



G Gopalakrishna joins CAFRAL as its Director

G Gopalakrishna joined CAFRAL as its Director on 21st April 2014. He brings in rich experience gathered during his 33 years of highly impressive career as central banker. He joined RBI in 1980 and since then, had served in the areas of payments systems, regulation and supervision of banking sector, foreign exchange management and also in regulation and supervision of NBFC sector. ([Read entire profile](#))



Banking Structure for India

A universal bank licence in India gives a bank the right to access low cost retail deposits, deposit insurance for small depositors, connect to the payment systems and access to liquidity from the central bank. In return for these privileges, there are certain obligations imposed on the bank in the form of maintaining CRR and SLR and fulfilling priority sector lending. This is the grand bargain and differentiated licence is in a sense de-coupling this package that universal banks get. How should the existing banks and non-bank finance companies be made more vibrant to meet the growing needs of

the economy and what and how new varieties of banks be permitted such that the banking sector is inherently resilient in the face of a crisis and also responsive to the growing complexity and requirement of the economy?

CAFRAL's conference on Banking Structure for India provided a platform for bankers and practitioners in the industry to come together with regulators and thinkers to deliberate upon and discuss the various issues involved. [Click here to read a paper](#) which distills the thoughts and ideas emerging from this conference.



Action points for banks emerging from the Workshop on Revitalising Distressed Assets

The Reserve Bank of India has recently, come out with the final guidelines on the “Framework for Revitalising Distressed Assets in the Economy” and it is developed outlining a corrective action plan that will incentivize early identification of problem account, timely restructuring of accounts which are considered to be viable, and taking prompt steps by lenders for recovery or sale of unviable accounts. The Workshop was represented by stakeholders from the commercial banks, ARCs, rating agencies, CDR cell, legal and other experts as well as central bankers. ([Get detailed summary](#))



Upcoming Conference on Current Issues in Project Finance and Way Forward

Date: June 30 - July 1, 2014

Time: 9:00 AM - 6:00 PM

Venue: Trident, BKC

Objective: The objective of the Conference is to understand the sectorial growth in infrastructure finance in India, assess the causative factors for the rapid growth of NPAs in the area, and identify preventive solutions.

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