



# 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, behavioural 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

- Enhance our understanding of how the financial sector contributes to real sector growth through in-house and collaborative research that is useful and relevant
- Enhance professional capabilities in the banks, financial sector, and among central banks regulators and policy makers through learning events and programs
- Provide a platform for dialogue between policy makers' regulators, financial sector, practitioners and academics on issues of topical relevance and systemic importance
- 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
- 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 |
|---------------------------------|---|--------------------|----------------------|------------------|
| <b>QUARTER I – FY 2016-17</b>   |   |                    |                      |                  |
| APRIL 2016                      |   |                    |                      |                  |
| 1                               | International Program on Credit Risk Management and Regulatory Capital                              | 12-13 April, 2016  | Mumbai               | Amarendra Mohan  |
| MAY 2016                        |   |                    |                      |                  |
| 2                               | Advanced Risk Management Program  | 2-4 May, 2016      | Chennai              | M P Baliga       |
| 3                               | Risk Based Supervision - Implementation Challenges  | 26-27 May, 2016    | Mumbai               | M P Baliga       |
| JUNE 2016                       |   |                    |                      |                  |
| 4                               | Program on Asset Resolution and Managing NPAs   | 1-2 June, 2016     | Mumbai               | Ravindra Sangvai |
| 5                               | Program for Non-Official Directors of Commercial Banks  | 13-14 June, 2016   | Mumbai               | M P Baliga       |
| <b>QUARTER II – FY 2016-17</b>  |   |                    |                      |                  |
| JULY 2016                       |   |                    |                      |                  |
| 6                               | Strategies for Prevention, Detection and Monitoring of Financial Frauds                             | 28-29 July, 2016   | Mumbai               | Ravindra Sangvai |
| 7                               | Program for Non-Official Directors of Commercial Banks  | 2 days             | <i>to be decided</i> | M P Baliga       |
| AUGUST 2016                     |   |                    |                      |                  |
| 8                               | Advanced Program on Project and Infrastructure Financing  | 4 days             | Mumbai               | M P Baliga       |
| 9                               | Program for CMD/CEO/MDs of Commercial Banks   | 5 days             | <i>to be decided</i> | Amarendra Mohan  |
| 10                              | Workshop on Cyber Security and Mitigation Techniques  | 23-24 August, 2016 | Mumbai               | Ravindra Sangvai |
| SEPTEMBER 2016                  |   |                    |                      |                  |
| 11                              | Implementation Road Map of IFRS in India - Issues and Challenges for listed and non-listed entities | 2 days             | <i>to be decided</i> | M P Baliga       |
| 12                              | Integrated Treasury Management (Bourse) Program   | 6 days             | Mumbai               | Ravindra Sangvai |
| <b>QUARTER III – FY 2016-17</b> |   |                    |                      |                  |
| OCTOBER 2016                    |   |                    |                      |                  |
| 13                              | Workshop on Forensic Audit with special focus on Digital Forensics                                  | 2 days             | Mumbai               | Ravindra Sangvai |
| 14                              | CAFRAL Advanced Bank Management Program (CABMP)   | 2 weeks            | USA                  | M P Baliga       |
| NOVEMBER 2016                   |   |                    |                      |                  |
| 15                              | Program for CFOs of Commercial Banks  | 2 days             | Mumbai               | M P Baliga       |
| 16                              | International Program on Stress Testing and Risk Management in Banks †                              | 2 days             | <i>to be decided</i> | Amarendra Mohan  |
| 17                              | Risk Based Supervision - Implementation Challenges  | 2 days             | Mumbai               | Ravindra Sangvai |
| DECEMBER 2016                   |   |                    |                      |                  |
| 18                              | Advanced Credit Management Program  | 4 days             | Mumbai               | M P Baliga       |
| 19                              | Implementation and Compliance of Anti-Money Laundering (AML) Standards                              | 2 days             | Mumbai               | Ravindra Sangvai |
| <b>QUARTER IV – FY 2016-17</b>  |   |                    |                      |                  |
| JANUARY 2017                    |   |                    |                      |                  |
| 20                              | Financial Markets Program   | 5 days             | Mumbai               | Ravindra Sangvai |
| 21                              | Program for CROs of Commercial Banks  | 2 days             | Mumbai               | M P Baliga       |
| FEBRUARY 2017                   |   |                    |                      |                  |
| 22                              | Program for Newly inducted Non Official Directors on the Boards of PSBs                             | 2 days             | Mumbai               | M P Baliga       |
| MARCH 2017                      |   |                    |                      |                  |
| 23                              | Strategy for Overseas Operations of Indian Banks: Issues, Challenges and Opportunities              | 2 days             | Mumbai               | M P Baliga       |
| 24                              | Program on Credit Risk Modelling and Validation   | 2 days             | <i>to be decided</i> | Amarendra Mohan  |
|                                 | Workshop for Judges of DRATs and DRTs   | 2 days             | <i>to be decided</i> | M P Baliga       |
|                                 | Program for Government Directors jointly with DFS   | 2 days             | <i>to be decided</i> | M P Baliga       |

## Program Details

### QUARTER I – FY 2016-17

APRIL 2016

|  |   |                   |   |                    |
|--|---|-------------------|---|--------------------|
| 1  | <b>International Program on Credit Risk Management and Regulatory Capital</b> | 12-13 April, 2016 | The Classroom<br>Taj Lands<br>End, Mumbai | Amarendra<br>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"> <li>— Preparing for implementation of IRB Approach in a bank</li> <li>— Supervisory Perspective on key issues and challenges in migration to IRB Approaches</li> <li>— Managing credit risk: risk appetite, risk culture and risk quantification</li> <li>— Balancing simplicity and risk sensitivity: The Revised Standardised Approach for Credit Risk</li> <li>— Implementing Pillar 2 under Basel III – Latest International Developments</li> <li>— Role of credit bureaus in managing credit risk</li> <li>— Implementing Basel III: Capital Needs and Capital Planning by Indian Banks</li> </ul> |   |                   |   |                    |
| <p><b>Participant Profile</b><br/>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>   |   |                   |   |                    |

MAY 2016

|  |   |               |   |            |
|--|---|---------------|---|------------|
| 2  | <b>Advanced Risk Management Program</b> | 2-4 May, 2016 | IFMR<br>Finance<br>Foundation,<br>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"> <li>• Fundamentals of risk and capital planning</li> <li>• Credit and Market Risk Management</li> <li>• Stress Testing</li> </ul> |   |               |   |            |
| <p><b>Participant Profile</b><br/>Senior executives of commercial banks and financial institutions at the level of Deputy General Manager or equivalent and above dealing with risk management.</p>  |   |               |   |            |

|   |   |                 |                                 |            |
|---|---|-----------------|---------------------------------|------------|
| 3   | <b>Risk Based Supervision - Implementation Challenges</b> | 26-27 May, 2016 | ITC Grand<br>Central,<br>Mumbai | M P Baliga |
| <p>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</p> |   |                 |                                 |            |

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**

|   |  |                |   |                  |
|---|--|----------------|---|------------------|
| 4 | <b>Program on Asset Resolution and Managing NPAs</b> | 1-2 June, 2016 | The Classroom<br>Taj Lands<br>End, Mumbai | Ravindra Sangvai |
|---|--|----------------|---|------------------|

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.

|   |   |                  |                              |            |
|---|---|------------------|------------------------------|------------|
| 5 | <b>Program for Non-Official Directors of Commercial Banks</b> | 13-14 June, 2016 | ITC Grand Central,<br>Mumbai | M P Baliga |
|---|---|------------------|------------------------------|------------|

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.

## QUARTER II – FY 2016-17

JULY 2016

|   |  |                  |        |                  |
|---|--|------------------|--------|------------------|
| 6   | <b>Strategies for Prevention, Detection and Monitoring of Financial Frauds</b> | 28-29 July, 2016 | Mumbai | Ravindra Sangvai |
| <p>The fraud risk management, fraud monitoring and fraud investigation function is owned by the bank's and is an area of ever growing concern due to its ever increasing size and complexity. It necessitates continuous improvement in the strategies for prevention, detection and monitoring. The broad objective of this program is to deliberate on the framework for strengthening the mechanism to deal with financial frauds in the financial sector by understanding best practices from subject experts, regulatory and legal authorities like CVC, RBI, Police Department and eminent legal authorities.</p> |  |                  |        |                  |
| <p><b>Participants Profile</b><br/>Chief Vigilance Officers / Heads of Risk / Inspection-Audit / Compliance of banks, representatives from Enforcement / Police Department.</p>   |  |                  |        |                  |

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|--|---|--------|----------------------------|------------|
| 7  | <b>Program for Non-Official Directors of Commercial Banks</b> | 2 days | <i>Venue to be decided</i> | M P Baliga |
| <p>The program will be specially designed for Non-Official 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><b>Participant Profile</b><br/>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> |   |        |                            |            |

AUGUST 2016

|   |   |        |        |            |
|---|---|--------|--------|------------|
| 8   | <b>Advanced Program on Project and Infrastructure Financing</b> | 4 days | 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><b>Participant Profile</b><br/>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>   |   |        |        |            |

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|--|--|--------|----------------------------|-----------------|
| 9  | <b>Program for CMD/CEO/MDs of Commercial Banks</b> | 5 days | <i>Venue to be decided</i> | Amarendra Mohan |
| <p>The program objective is to enhance technical skill, competency levels and decision making of CMD/CEO/MDs of commercial banks and financial institutions. The program will be held in association with an academic institution of international repute. The program would inter alia include extensive case study discussions on business strategies and strategic risk management.</p> |  |        |                            |                 |
| <p><b>Participant Profile</b><br/>CEO/CMD/MDs of Commercial Banks</p>  |  |        |                            |                 |

|   |   |                    |        |                  |
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| 10  | <b>Workshop on Cyber Security and Mitigation Techniques</b> | 23-24 August, 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"> <li>• Sharing international experience and perspective</li> <li>• Detection, identification and mitigation of cybercrime and cyber security</li> <li>• Credential Theft &amp; Mitigation</li> </ul> |   |                    |        |                  |



- Secure Journey to Cloud (Azure, Amazon & Google cloud)
- Incident Response & Digital forensics-Techniques
- Demonstration of Advance Threats & Protections
- Dark Internet & Security

The program would be addressing the current concerns of banks.

#### Participants Profile

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.

### SEPTEMBER 2016

|           |  |        |                            |            |
|-----------|--|--------|----------------------------|------------|
| <b>11</b> | <b>Implementation Road Map of IFRS in India - Issues and Challenges for listed and non-listed entities</b> | 2 days | <i>Venue to be decided</i> | M P Baliga |
|-----------|--|--------|----------------------------|------------|

The Union Budget for 2014-15 emphasised the urgent need for convergence of the current Indian accounting standards with International Financial Reporting Standards (IFRS). The Ministry of Corporate Affairs (MCA), Government of India notified the rules for IFRS converged Indian accounting standards (Ind AS) along with its implementation road map for corporates in a phased manner from 2016-17 onwards. The roadmap for convergence of insurance companies, banking companies and non-banking financial companies (NBFCs) is expected to be announced by MCA in due course. The Reserve Bank recommended to the MCA a roadmap for implementation of India AS by banks from 2018-19 onwards and NBFCs in a phased manner (2018-19 and 2019-20).

The discussions would be centered round the subjects of Classification and Measurement of Financial Assets, Liabilities, Hedge Accounting and Derivatives, Fair Value Measurement, Impairment of Financial Assets, Presentation of Financial Statements and Disclosure, Derecognition, Consolidation etc.

#### Participant Profile

The program is targeted to Senior Officials heading the Audit/Inspection departments in banking companies and non-banking financial companies (NBFCs) along with supervision and regulation departments of Reserve Bank.

|           |  |        |        |                  |
|-----------|--|--------|--------|------------------|
| <b>12</b> | <b>Integrated Treasury Management (Bourse) Program</b> | 6 days | Mumbai | Ravindra Sangvai |
|-----------|--|--------|--------|------------------|

Integrated Treasury Management Bourse Program would be conducted on the lines of a very popular Bourse program of erstwhile Bankers Training College (BTC) but in much more compact and effective manner. The market risk management is one of the most key areas of banking and enhancing skillsets of dealers and back office for the purpose is very necessary. Paucity of comprehensive programs on Integrated risk management programs on financial markets is the felt need of the banking industry. The current program is conceived in the light of training gap in the field. This program would give opportunity to new dealers and back up staff recruited in the banks and financial institutions to upgrade their knowledge and skills for operating in financial markets. The program would be a combination of theory and practical experience by way of simulated trading in G Sec and Forex operations. This program would also be useful to the senior Treasury or policy related executives as Treasury operations are core function of the banks. We would be collaborating with CCIL for conducting the simulated exercises.

The objective of the program is to enhance the requisite knowledge and professional skills of the senior officers attached to Risk Management / Treasury/ ALM and Forex. The program will emphasise the role of officers in the changing role of Risk / Treasury / ALM / Forex functions in banks and financial institutions in the competitive environment. The program will facilitate various strategies for improving core functions of the respective areas and to visualize further developments.

#### Participants Profile

Senior officials from Risk Management / Treasury/ ALM and Forex departments of the banks.

## QUARTER III – FY 2016-17

OCTOBER 2016

|  |   |        |        |                  |
|--|---|--------|--------|------------------|
| 13   | <b>Workshop on Forensic Audit with special focus on Digital Forensics</b> | 2 days | Mumbai | Ravindra Sangvai |
| <p>The objective of the Forensic Accounting program would be to inculcate investigative skills to counter and detect frauds, mistakes so as to avoid the incidents of frauds. The training framework would cover aspects of strengthening the application of forensic accounting by understanding the use of forensic tools in NPA life cycle. The role of internal audit in fraud detection and asset identification and recovery with case studies are other topics to be covered in the two day workshop. The faculties would be sourced by us from India and invited to deliver sessions.</p> <p><b>Participants Profile</b><br/>The workshop is specifically designed for CISOs / CVOs/ CIOs/ In-charge of Fraud Monitoring Cell/ Heads of Risk/Inspection/ Audit/Compliance/IT Heads / EDs and GMs / DGMs of all commercial banks.</p> |   |        |        |                  |

|   |  |         |     |            |
|---|--|---------|-----|------------|
| 14  | <b>CAFRAL Advanced Bank Management Program (CABMP)</b> | 2 weeks | 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><b>Participant Profile</b><br/>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

|  |   |        |        |            |
|--|---|--------|--------|------------|
| 15   | <b>Program for CFOs of Commercial Banks</b> | 2 days | Mumbai | M P Baliga |
| <p>Banks are facing challenges in view of the changing scenario and the CFOs are uniquely positioned to drive change. The objective of the program is to enhance the skill sets of CFOs to drive their organisations to a higher level through better strategic skills, analytical skills and leadership quality. The coverage would inter alia include regulatory issues and Ind AS implementation challenges.</p> <p><b>Participants Profile</b><br/>Chief Financial Officers of Commercial Banks.</p> |   |        |        |            |

|  |   |        |                            |                 |
|--|---|--------|----------------------------|-----------------|
| 16   | <b>International Program on Stress Testing and Risk Management in Banks †</b> | 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><b>Participants Profile</b><br/>Heads of Risk Management Department /Heads of Planning / Finance functions.</p> |   |        |                            |                 |

|   |   |        |        |                  |
|---|---|--------|--------|------------------|
| 17  | <b>Risk Based Supervision - Implementation Challenges</b> | 2 days | Mumbai | Ravindra Sangvai |
| <p>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</p> |   |        |        |                  |



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.

DECEMBER 2016

|           |   |        |        |            |
|-----------|---|--------|--------|------------|
| <b>18</b> | <b>Advanced Credit Management Program</b> | 4 days | Mumbai | M P Baliga |
|-----------|---|--------|--------|------------|

The program will be conducted by Prof. Marti G. Subrahmanyam of Stern School of Business, New York. The objective of the program is to enhance the skill levels of senior executives of banks in credit appraisal and credit monitoring. The program would briefly cover the following:

- Project Finance (with sector specific case studies)
- Debt Restructuring and Stressed Asset Management, Problem recognition
- Credit Monitoring(including usage of technology for making the credit monitoring function more effective and efficient), analytics and early warning systems, planning the exit strategy

**Participants Profile**

Senior executives of commercial banks and financial institutions at the level of Deputy General Manager or equivalent and above dealing with credit appraisal and credit monitoring.

|           |   |        |        |                  |
|-----------|---|--------|--------|------------------|
| <b>19</b> | <b>Implementation and Compliance of Anti-Money Laundering (AML) Standards</b> | 2 days | Mumbai | Ravindra Sangvai |
|-----------|---|--------|--------|------------------|

The objective of the program is to:

- Provide conceptual clarity and practical insights on ALM and effective risk management.
- Reflecting on the most important AML issues facing the industry by focusing on KYC Risk Rating, Customer Segmentation, Case Study on penalties, and STR filed to FIU
- Sensitize the participants with the requirements role of FIU IND and AML/CFT Guidelines and Compliance / Submission of CTR, STR and reporting to FIU IND by the banks
- Understand and appreciate legal Repercussions of delayed/non-submission

The program would contain:

- In-depth discussion using Case Studies covering contemporary issues
- Close interaction with peers and common stakeholders from the industry
- Leading experts from the industry, RBI and Enforcement Directorate, FIU, RBI, FATF representatives would discuss on the most recent developments and requirements in anti-money laundering laws as well as provide practical guidance for implementing robust and effective compliance programs

**Participants Profile**

This two-day Conference would be specifically designed and targeted at the AML Heads of banks/GMs and EDs in charge of AML.

## QUARTER IV – FY 2016-17

### JANUARY 2017

|   |                                  |        |        |                  |
|---|----------------------------------|--------|--------|------------------|
| <b>20</b>   | <b>Financial Markets Program</b> | 5 days | 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"> <li>— to have an overview and interface with regulators and operators of financial markets dealing in policy formulations</li> <li>— sharing experiences on the strategic issues that impact and shape policy making in financial markets</li> <li>— understanding the inter-linkages between money market, debt market, forex and derivatives market and capital market</li> <li>— understanding linkages of financial markets with global economy</li> <li>— understanding financial stability and consumer protection issues</li> </ul> <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><b>Participants Profile</b><br/>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>   |                                  |        |        |                  |

|  |   |        |        |            |
|--|---|--------|--------|------------|
| <b>21</b>  | <b>Program for CROs of Commercial Banks</b> | 2 days | Mumbai | M P Baliga |
| <p>The objective of the seminar is to provide a platform to the participants to discuss various aspects like risk management and capital planning, interact with the experts and regulator, sensitise them to their roles &amp; responsibilities in the area of risk management.</p> |   |        |        |            |
| <p><b>Participants Profile</b><br/>Chief Risk Officers and Heads of Risk Departments of Commercial Banks.</p>  |   |        |        |            |

### FEBRUARY 2017

|  |  |        |        |            |
|--|--|--------|--------|------------|
| <b>22</b>  | <b>Program for Newly inducted Non Official Directors on the Boards of PSBs</b> | 2 days | Mumbai | M P Baliga |
| <p>The objective of the program is to equip the Non-official Directors on the Boards of Public Sector Banks with necessary skills and knowledge so that they can carry out their roles as Directors on the Boards effectively. The aim is to bring about an awareness and understanding about various regulatory, supervisory and governance issues relating to banks. The program would upgrade their skills/knowledge relating to certain key issues like Risk Management, Basel Framework, Risk Based Supervision and Corporate Governance.</p> |  |        |        |            |
| <p><b>Participant Profile</b><br/>Non-Official Directors on the Boards of Public Sector Banks who have been inducted on the Boards recently i.e. say with less than one year on the Board of present bank including Government and RBI nominee Directors.</p>  |  |        |        |            |

### MARCH 2017

|   |   |        |        |            |
|---|---|--------|--------|------------|
| <b>23</b>   | <b>Strategy for Overseas Operations of Indian Banks: Issues, Challenges and Opportunities</b> | 2 days | Mumbai | M P Baliga |
| <p>The Indian banks need to have an appropriate strategy for their overseas operations. The regulatory regime for foreign banks in countries like the UK, U.S. and European Union has undergone a fundamental change in the post-crisis period. The regulatory policy of the host country considers the systemic importance of the operations of foreign banks in the host financial system and calibrates the supervisory approach accordingly. The focus of the host authorities is not only on the home supervision but also the quality of resolution frameworks in home country. The new Basel III regulations on capital and liquidity also have implications for overseas operations of Indian banks. The objective of the program is to discuss various issues, opportunities and challenges the banks might face in formulating their overseas operations strategy. Experts from abroad and India will make presentation on practical aspects of the overseas strategy in light of business opportunities and regulatory and supervisory frameworks.</p> |   |        |        |            |
| <p><b>Participants Profile</b><br/>Heads of International departments.</p>  |   |        |        |            |

|   |  |        |                            |                 |
|---|--|--------|----------------------------|-----------------|
| 24  | <b>Program on Credit Risk Modelling and Validation</b> | 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><b>Participant Profile</b><br/>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>   |  |        |                            |                 |

### Other Programs

|   |  |        |                            |            |
|---|--|--------|----------------------------|------------|
|   | <b>Workshop for Judges of DRATs and DRTs</b> | 2 days | <i>Venue to be decided</i> | M P Baliga |
| <p>The program is being conducted at the request of Department of Financial Services, Ministry of Finance. The objective of the program is to have an interaction with the Judges of DRATs and the Presiding Officers (POs) of DRTs to understand the problems/issues faced by them in settling the cases as also to update them about the regulations and nuances of NPA management.</p> |  |        |                            |            |
| <p><b>Participant Profile</b><br/>Judges of Debt Recovery Appellate Tribunals (DRATs) and the Presiding Officers (POs) of Debt Recovery Tribunals (DRTs).</p>   |  |        |                            |            |

For program details, participant profile and online nominations, kindly visit [www.cafral.org.in/Upcoming-Events.aspx](http://www.cafral.org.in/Upcoming-Events.aspx)

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## 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).



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