Gopalakrishna as its Director.

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 on 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 2016-17

#	Name of the Program	Dates	Location	Program Director
QUARTER I – FY 2016-17				
APRIL 2016				
1	International Program on Credit Risk Management and Regulatory Capital	12-13 April, 2016	Mumbai	Amarendra Mohan
2	Workshop on Forensic Audit – Central Bank of Sri Lanka (CBSL), Colombo, Sri Lanka	04-05 April 2016	Srilanka	Ravindra Sangvai
MAY 2016				
3	Advanced Risk Management Program	2-4 May, 2016	Chennai	M P Baliga
4	Risk Based Supervision - Implementation Challenges	26-27 May, 2016	Mumbai	M P Baliga
JUNE 2016				
5	Program on Asset Resolution and Managing NPAs	1-2 June, 2016	Mumbai	Ravindra Sangvai
6	Program for Non-Official Directors of Commercial Banks	13-14 June, 2016	Mumbai	M P Baliga
7	Roundtable Meeting with Chairmen and CMDs	15 June 2016	Mumbai	Ravindra Sangvai
QUARTER II – FY 2016-17				
JULY 2016				
8	Evidence in Financial Inclusion: New Findings and their Applications Policy Workshop with IFMR and IPA	20 July, 2016	Mumbai	M P Baliga
9	Program on Best Practices in Operational Risk Mgmt.	28-29 July, 2016	Mumbai	Ravindra Sangvai
AUGUST 2016				
10	Workshop on Reporting to CRILC Database by Banks	12 Aug 2016	Mumbai	Ravindra Sangvai
11	Advanced Program on Project and Infrastructure Financing	29 Aug-1 Sept 2016	Mumbai	M P Baliga
SEPTEMBER 2016				
12	International Seminar on Cyber Risk and Mitigation for Banks and FIs	07-08 Sept, 2016	Mumbai	Ravindra Sangvai
QUARTER III – FY 2016-17				
OCTOBER 2016				
13	CAFRAL Advanced Bank Management Program (CABMP)	2 weeks	Mumbai & USA	M P Baliga
NOVEMBER 2016				
14	Seminar on Debt Recovery	5 Nov 2016	Gurgaon	M P Baliga
15	Conference of Chief Compliance Officers	17 Nov 2016	Mumbai	Ravindra Sangvai
16	Program for Non-Executive Directors of Commercial Banks	29-30 Nov 2016	Bengaluru	M P Baliga
DECEMBER 2016				
17	CAFRAL Workshop on Commodity Risk Management for Bankers	15 Dec 2016	Mumbai	Ravindra Sangvai
QUARTER IV – FY 2016-17				
JANUARY 2017				
18	Program on Fraud Management	30-31 Jan, 2017	Mumbai	Ravindra Sangvai
FEBRUARY 2017				
19	Program on Credit and NPA Management	01-03 Feb, 2017	Mumbai	M P Baliga
20	Seminar on System Identification of NPAs (By invitation)	9 Feb 2017	Mumbai	Ravindra Sangvai
21	CABMP Follow up Program	10-12 Feb 2017	Ernakulam	M P Baliga
MARCH 2017				
22	Financial Markets Program	6-10 March 2017	Mumbai	Ravindra Sangvai
23	Program on Credit Risk Modelling and Validation	2 days	<i>to be decided</i>	Amarendra Mohan
24	International Program on Stress Testing and Risk Management in Banks †	2 days	<i>to be decided</i>	Amarendra Mohan
25	Program for CMD/CEO/MDs of Commercial Banks	5 days	<i>to be decided</i>	Amarendra Mohan

Program Details

QUARTER I – FY 2016-17

APRIL 2016

1	International Program on Credit Risk Management and Regulatory Capital	12-13 April, 2016	The Classroom Taj Lands End, Mumbai	Amarendra Mohan
<p>Indian banks are in the process of migrating to the Internal Ratings Based (IRB) Approaches for credit risk. The seminar will focus on issues such as: What are the key issues and challenges in this migration, not only in terms of data integrity and quantification but also the validation of internal models and incorporating the model outputs into internal decision making? How do banks define their credit risk appetite, how effective are their credit risk governance and controls?</p> <p>Internationally, there are concerns arising out of lack of comparability of capital requirements under the IRB approach across institutions. The proposed revisions to the standardised approach for credit risk (December 2015) seek to balance simplicity and risk sensitivity and to promote comparability by reducing variability in risk-weighted assets across banks and jurisdictions.</p> <p>The Program will highlight practical implementation issues. Experts from abroad and India will make presentations on topics such as:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Preparing for implementation of IRB Approach in a bank <input type="checkbox"/> Supervisory Perspective on key issues and challenges in migration to IRB Approaches <input type="checkbox"/> Managing credit risk: risk appetite, risk culture and risk quantification <input type="checkbox"/> Balancing simplicity and risk sensitivity: The Revised Standardised Approach for Credit Risk <input type="checkbox"/> Implementing Pillar 2 under Basel III – Latest International Developments <input type="checkbox"/> Role of credit bureaus in managing credit risk <input type="checkbox"/> Implementing Basel III: Capital Needs and Capital Planning by Indian Banks <p>Participant Profile Senior officials of Central Banks, Supervisory Agencies, Deposit Insurance Agencies. Senior Officers - in charge of finance or risk management, CROs, CFOs, Business Heads of banks.</p>				
2	Workshop on Forensic Audit – Central Bank of Sri Lanka (CBSL), Colombo, Sri Lanka	2-4 May, 2016	Srilanka, Colombo	Ravindra Sangvai

MAY 2016

3	Advanced Risk Management Program	2-4 May, 2016	IFMR Finance Foundation, Chennai	M P Baliga
<p>The program will be conducted by Dr. Nachiket Mor with support from IFMR Finance Foundation. The objective of the program is to enhance the skill levels of senior officers of banks and financial institutions in the area of risk management. The program would broadly cover:</p> <ul style="list-style-type: none"> x Fundamentals of risk and capital planning x Credit and Market Risk Management x Stress Testing 				
<p>Participant Profile Senior executives of commercial banks and financial institutions at the level of Deputy General Manager or equivalent and above dealing with risk management.</p>				
4	Risk Based Supervision - Implementation Challenges	26-27 May, 2016	ITC Grand Central, Mumbai	M P Baliga

The implementation of Risk Based Supervision propelled by Reserve Bank of India for the banking system in India is going to transform RBI's approach and processes for supervision of commercial banks for meeting emerging challenges that global banking system is faced with and would lay down road map for bank supervision in coming Decade. Along with protection of depositor's interests and health of individual banks/FIs, implicit overarching objective of RBIs supervisory process is to ensure financial stability and customer protection. RBS focuses on evaluating both present and future risks, identifying incipient problems and facilitates prompt intervention / early corrective action as against the present compliance based and transaction testing approach which is more in the nature of point in time assessment. RBS benefits the bank supervisor by optimizing its use of supervisory resources and also helps the regulated entities in improving their risk management systems, oversight and controls.

Participant Profile

Senior officials from Business, Risk Management, Inspection, Audit and Compliance departments dealing with RBS

JUNE 2016

5	Program on Asset Resolution and Managing NPAs	1-2 June, 2016	The Classroom Taj Lands End, Mumbai	Ravindra Sangvai
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NPAs arise out of assets/project not generating cash flow to the extent and in the period originally envisaged. Banks may not be able to timely recover the entire amount lent and hence, provisioning is required. However, in real world, NPAs may arise due to either genuine reasons or wrong assumptions or inefficiencies of systems or misdemeanour.

External Environment affect through Global slowdown, Fall in domestic demand, Policy logjam & Disputed Contracts. Internal environment affects Banks through Governance deficit, Poor credit appraisal; Weak risk management; All debt-no equity; Infra financing particularly highways; Power – Faulty FSAs, Pass through arrangement, termination payments; chasing quick growth.

Therefore, improving Bank Management and Governance of NPAs is of utmost importance. Issues of sale of NPAs to ARCs and CDRs by banks are also of vital importance. A deeper analysis of resolution mechanisms and legal complexities would be very timely for the banking system.

Participant Profile

Senior officers handling the stress asset and Sr. Legal Officers. Senior officials handling NPAs and CDR, ARC matters.

6	Program for Non-Official Directors of Commercial Banks	13-14 June, 2016	ITC Grand Central, Mumbai	M P Baliga
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The program will be specially designed for Non-Official Directors of Commercial Banks. The objective of the program is to bring about an awareness and understanding about various regulatory and supervisory issues relating to banks. The program will cover Prudential Norms, Asset Quality Management and Credit Risk Management.

Participant Profile

Non-Official Directors on the Boards of Commercial Banks including those responsible for Risk Management. Directors on Risk Management Committees, Management Committee and Audit committee would benefit a lot from this program.

7	Roundtable Meeting with Chairmen and CMDs	15 June, 2016	RBI, COB, Mumbai	Ravindra Sangvai
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QUARTER II – FY 2016-17

JULY 2016

8	Evidence in Financial Inclusion: New Findings and their Applications Policy Workshop – Co-hosted with IFMR (LEAD) and IPA	20 July, 2016	Mumbai	M P Baliga
<p>The objective of the policy workshop is to share evidence from recent research in digitizing financial products and services with key stakeholders and facilitate a focused discussion on the applications of this evidence to various contexts in India. The workshop also seeks to identify knowledge gaps in promoting financial inclusion, and explore potential areas of collaboration between research, policy, and practice. Session Themes will include Experimentation for Innovation in promoting Financial Inclusion, Using Mobile Phones to influence Consumer Behavior and Digitizing Savings and Payments.</p>				
<p>Participants Profile The program is targeted to senior delegates from banks, technology service providers and other key stakeholders.</p>				

9	Program on Best Practices in Operational Risk Management	28-29 July, 2016	Mumbai	Ravindra Sangvai
<p>Operational risk arises from the potential that inadequate information systems, operational problems, breaches in internal controls, fraud, or unforeseen catastrophes will result in unexpected losses. Although operational risk does not easily lend itself to quantitative measurement, it can result in substantial costs through error, fraud, or other performance problems. The growing dependence of banking organizations on information technology emphasizes one aspect of the need to identify and control this risk.</p>				
<p>Participants Profile Head of operation risk management, fraud risk management, CISO, CVO, Head of Mobile and channel fraud Management, Head of Internal Audit and Internal Control of the commercial banks.</p>				

AUGUST 2016

10	Workshop on Reporting to CRILC Database by Banks	August12, 2016	Mumbai	Ravindra Sangvai
11	Advanced Program on Project and Infrastructure Financing	29 August – 1 September, 2016	Mumbai	M P Baliga
<p>The objective of the program is to equip the participants with effective credit appraisal skills for project and infrastructure financing, through classroom sessions and case studies. The aim is to enable the participants to appreciate and understand the various risks involved in project and infrastructure lending.</p>				
<p>Participant Profile Senior executives of commercial banks and financial institutions at the level of Deputy General Manager or equivalent and above associated with project and infrastructure financing.</p>				

12	International Seminar on Cyber Risk and Mitigation for Bank and FIs	07-08 Sept, 2016	Mumbai	Ravindra Sangvai
<p>The objective of the program is to provide an opportunity for Chief Information Security Officers (CISO), IT Heads and senior executives involved in IT Security at the banks to develop an understanding how cyber security management at the bank irrespective of proprietary technology chosen by them has to be handled and what are agnostic forensic and cyber security tools available.</p>				
<p>The program would involve discussion and recommendation to banks on how to go about securing themselves from likely threats of cybercrime and cyber security and how to mitigate the attacks with agnostic tools.</p>				
<ul style="list-style-type: none"> • Sharing international experience and perspective • Detection, identification and mitigation of cybercrime and cyber security • Credential Theft & Mitigation • Secure Journey to Cloud (Azure, Amazon & Google cloud) • Incident Response & Digital forensics-Techniques • Demonstration of Advance Threats & Protections • Dark Internet & Security 				
<p>The program would be addressing the current concerns of banks.</p>				
<p>Participants Profile</p>				
<p>The workshop is to provide an opportunity for Chief Information Security Officers (CISO), IT Heads and senior executives involved in IT Security at the banks.</p>				

QUARTER III – FY 2016-17

OCTOBER 2016

13	CAFRAL Advanced Bank Management Program (CABMP)	2 weeks	Mumbai & USA	M P Baliga
<p>The program objective is to enhance the competency in policy formulation and technical skill levels of senior executives of Indian commercial banks, financial institutions and Reserve Bank of India. The program will be held in coordination with Robert H Smith School of Business, University of Maryland on somewhat similar lines as our pilot program held in 2015.</p> <p>Participant Profile Senior executives of commercial banks, Reserve Bank of India and financial institutions in the rank of ED/CGM/General Manager (or equivalent).</p>				

NOVEMBER 2016

14	Seminar on Debt Recovery	5 Nov 2016	Gurgaon	M P Baliga
15	Conference of Chief Compliance Officers	17 Nov 2016	Mumbai	Ravindra Sangvai
<p>The objective of the conference is to have a dialogue with the Heads of Compliance of Commercial banks/ Senior Compliance Officers on the key aspects of their role in ensuring regulatory compliance with special emphasis on Risk Based Supervision.</p> <p>To help Indian bankers in understanding the importance of compliance function and to ensure orderliness and reduce overall systemic vulnerability by adhering to laid down guidelines particularly in the field of Risk Based Supervision.</p> <p>Participants Profile Heads of Compliance/ Senior Compliance Officers of Public / Private and Foreign banks.</p>				

16	Program for Non-Executive Directors of Commercial Banks	29-30 Nov 2016	<i>Venue to be decided</i>	M P Baliga
<p>The program will be specially designed for Non-Executive Directors of Commercial Banks. The program will specifically cover Operational Risk Management and include Frauds - reporting and management, Cyber Security, KYC/AML etc.</p> <p>Participant Profile Non-Official Directors on the Boards of Commercial Banks including those responsible for Risk Management. Directors on Risk Management Committees, Management Committee and Audit committee would benefit a lot from this program.</p>				

DECEMBER 2016

17	CAFRAL workshop on Commodity Risk Management	15 Dec 2016	Mumbai	Ravindra Sangvai
<p>Volatility in commodity prices impact the banks as lenders to commodity related businesses and the availability of finance to many commodity companies gets reduced. In such a scenario, Majority of potential borrowers, find it harder to access bank for trade finance facilities as banks withdraw credit lines in order to help ensure their balance sheets remain efficient and meet the regulatory requirements.</p> <p>In order to enhance the awareness of Commodity price risks, SEBI and RBI, have taken some salient steps.</p> <p>Participants Profile This Conference is specifically focused at the Senior Officers involved in Risk Management/ Commodity Risk Management functions of commercial banks.</p>				

QUARTER IV – FY 2016-17

JANUARY 2017

18	Program on Fraud Management	30-31 Jan 2017	Mumbai	R V Sangvai
<p>The rising trend in loan related frauds in the financial sector is a matter of serious concern. Equally disquieting is the delay in detection and reporting of such frauds by banks. The rapid surge of computer applications in banking sector have exposed the financial sector to various additional operational risks. In this context a framework for fraud risk management in banks has been laid down by Reserve Bank of India. In the context of the increasing incidence of frauds in general and in loan portfolios in particular, ensuring normal conduct of business and protecting risk taking ability assumes importance for smooth functioning of banks</p> <p>The objective of this program is to examine various challenges and solutions for implementation of “Framework for dealing with loan frauds” in commercial banks and draw their focus to prevention, early detection, prompt reporting and timely initiation of the accountability exercise. The program oriented towards minimizing the vulnerability of the</p> <p>Participants Profile Senior officers handling fraud monitoring, CVOs, Heads of Operational Risk Management Department and Compliance Officers of the commercial banks institutions (ED / CGM / GM / DGM) in charge of Treasury / Markets / Planning and Economics.</p>				

FEBRUARY 2017

19	Program on Credit and NPA Management	01-03 Feb 2017	Mumbai	M P Baliga
<p>Indian Banks are presently faced with a big challenge on account of deteriorating asset quality and increase in stressed assets. The rising provisioning required on account of high level of NPAs adversely affects the profitability and capital level of banks. The need of the hour is to have an effective credit and NPA management system in banks so as to bring down the level of NPAs and also safeguard against accretion of new NPAs.</p> <p>The objective of the program is to enhance the skill level of senior officers of commercial banks in the area of Credit and NPA management. The focus will be on understanding the issues involved in credit appraisals, credit risk management systems and improving the effectiveness of recovery of NPAs by appreciating the various menu of options available.</p> <p>Participant Profile Senior officers at the level of DGM or equivalent and above who are involved with credit, recovery/stressed assets and risk Management functions of commercial banks.</p>				
20	Seminar on System Identification of NPAs (By Invitation)	09 Feb 2017	Mumbai	Ravindra Sangvai
<p>Indian Banks are presently faced with a big challenge on account of deteriorating asset quality and increase in stressed assets. The rising provisioning required on account of high level of NPAs adversely affects the profitability and capital level of banks. The need of the hour is to have an effective credit and NPA management system in banks so as to bring down the level of NPAs and also safeguard against accretion of new NPAs.</p> <p>The objective of the program is to enhance the skill level of senior officers of commercial banks in the area of Credit and NPA management. The focus will be on understanding the issues involved in credit appraisals, credit risk management systems and improving the effectiveness of recovery of NPAs by appreciating the various menu of options available.</p> <p>Participant Profile Senior officers at the level of DGM or equivalent and above who are involved with credit, recovery/stressed assets and risk Management functions of commercial banks.</p>				
21	CABMP Follow up Program	10-12 Feb 2017	Ernakulam	M P Baliga
<p>CAFRAL had conducted Advanced Bank Management Programs in October 2015 & October 2016 for the senior officers of commercial banks, financial institutions and Reserve Bank of India. Now a follow-up program is being organised for the participants of CABMP 2015 & 2016. The objective of the program is to reinforce the learnings of CABMP and to reconnect with other participants, have a few sessions/presentations on topics like financial Markets, risk and NPA management and business strategy.</p> <p>Participants Profile Participants of CABMP 2015 & 2016</p>				

22	Financial Market Program	6-10 Mar 2017	Mumbai	Ravindra Sangvai
<p>Financial markets (money, debt, forex and capital) are evolving rapidly, making it imperative for bankers and professionals to stay abreast with all the recent developments. The objective of the program is to provide an opportunity for senior officials/economists of banks / financial institutions</p> <ul style="list-style-type: none"> <input type="checkbox"/> to have an overview and interface with regulators and operators of financial markets dealing in policy formulations <input type="checkbox"/> sharing experiences on the strategic issues that impact and shape policy making in financial markets <input type="checkbox"/> understanding the inter-linkages between money market, debt market, forex and derivatives market and capital market <input type="checkbox"/> understanding linkages of financial markets with global economy <input type="checkbox"/> understanding financial stability and consumer protection issues <p>The program would have Eminent speakers and practitioners from regulatory bodies like Reserve Bank of India, SEBI, BSE, NSE, CCIL, IRDA, banks and others and would provide an Opportunity for close interactions and discussions with the experts on various subjects.</p>				
<p>Participant Profile This five-day program is specifically designed and targeted at the senior officials / economists of banks / financial institutions (ED / CGM / GM / DGM) in charge of Treasury / Markets / Planning and Economics.</p>				
23	Program on Credit Risk Modelling and Validation	2 days	<i>Venue to be decided</i>	Amarendra Mohan
<p>The advanced approaches under credit risk require banks to develop effective credit risk models for migrating to IRB Foundation and Advanced approaches. The models also need to be validated internally and back tested for their effectiveness. Advanced approaches not only provides an opportunity to banks to reduce their reliance on external rating agencies but also help them in internally rating their borrowers and facilities which in turn brings about better risk assessment and awareness.</p>				
<p>Participant Profile The program is designed for middle and senior officers working in credit risk management area and those responsible for working towards Basel II advanced approaches.</p>				
24	International Program on Stress Testing and Risk Management in Banks †	2 days	<i>Venue to be decided</i>	Amarendra Mohan
<p>In recent years, stress testing of banks and the banking system has gained in sophistication. Stress Tests are being designed for macro prudential surveillance and have been used as a crisis management tool in the US and the European Union. Authorities are using Stress Tests as a part of the regulatory capital framework by prescribing the minimum level of capital buffers that a bank must maintain even under stress situations.</p> <p>The post crisis regulatory reforms have profound implications for risk management and capital planning in banks. The higher and better quality of capital and liquidity buffers contributes to the resilience of banks. There is a higher focus on systemically important banks (SIBs) in terms of loss absorbency levels, standards of risk management, risk governance and controls, recovery plans and resolution plans. In the Indian context, Reserve Bank of India has published the framework for Domestic Systemically Important Banks (DSIBs) and disclosed the list of Indian DSIBs.</p> <p>The Program will focus on practical implementation of frameworks for Stress Testing and enhanced risk management and supervision of banks. Experts from abroad and India will make presentations.</p> <p>Participants Profile Heads of Risk Management Department /Heads of Planning / Finance functions.</p>				
25	Program for CMD/CEO/MDs of Commercial Banks	5 days	<i>Venue to be decided</i>	Amarendra Mohan
<p>Participant Profile CEO/CMD/MDs of Commercial Banks</p>				

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

Profiles

G Gopalakrishna, *Director, CAFRAL*



G Gopalakrishna is the Director of Centre for Advanced Financial Research and Learning (CAFRAL) since April 2014. CAFRAL has been set up by Reserve Bank of India to develop into a world class global institution for research and learning in banking and finance. Gopalakrishna was career Central Banker having worked in the Reserve Bank of India (RBI) for over 33 years. He was Executive Director, RBI from October 2007 to April 2014 and was overseeing the Department of Banking Supervision, Financial Stability Unit, Department of Communication, Department of Information Technology, Foreign Exchange Department, Department of Payment and Settlement System. He also headed the Deposit Insurance and Credit Guarantee Corporation.

He was the Chairman and Member of several Working Groups set up by the Reserve Bank and Government of India. During the year 2011, he chaired the Working Group on Information Security, Electronic Banking Technology, Risk Management and Cyber Frauds, the recommendations of which have been implemented by RBI in April 2011. He was also Chairman of

the Technical Group set up to Review Supervisory Rating Framework as part of the High Level Steering Committee appointed by RBI in 2012 to review the supervisory process in India. He authored the Central Credit Registry created by RBI in 2014 for reporting large value credits. Gopalakrishna was alternate Member on the FSB during 2013-14. He was also EXCO Member on the International Association of Deposit Insurers (IADI) during 2011-12. He was Member of the Regulatory Oversight Committee of the FSB to create Global Legal Entity Identifier - LEI (2013-14).

M P Baliga, *Senior Program Director, CAFRAL*



M P Baliga is currently a Senior Program Director at the Centre for Advanced Financial Research and Learning which is promoted by the Reserve Bank of India. Prior to joining CAFRAL he worked at Reserve Bank of India for more than three decades in various capacities. His last assignment was at the level of General Manager in the Banking Policy Division of Department of Banking Operations and Development from June 2008 to May 2014. He has 15 years of experience in banking regulation and supervision and was involved with onsite inspection of many banks in India. He was a Member of Faculty with the Bankers Training College, Reserve Bank of India for five years.

His broad areas of specialization in teaching were in banking regulation, banking supervision and risk management. He has conducted many programs for senior bankers at various places in India and overseas. He was nominated by the Reserve Bank of India as a Member of the Working Group on Liquidity of Basel Committee on Banking Supervision during the period 2010 to 2014. After his stint in Reserve Bank of India got over in May 2014, he joined CAFRAL as a Program Director in

June 2014. He has a Masters Degree in Financial Management from Jamnalal Bajaj Institute of Management Studies, Mumbai, India and is a Certified Associate of Indian Institute of Bankers.

Amarendra Mohan, *Senior Program Director, CAFRAL*



Amarendra Mohan has more than three decades of professional experience – including nine years at the Financial Stability Institute of the Bank for International Settlements in Basel, Switzerland - in financial sector regulation/ supervision and financial stability from various perspectives, i.e. national and international; policy development and implementation.

Since April 2015, Mr Mohan is associated with the learning activities of CAFRAL.

From 2006-2014, for a period of nine years, he worked as a Senior Financial Sector Specialist at the Financial Stability Institute of the Bank for International Settlements (BIS) in Basel, Switzerland. At the BIS, he was responsible for global dissemination of information on the latest financial sector supervision standards. He chaired/made presentations at international outreach seminars/meetings in more than 40 countries in which senior level bank supervisors from around 100 countries participated. He was a Member of the Basel Committee's Working Group on SIB

Supervision (WGSS) and the Working Group on Operational Risk (WGOR). He worked on several FSI publications relating to the global implementation of Basel II and Basel III.

Before joining the BIS, Mr Mohan held the position of Chief General Manager in the Department of Banking Regulation, Reserve Bank of India. He worked on various areas of banking regulation including implementation of Basel II in India. He led supervisory teams to conduct on-site examinations of commercial banks and their off-site monitoring. He also worked on supervisory policy development, including introduction of Risk-based Supervision in India.

He completed with distinction the MBA-International Banking and Finance from The University of Birmingham, UK.

Ravindra Sangvai, General Manager, Reserve Bank of India and Program Director, CAFRAL



Ravindra Sangvai holds an MSc, an MBA from Pune University and is also CAIIB certified. He has been working with Reserve Bank of India (RBI) for past 25 years under various capacities. He has experience of working with RBI departments like Banking Operations & Development (DBOD), Foreign Exchange (Forex), Urban Banks Dept. and Dept. of Expenditure & Budgetary Control. He was Faculty Member at College of Agricultural Banking of RBI at Pune. He joined CAFRAL in June, 2014 as Program Director (General Manager)



CAFRAL

CENTRE FOR ADVANCED FINANCIAL
RESEARCH AND LEARNING

Promoted by Reserve Bank of India

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