



# Calendar of Programs 2022-23



## 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

- × 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 FY 2022-23

#	Name of the Program	Dates	Location	Program Director
<b>QUARTER I – FY 2022-23</b>				
<b>APRIL 2022</b>				
1	Program on Recent Developments in Financial Market Regulation	April 22, 2022	Online	Pramod Kumar Panda
2	Conference of Chief Economists - Emerging Macroeconomic, Geopolitical and Environmental Challenges: Bank Strategies	April 28, 2022	Online	Pramod Kumar Panda
<b>MAY 2022</b>				
3	Program on Climate Change, Transition Risk and Sustainable Finance	May 27, 2022	Mumbai Non Residential	Pramod Kumar Panda
4	Conference of CROs and Heads of Risk Management Departments <i>Cyber Risk and Resilience: New Frontiers</i>	May 30, 2022	Online	Pramod Kumar Panda
<b>JUNE 2022</b>				
5	Program on KYC and Anti Money Laundering (AML)	June 20-21, 2022	Mumbai Non Residential	Pramod Kumar Panda
6	Program on Platform Economy, Technology and Finance	June 28, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>QUARTER II – FY 2022-23</b>				
<b>JULY 2022</b>				
7	Conference of Heads of Compliance and CCOs	July 19, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>AUGUST 2022</b>				
8	Virtual Learning Program on Digital Lending	August 18, 2022	Online	Pramod Kumar Panda
9	CAFRAL Program on Advanced Technologies in Financial Intermediation	August 25, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>SEPTEMBER 2022</b>				
10	CAFRAL Financial Sector Leadership Program in Collaboration with CEEI	September 6-10, 2022	Mumbai Non Residential	Pramod Kumar Panda
<b>QUARTER III – FY 2022-23</b>				
<b>OCTOBER 2022</b>				
11	International Program on Advanced Financial Sector Leadership (Indian Leg – 2 days) (Overseas Leg – 5 days)	7 Days (two days in India) To be decided	Mumbai Non Residential	Pramod Kumar Panda
<b>NOVEMBER 2022</b>				
12	CAFRAL Program on Governance and Assurance for Directors on the Boards of Banks, FIs and NBFCs	2 Days To be decided	Mumbai Non Residential	
<b>DECEMBER 2022</b>				
13	Program on Financial Frauds & Forensic Audit	2 Days To be decided	Mumbai Non Residential	
14	Program on Payments and Remittances - Regulation and Technologies	2 Days To be decided	Mumbai Non Residential	

**QUARTER IV – FY 2022-23****JANUARY 2023**

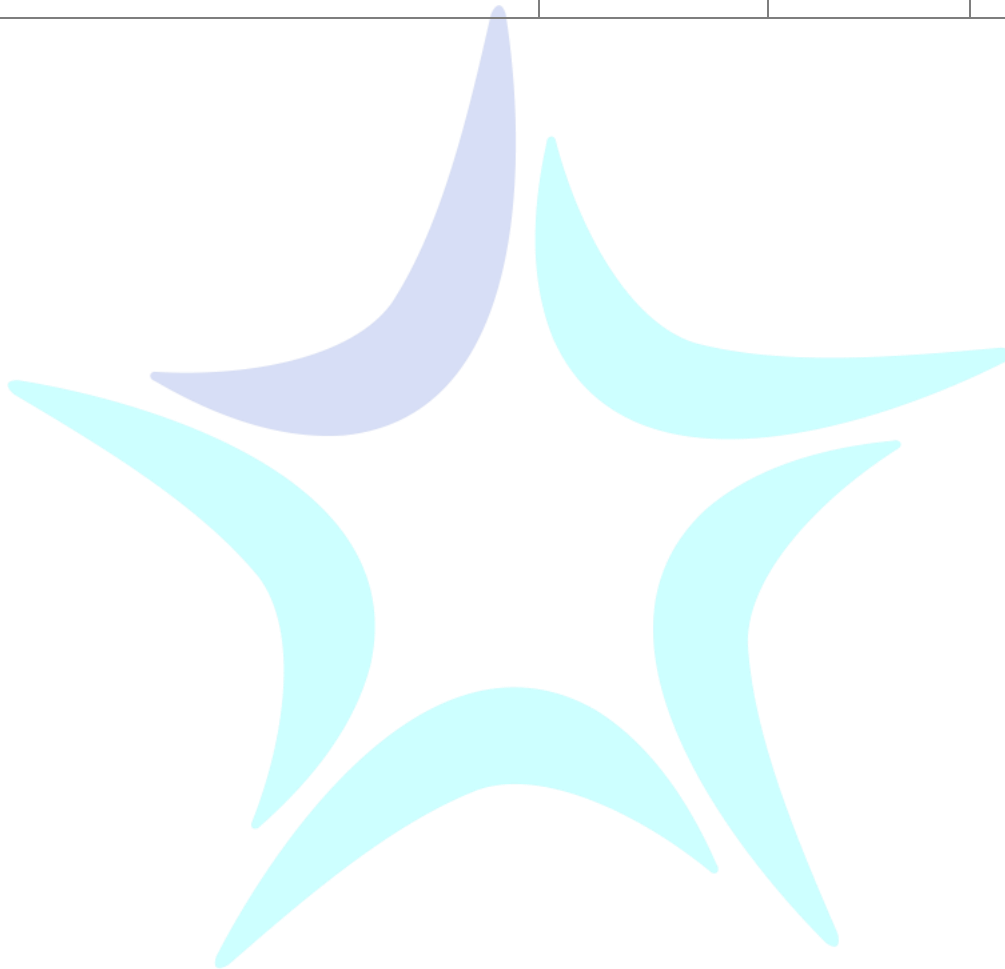
15	CAFRAL - IIMB Program on Advanced Technologies in Financial Intermediation	2 Days To be decided	Mumbai Non Residential	
16	Program of HR Senior Officers <i>Future of Work and Business Strategy</i>	1 Day To be decided	Mumbai Non Residential	

**FEBRUARY 2023**

17	Climate Change, Transition Risk and Sustainable Finance	1 Day To be decided	Mumbai Non Residential	
18	Financial Fraud & Crime Risk Management	2 Days To be decided	Mumbai Non Residential	

**MARCH 2023**

19	Financial Markets Program for Indian Economic Service (IES) Officers, banks and financial institutions	5 Days To be decided	Mumbai Non Residential	
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## QUARTER I – FY 2022-2023

April 2022

<b>1</b>	<b>Virtual Program on Recent Developments in Financial Markets Regulation</b>	<b>April 22, 2022 (Half Day)</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>In this half day Virtual Learning Program, participants were provided insights into the regulatory changes which have taken place in recent times relating to financial markets. They also got the opportunity to interact with regulators and understand the nuanced aspects of the regulations</p>				
<p><b>Participant Profile</b> Senior officers working in financial markets areas including ALM, funds management, balance sheet management, liquidity management etc. Senior executives in Compliance group/ department.</p>				

<b>2</b>	<b>Virtual Conference of Chief Economists- Bank Strategies During Emerging Macroeconomic, Geopolitical and Environmental Challenges</b>	<b>April 28, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>This maiden one day CAFRAL conference provided Chief Economists and their senior team members a platform to meet and review the post pandemic macroeconomic, geopolitical and environmental developments. Building on this, the delegates discussed the potential impact these developments could have on the strategy and operation of financial intermediaries. Alongside, discussions sought to explore how and how far the increasing pace of digitalization, digital transformation and use of advanced technologies in the financial sector would change the nature of financial intermediation, particularly banking.</p>				
<p><b>Participant Profile</b> Chief Economists and their Senior Team Members of Banks, Financial Institutions and NBFCs</p>				

May 2022

<b>3</b>	<b>Program on Climate Change, Transition Risk and Sustainable Finance</b>	<b>May 27, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This program was designed against the backdrop of the imperative need for continuous dialogue between policy makers/ regulators and business entities/financial intermediaries to exchange information, learn from each other and agree on action programs that potentially mitigate climate change risks as far as financing of economic activity goes. This program aimed to bring regulators and financial intermediaries on one platform. The program sought to do a quick review of the evolving climate change risk facing financial intermediaries both from micro prudential and macro prudential perspectives. Basis the review, there were deliberations on regulatory and business options for management of risks, adoption of suitable business models and implementation of processes for sustainable and green finance.</p>				
<p><b>Participant Profile</b> Senior Officers of RBI, Banks, Financial Institutions and NBFCs dealing with regulations, laws, risk (particularly ERM), strategy, and compliance relating to Climate Change, Green Finance and Sustainable Finance.</p>				

<b>4</b>	<b>Virtual Conference of CROs and Heads of Risk Department 'Cyber Risk &amp; Resilience: new Frontiers'</b>	<b>May 30, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
<p>This one-day long virtual conference aimed at contributing to capacity building at senior and top executive level. It discussed some of the recent developments in the area of cyber-attacks and cyber risk from the perspectives of strategy, governance and technology. It deliberated on the need to move from cyber risk management to cyber resilience strategy.</p>				

**Participant Profile**

CRO/Head of Risk Management; Top and Senior executives dealing with information security, cyber-crimes & frauds, cyber risk management and ERM; Directors on Boards of Banks, FI and NBFCs

## June 2022

<b>5</b>	<b>Program on KYC and Anti Money Laundering (AML)</b>	<b>June 20-21, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>In the first part, there will be a quick review of the extant regulations on KYC and focus on the recently revised regulations on KYC for banks and NBFCs including Digital KYC etc. In the second part, the program will deliberate on the key aspects and issues surrounding regulatory guidelines on AML-CFT and expose participants to the enhanced tools and techniques in AML and Financial Crime Risk Management (FCRM) systems. In this context, the program seeks to help participants understand KYC and AML &amp; FCRM framework as part of ERM program. One of the major objectives of the program would be to sensitise the participants about the potential linkages between the KYC framework and FCRM framework.</p>				
<p><b>Participant Profile</b> Heads and Senior Officials in charge of KYC-AML implementation, financial crime management, Fraud Monitoring, Operational risk, ERM, internal audit, compliance and vigilance in banks, FIs and NBFCs.</p>				

<b>6</b>	<b>Program on Platform Economy, Technology and Finance</b>	<b>June 28, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This program will deliberate on how platforms are redefining the economic, particularly business and commercial, activities and as to how platform economies are disrupting traditional economic and commercial operations. In this context, major focus will be on business process platforms. Building on that the key features of several platform technologies, as enablers, will be discussed. The program will then explore how financial intermediation, particularly banking is facing disruptions and unbundling through platform finance &amp; Fintechs and market platforms.</p>				
<p><b>Participant Profile</b> All C-suite officers including Chief Economists from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.</p>				

## QUARTER II

### July 2022

<b>7</b>	<b>Conference of Heads of Compliance and CCOs</b>	<b>July 19, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>The Program will focus on recent national and international developments surrounding compliance and will provide a platform for exchange of views in the compliance area and the use of technology for compliance as well as supervisory purposes. This program seeks to pitch the compliance function as an assurance function that provides assurance to the top management of banks, financial institutions, NBFCs and other RBI regulated entities</p>				
<p><b>Participant Profile</b> CCOs and Senior members of Compliance team from banks, financial institutions, NBFCs and other RBI regulated entities</p>				

### August 2022

<b>8</b>	<b>Virtual Learning Program on Digital Lending</b>	<b>August 18, 2022</b>	<b>Online</b>	<b>Pramod Kumar Panda</b>
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The program seeks to first provide the participants with a snapshot of the entire Digital Lending ecosystem. Then it will drill down to both policy and practical aspects of the business models, risks, regulations and technologies surrounding Digital Lending. It will provide a platform to the participants for peer learning and professional networking.

**Participants Profile**

Senior Officers from RBI, Banks, FIs and NBFCs dealing with retail lending, digital lending, strategy, digital transformation etc.

<b>9</b>	<b>CAFRAL Program on Advanced Technologies in Financial Intermediation</b>	<b>August 25, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This program will be delivered in collaboration with Indian Institute of Bangalore (IIMB). It seeks to expose participants to the conceptual aspects of the advanced technologies and their current and future impact on banks and FIs, both at systemic and institution levels. At the same time, it seeks to sensitize participants on the need for reviewing the existing assurance framework and control architecture, using, inter alia, new technologies to redesign them, as business functions adopt advanced technologies.</p>				
<p><b>Participant Profile</b> All top executives and C-suite officers from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.</p>				

September 2022

<b>10</b>	<b>CAFRAL Financial Sector Leadership Program in Collaboration with CEEI</b>	<b>September 6-10, 2022</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This is a unique leadership program for officers at senior and middle levels in Banks, Financial Institutions and NBFCs. It will have three building blocks. The first block will comprise class room lectures and discussions on leadership traits aligned to personality traits, laying emphasis on those typically needed in and relevant for the financial sector. The second block will deal with some of the functional skills which are of critical importance for financial sector leaders. Certain high level functional skills relating to governance, risk, compliance and technology will be discussed in the context. The program will, among others, focus on <i>problem solving</i> through empathy, innovation and technology. In the third block, project work will be assigned to participants.</p>				
<p><b>Participant Profile</b> Emerging leaders in the middle and senior management levels in RBI, Banks, FIs and NBFCs</p>				

Quarter III

October 2022

<b>11</b>	International Program on Advanced Financial Sector Leadership (Indian Leg – 2 days) (Overseas Leg – 5 days)	<b>7 Days To be decided</b>	<b>Mumbai &amp; Overseas Non Residential</b>	<b>Pramod Kumar Panda</b>
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The program will have an India leg for 2 days in which, through class room lectures and deliberations, the participants will be exposed to emerging trends in regulation, supervision and governance. The high level discussions on assurance functions which potentially feed into the governance framework will be done through class room lectures to enable the participants to better communicate the imperatives of better governance across organisation. The overseas leg for 5 days will be delivered in collaboration with one of the top universities overseas. During these five days, issues relating to strategy, based on extended discussion on governance from the perspectives of cyber risk, climate change risk and contextual risk management will be dealt with. As part of learning in relation to strategy, there will be discussions on product innovation particularly through adoption of technology and application of design thinking principles in the midst of competition, uncertainty and volatility. Class room deliberations will be supplemented by and based on practical assignments/case studies.

#### Participant Profile

Top and senior executives of Banks, FIs, NBFCs and RBI

### November 2022

<b>12</b>	<b>CAFRAL Program on Governance and Assurance for Directors on the Boards of Banks, FIs and NBFCs</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	
<p>This program seeks to enhance Board effectiveness through insightful inputs on policy and practical aspects of Board governance and functioning, diving deep into some of the core and strategic issues which should engage the attention of Boards. Among others, this program will deal with the role of audit, compliance and risk management functions from the perspective of assurance they potentially provide to the top management and the Board in the matters of financial and operational soundness of an organization.</p>				
<p><b>Participants Profile</b> Directors on Boards of Banks, FI and NBFCs.</p>				

### December 2022

<b>13</b>	<b>Program on Financial Frauds &amp; Forensic Audit</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	
<p>This program will first discuss the current trends in financial frauds focusing on large value frauds and digital frauds. It will then highlight the imperatives to identify the control failures and uncover the trails of wrongdoings, gather evidences, trace the funds/assets, achieve financial resolution and prosecution through Forensic Audit. This two-day program will deliberate on topics which accomplish goals in relation to these multiple imperatives and ultimately strengthen the enterprise wide financial crime risk management framework for mitigation and prevention.</p>				
<p><b>Participants Profile</b> Heads and Senior officials of banks, FIs and NBFCs associated with Fraud Risk Monitoring/Management, Operational Risk, Financial Crime risk, Vigilance, Audit, Compliance</p>				

<b>14</b>	<b>Program on Payments and Remittances - Regulation and Technologies</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	
<p>This program will deal with the payments and settlement systems in India with reference to recent policy, regulatory, legal and technological developments. It will also cover the cross border retail as well as trade payments and migrant remittances from the perspectives of use of advanced technologies and fintech solutions. The program will have an overlay of discussions on risks in payments and remittances with particular reference to regulatory and legal risks including financial crime risk.</p>				
<p><b>Participant Profile</b> Senior Officers from Banks, FIs and NBFCs dealing with payments, settlements, remittances, financial inclusion, compliance including KYC –AML compliance, financial crime risk management and enterprise risk management</p>				



## Quarter IV

January 2023

15	<b>CAFRAL - IIMB Program on Advanced Technologies in Financial Intermediation</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	
<p>This program will be delivered in collaboration with Indian Institute of Bangalore (IIMB). It seeks to expose participants to the conceptual aspects of the advanced technologies and their current and future impact on banks and FIs, both at systemic and institution levels. At the same time, it seeks to sensitize participants on the need for reviewing the existing assurance framework and control architecture, using, inter alia, new technologies and redesigning them, as business functions adopt advanced technologies</p>				
<p><b>Participant Profile</b> All top executives and C-suite officers from banks, financial institutions and NBFCs and their senior team members dealing with strategy, business development, co-lending, digital transformation, fintechs, digital banking, and digital lending etc. This program will also target the Board members.</p>				

16	<b>Conference of CHROs and CLOs <i>Future of Work and Business Strategy</i></b>	<b>1 Day To be decided</b>	<b>Mumbai Non Residential</b>	
<p>This program will offer an opportunity to senior HR functionaries to listen to subject matter experts on the future of work to figure out how their respective organizations will have to reskilling and reposition their work forces in the context of digitalization, digital transformation, open banking and emergence of virtual work places. It will deliberate on emerging mainstreaming of HR in the business strategy space.</p>				
<p><b>Participant Profile</b> CHROs and CLOs and other senior officers of Banks, FIs and NBFCs involved in work force reskilling, redeployment, new business strategies and models</p>				

February 2023

17	<b>Program on Climate Change, Transition Risk and Sustainable Finance</b>	<b>1 Day To be decided</b>	<b>Mumbai Non Residential</b>	
<p>There is an imperative need for continuous dialogue between policy makers/ regulators and business entities/financial intermediaries to exchange information, learn from each other and agree on action programs that potentially mitigate climate change risks as far as financing of economic activity goes. Keeping this in view, the above one-day learning program aims to bring regulators and financial intermediaries on one platform. The program seeks to do a quick review of the evolving climate change risk facing financial intermediaries both from micro prudential and macro prudential perspectives. Basis the review, there will be deliberations on regulatory and business options for management of risks, adoption of suitable business models and implementation of processes for sustainable and green finance.</p>				
<p><b>Participant Profile</b> Senior Officers of RBI, SEBI, Banks, Financial Institutions and NBFCs dealing with regulations, laws, strategy, compliance relating to climate change. Others who are responsible for ESG compliance, Green Finance, Sustainable Finance and risk management, particularly ERM should also attend this program.</p>				

<b>18</b>	<b>Financial Fraud &amp; Crime Risk Management</b>	<b>2 Days To be decided</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>This Program will cover the regulatory and supervisory developments in relation to fraud and financial crime, revisit the basics of fraud &amp; financial crime investigations and explore the emerging trends in fraud risk management, more particularly the use of EWS for prevention and detection. This program will, among others, focus on the need to build fraud prevention capacity of banks based on substantive outcomes of investigations and forensic audits.</p>				
<p><b>Participant Profile</b> Senior Officers of banks, financial institutions and NBFCs associated with financial fraud &amp; crime risk management, monitoring and reporting frauds and financial crimes, operational risk management, investigation of frauds and financial crimes, internal audit, and compliance.</p>				

March 2023

<b>19</b>	<b>Financial Markets Program for Indian Economic Service (IES) Officers, banks and financial institutions</b>	<b>5 Days To be decided</b>	<b>Mumbai Non Residential</b>	<b>Pramod Kumar Panda</b>
<p>The objective of the program is to provide senior economists/officials from the Indian Economic Service (IES) an overview of the financial markets and market infrastructure with emphasis on the strategic issues that shape policy making and market action by the regulatory bodies, including the central bank. This program provides the participants with some practical exposure to stock exchange and bank dealing room.</p>				
<p><b>Participants Profile</b> Officers from the Indian Economic Services.</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)



**CAFRAL**

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RESEARCH AND LEARNING

Promoted by Reserve Bank of India

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