



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Two days training programme (in Physical Mode)

for Internal Auditors & Concurrent Auditors From
08.9.2025(Monday) to 09.9.2025(Tuesday)

on

**“ Overview of Credit & Risk including prevention
& investigation of fraud in Internal Audit &
Concurrent audit ”**

**in Commercial Banks, Co-operative Banks, Small Finance
Banks(SFBs), RRBs & Fls”**



“Individuals can also register for the programme at their own cost”

The last date for sending Nomination is 04.09.2025.

**Programme Co-Ordinator: Sri Anand Mohan Faculty, IIBF,
Mumbai**

Mail ID: fm.trg3@iibf.org.in

Corporate Office

**Indian Institute of Banking & Finance, Kohinoor City,
Commercial II, Tower 1, 3rd floor, Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.**

Website: www.iibf.org.in

Two days training programme (in Physical Mode) in “Overview of Credit & Risk including prevention & investigation of fraud in Internal Audit & Concurrent audit” for Internal Auditors & Concurrent Auditors in Commercial Banks, Co-operative Banks, Small Finance Banks, RRBs & FIs

BACKGROUND

During its 97 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" 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 training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai, Kolkata & Guwahati with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAMME HIGHLIGHTS

This two days training program in physical mode is a specialised training to equip INTERNAL AUDITORS & CONCURRENT AUDITORS with the complete overview of auditing the Credit portfolio as well as all aspects pertaining to assessing, measuring & minimising the Risk therein including early identification of EWS(Early warning signals), of RFAs(Red Flag Accounts) and investigation thereof . This specialised training program aims to bridge the knowledge & skill gap of the newly posted Internal Auditors & Concurrent Auditors.

The programme is blended with pre training reading materials & 2 days physical classroom training.

OBJECTIVES:

- The course is aimed at equipping Internal Auditors & Concurrent Auditors with the essential knowledge & analytical skill for internal audit of the complete Credit portfolio including non-fund based facilities ,which comprises Retail, MSME, Agriculture, Credit Monitoring & NPA Management as well as Risk Management including Fraud Risk Management.
- Also to equip the Internal Auditors & Concurrent Auditors with latest guidelines on Fraud Risk Management by regulator RBI as well as Govt. of India and CVC.

TARGET GROUP:

Internal Auditors, Concurrent Auditors & Officers working in Audit & Inspection Deptt.s in Commercial Banks, Co-operative Banks, Small Finance Banks, RRBs & FIs.

TRAINING METHODOLOGY

Programme will be conducted in physical mode in the state-of art classroom in our Leadership Development Center in Corporate Office, in Kurla(West), Mumbai. The sessions will be handled by experienced faculties and experts. After completion of the Training, Participation Certificates will be issued by the Institute to the participants.

CONTENT OVERVIEW

- Credit Management Audit: Audit of Term Loan Appraisal, Monitoring, Audit of Working Capital appraisal & monitoring of Working capital accounts & Audit of Export Credit
- Internal Audit/Investigation in Credit related matters - Various Parameters for audit & accountability in new/old accounts at different levels such as Pre-Sanction Stage, Processing of Proposal & Recommendation, Documentation & Disbursement, Monitoring & Follow up etc .
- Audit of non-fund-based facilities Forex Business and Treasury Operations including FEMA Audit – Examples
- Changing Face of Risk Management in Indian Banking - Risk Definition, Risk process, Risk organisation, Key Risks - Credit Risk, Market Risk and Operational Risk, Basel I, II and III Regulations - Identification and Measurement of Credit Risk, RAROC model, Brief Discussion on Standardized & IRB Approaches with Capital Calculation - Exercises
- Audit of R.A.M: Retail Loans, Priority Sector & MSME Loans
- Recent RBI guidelines on Fraud Risk Management , EWS & Red Flagging of Account, Investigation of fraud , Reporting of Fraud to RBI & Law Enforcement Agencies,
- Reporting in LFAR and other audit report for Advances & Risk Management. Risk categorization of Branches based on Business risk & Control Risk
- Internal Audit as a tool to support Credit Monitoring & Risk Management and for Prevention of Frauds, Management of Internal Audit Dept - Internal Control, Governance Monitoring, Pre-requisites & Qualities of a good Auditor and Do's & Don'ts for Auditors

DURATION

2 Days- from 08th September 2025 (Monday) to 09th September 2025.

Timings: 10:00 am to 5:30 pm.

FEE

In case participants want accommodation arranged by IIBF (on Twin Sharing basis)	Rs. 17500/- per participant plus GST @ 18% i.e. 20650/- per participant
In case participants not availing accommodation by IIBF :	Rs.7000/- per participant plus GST @ 18% i.e. 8260/- per participant

Officers in Commercial Banks, Co-operative Banks, Small Finance Banks, RRBs & FIs can self-nominate themselves.

The last date for sending Nomination is 04.9.2025.

(In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch : State Bank of India, Vidya Vihar Branch
- ✓ Account no : 36919200263 (Savings A/c)
- ✓ IFSC code : SBIN0011710
- ✓ PAN No : AAATT3309D
- ✓ GST TIN ID : 27AAATT3309D1ZS for Maharashtra

For further details and nomination kindly contact:

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
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INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM FOR BANKS & FIs

Programme Title: **“Overview of Credit & Risk including prevention & investigation of fraud in Internal Audit & Concurrent audit”**

Date: **08.9.2025-09.09.2025** Programme Type: **PHYSICAL MODE LIST OF PARTICIPANTS NOMINATED:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)
1					
2					
3					
4					
5					

Bank/Organisation:

Address:

_____ Pin Code:

Phone: _ Fax: _ E-mail:

FEE: AS PER THE BROCHURE (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of: Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "Overview of Credit & Risk for Internal & Concurrent Auditors"; "<No.of> participants"

For Details & Nominations, please contact:

Mr. Anand Mohan, Faculty
Programme Coordinator
Mobile: 8334836555
Email: fm.trg3@iibf.org.in

Mr. L.V.R. Prasad, Director
(Training),
Phone : +91-22-68507004,
Mobile : 9650433118
Email: dir.trg@iibf.org.in

INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM for SELF-SPONSORED CANDIDATES

Programme Title: “Overview of Credit & Risk including prevention & investigation of fraud in Internal Audit & Concurrent audit”

Date: 08.9.2025-09.09.2025 Programme Type: PHYSICAL MODE

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

Bank/Organisation:

Address:

Pin Code:

Phone: _ Fax: _ E-mail:

FEE: AS PER THE BROCHURE (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute’s account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: : “Overview of Credit & Risk for Internal & Concurrent Auditors, 18-20 Aug.25”

For Details & Nominations, please contact:

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
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