



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Online Programme on “Preventive Vigilance & Fraud Management”

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

From 05<sup>th</sup> to 07<sup>th</sup> March 2025



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

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**Indian Institute of Banking & Finance  
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**NEW DELHI-110 016**

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## **PROGRAMME on “Preventive Vigilance & Fraud Management”**

### **BACKGROUND**

During its 96 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programmes are designed in consultation with the industry experts and human resources personnel with an endeavour 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 offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

### **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 an increase in the NPAs and resultant provision requirements of the banks. The need of the hour for all the Regulated Entities (REs) to take timely steps to identify the wrongful activity in an account by catching Early Warning Signals and report the same for necessary action and control in line with 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. The economic cost of frauds can be huge in terms of likely disruption in the working of the markets, financial institutions, and the payment system. 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 technological advancements 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 fraud detection, 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, Organizational Structure, Internal & External Frauds etc.
- Frauds in Banking Operations and Deposit Accounts such as KYC related Frauds, Cheque related 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 on the Institute's licensed ZOOM Platform.

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

Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 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 in particular 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 05<sup>th</sup> to 07<sup>th</sup> March 2025. Timings 10:00 a.m. to 5.30 p.m.

## **FEES**

Rs. 6,000/- (Rs. Six thousand only) per participant plus GST @18% (Rs.1080/-) aggregating to Rs. 7,080/- (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:

- ✓ **Name of the Account:** Indian Institute of Banking and Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No:** 37067835430 IFSC code: SBIN0011710
- ✓ (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:

***PI Contact: Ms. Anchal Arora, Mr. Aman Dhar, Mobile –8295127117,7488152733***

***Email: [se.pdcnz3@iibf.org.in](mailto:se.pdcnz3@iibf.org.in); [je.pdcnz1@iibf.org.in](mailto:je.pdcnz1@iibf.org.in)***



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### NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Programme title: Programme on “Preventive Vigilance & Fraud Management”

Date: 05<sup>th</sup> to 07<sup>th</sup> March 2025

Programme Type: Virtual (Online)mode

Details of nominee(s):

Sl. No	Name	Designation	Branch/ Office	Contact No. (Mobile)	E-mail (PERSONAL MAIL ID )*	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. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only)** (In case of TDS deduction, please send us TDS certificate).

**PI Contact: Ms. Anchal Arora, Mr. Aman Dhar, Mobile –8295127117,7488152733**  
**Email: [se.pdcnz3@iibf.org.in](mailto:se.pdcnz3@iibf.org.in); [je.pdcnz1@iibf.org.in](mailto:je.pdcnz1@iibf.org.in)**



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### NOMINATION FORM FOR SELF-SPONSORED PARTICIPANTS

**Programme title: Programme on “Preventive Vigilance & Fraud Management”**

**Date: : 05<sup>th</sup> to 07<sup>th</sup> March 2025**

**Programme Type: Virtual (Online)mode**

**Details of nomination:**

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

Name of Bank/ FI employed with:

\_\_\_\_\_

Address of Bank/FI employed with:

\_\_\_\_\_

\_\_\_\_\_

**Fees: Rs. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only)** (In case of TDS deduction, please send us TDS certificate).

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