INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks &NBFCs)

Online Program on "Preventive Vigilance and Fraud Risk Management"

From 19th to 21st January 2027

"Individual participant can also register for the programme at their own cost"

Programme Co-ordinator: Dr. N K Bhasin & Mr. Sudip Kaviraj

PDC NZ, IIBF
Mail ID: se.pdcnz3@iibf.org.in; je.pdcnz3@iibf.org.in

Indian Institute of Banking & Finance Professional Development Centre, Northern Zone

NEW DELHI-110 016

Website: www.iibf.org.in

“Preventive Vigilance & Fraud Risk Management”

BACKGROUND

Established on 30th April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 98 years of service been actively involved in examination, training & academics and has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing quality training to bankers in select areas. The training programmes are designed in consultation with the industry experts and human resources personnel with an endeavor to address the skill gaps on a continuous basis.

The regular offerings in varied areas prepare the banking professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Center at Mumbai and it has seven Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai, Kolkata, Lucknow, Guwahati and Bengaluru catering to the increasing demand for the focused training programmes.

Our Delhi Centre is equipped with modern infrastructure to support residential training:

- A well-equipped hostel with 36 air-conditioned rooms, with Wi-Fi facility at all floors.
- Two fully functional classrooms with a seating capacity of 30–35 participants each.
- A spacious conference hall that can accommodate 75–80 participants.
- Lift facilities for ease of movement across floors and CCTV cameras all around the premises.

IIBF PDC NZ has successfully partnered with **Banks and Financial Institutions (FIs)** to conduct customized residential training programmes at the Delhi Centre.

PURPOSE

Though, the banking industry in India is well regulated and supervised, in recent years, several instances of financial frauds across the industry have frequently been reported. During post liberalization period, more specifically in the last decade, the frequency, complexity and cost of banking frauds have increased manifold resulting in a very serious concern for regulators.

The high numbers and severity of frauds not only affects the profitability of the banks, but also shatters the confidence of all stakeholders. A large number of banking frauds have also led to anincrease in the NPAs and resultant provision requirements of the banks. The need of the hour forall the Regulated Entities (REs) to take timely steps to identify the wrongful activity in an accountby catching Early Warning Signals and report the same for necessary action and control in linewith RBI Master Direction on Fraud Risk Management.

The ship is very safe at the harbour but it is not meant for that. It has to go on voyage and encounter risks. Similarly banking is a risk taking business. Besides, frauds can have a potentially debilitating effect on confidence in the banking system and may damage the integrity and stability of the economy. It can bring down banks, undermine the central bank’s supervisory role and even create social unrest, discontent and political upheavals. The vulnerability of banks to fraud has been heightened by technologicaladvancements in recent times.

Therefore, it is necessary, that a strong foundation is built for exercising Preventive Vigilance by leveraging robust IT systems, framing effective policies and procedures, laying down strict compliance processes, setting high integrity standards, developing efficient monitoring capabilities and initiating strict punitive action against the culprits in a time bound manner. It is also imperative that we insulate ourselves from unscrupulous activities by strengthening the frauddetection, mitigation and control mechanism through prompt identification, investigation and exchange of information.

OBJECTIVES

Given this background, IIBF has designed this special programme to -

1. Sensitize the participants to the broad contours of Fraud Risk Management Framework with special focus on prevention, detection and reporting of frauds,

2. Highlight the critical role of vigilance in ensuring good governance standards in the banks/ financial sector and the need to strengthen preventive vigilance framework to increase efficiency, and

3. Supplement efforts of the Bank in carrying out simultaneous internal checks.

CONTENT OVERVIEW

- An overview of Fraud Risk Management Framework, FRM Policy, OrganizationalStructure, Internal & External Frauds etc.
- Frauds in Banking Operations and Deposit Accounts such as KYC related Frauds, Chequerelated frauds and frauds perpetrated by Money Launderers.
- Technology related frauds such as Identity Theft, Card Frauds and Cyber Attacks.
- E-Governance & IT Security Framework in Banks, Business Continuity & Disaster Management Processes, Prevention of Cyber Crimes.
- Loan Frauds - New Framework & its Objectives as per RBI Master Directions, CVC Guidelines for Fraud Prevention.
- Preventive Vigilance measures for checking frauds in Corporate Credit, Trade related frauds, Retail Loans and Govt. sponsored Schemes - Checks during different stages of the loan life cycle.
- Examination of Staff Accountability and further action.
- Detection & Reporting of Frauds, Filing complaints with Law enforcement agencies.
- Whistle Blower Policy to check Internal Frauds, Tipping Off, Penal measures for fraudulent borrowers, Recovery in Fraud accounts, Closure of Fraud Cases.

METHODOLOGY

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences onthe Institute's licensed ZOOM Platform.

Live sessions by the Faculties shall be conducted and participants can participate in the sessionsfrom home or office using Laptop/Desktop.

Login details for accessing the sessions shall be shared on registered mail ids of participants24/48 hours before the programme.

TARGET GROUP

This programme is intended for middle and senior level executives/officers serving in vigilance, inspection, fraud investigation & fraud management departments of banks inparticular and also those working in critical large branches such as Large Branches/Mid-Large Corporate Finance Branches so as to understand the nuances of fraud prevention.

DURATION

3 Days - From 19th to 21st January 2027. Timings 10:00 a.m. to 5.30 p.m.

FEES

Rs. 7,500/- (Rs. Seven thousand Five Hundred only) per participant plus GST @18% (Rs.1350/-) aggregatingto Rs. 8,850/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Particular	**Account Details**
Account Name	Indian Institute of Banking & Finance
VAN	IIBF28TRGNORTHZONE
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA

(PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)For

further details, kindly contact:

Pl Contact: Ms. Anchal Arora, Mobile –8295127117 Email: se.pdcnz3@iibf.org.in; je.pdcnz3@iibf.org.in

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Programme title: Programme on "Preventive Vigilance & Fraud Risk Management"

Date: 19th to 21st January 2027 **Programme Type: Virtual (Online) mode**

Details of nominee(s):

Sl. No	Name	Designation	Branch/ Office	Contact No. (Mobile)	E-mail (PERSONAL MAILID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAMME SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: ____

Address: ____

GST Details of Nominating Bank: ________________________________

UTR Number and date of Fees remitted. --

Phone of **Nominating** Official: -------------- E-Mail of **Nominating** Official: _____________

Fees: **Rs. 7,500/-per participant plus GST @18% aggregating to Rs.8850/- per participant (RsEight Thousands Eight Hundred Fifty only)** (In case of TDS deduction, please send us TDS certificate).

Pl Contact: Ms. Anchal Arora, Ms. M Vaishnavi, Mobile –8295127117,7678510108
Email: se.pdcnz3@iibf.org.in; je.pdcnz3@iibf.org.in

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR SELF-SPONSORED PARTICIPANTS

Programme title: Programme on "Preventive Vigilance & Fraud Risk Management"

Date:19th to 21st January 2027 **Programme Type: Virtual (Online) mode**

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	Place of Posting	E-mail (PERSONAL)	UTR Number withDate of Payment
1						

Name of Bank/ FI employed with:

____

Address of Bank/FI employed with:

Fees: **Rs. 7,500/-per participant plus GST @18% aggregating to Rs.8850/- per participant (RsEight Thousand Eight Hundred Fifty only)** (In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account as given below:

Particular	**Account Details**
Account Name	Indian Institute of Banking & Finance
VAN	IIBF28TRGNORTHZONE
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA

(PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

Pl Contact: Ms. Anchal Arora, Ms. M Vaishnavi, Mobile –8295127117,7678510108
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