# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME
ON
## Fraud Risk Management in Banks /NBFC's/FI's/SFB's

### (Virtual)

### From 13.01.2026 to 14.01.2026 (Tuesday & Wednesday)



## Coordinated by:

**Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026**

**Website:** www.iibf.org.in

### For Details & Nomination, please contact:
### Individuals can also register for the program at their own cost

| | | |
|---|---|---|
| **Mr. G . Padmanaban**<br>**Head – PDC, South Zone,**<br>**Chennai**<br>**Phone: +91- 44 – 23721429**<br>**Mobile:  7397240035**<br>**Email:** head-pdcsz@iibf.org.in | **Ms. Priya Maria A**<br>**Senior Executive, PDC-South Zone**<br>**Phone: +91- 44 -24722990**<br>**Mobile: +91 9566274128**<br>**Email:** se.pdcsz1@iibf.org.in | **Mr Harinadh Nethinti**<br>**Junior Executive, PDC-South Zone,**<br>**Chennai**<br>**Phone: +91- 44 -24722990**<br>**Mobile : 8317550652**<br>**E-mail :** je.pdcsz2@iibf.org.in |

## 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, Mumbai. It also has five Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai & Guwahati conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

## PURPOSE

This Programme is intended for people working in Fraud Risk Management in Banks/FIs.  The programme is a confidence building measure for the participants by improving their operational knowledge and enhance their effectiveness in their working areas.

The Indian financial industry has experienced a surge in frauds, posing significant challenges for banks and financial institutions. Despite stringent regulations, the growing frequency, complexity, and scale of frauds impact profitability, erode stakeholder trust, and contribute to rising Non-Performing Assets (NPAs). Timely detection and reporting of fraudulent activities, as mandated by the RBI's Master Directions on Frauds, are critical to safeguarding the sector.

Frauds not only lead to financial losses but also undermine trust in the system, potentially destabilizing the economy. While technological advancements have enhanced services, they have also increased the sector's vulnerability to fraud. Address these challenges, banks and FIs must adopt a robust preventive vigilance framework.

Fraud is a pervasive problem that can yield huge financial and reputational damage. Fraud is all around us, grabbing the headlines every single day, highlighted by recent press reports about the action taken by the CBI and ED.  It is mandatory that banks take effective steps to implement a successful risk management program for fraud prevention. Most fraud can be staved off by a comprehensive risk management program, but, as criminals and morally-compromised people concoct new forms of deceit, Banks must remain vigilant.

Reserve Bank of India has also come out with Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions in July 2024 advising banks to have a robust Governance Structure in banks for Fraud Risk Management and also a Framework for Early Warning Signals (EWS) and Red Flagging of Accounts (RFA) for Early Detection of Frauds and Modalities of Reporting Incidents of Fraud to RBI and other  Law Enforcement Agencies (LEAs).

Key measures include leveraging advanced IT systems, enforcing stringent policies, ensuring compliance, and fostering a culture of integrity. Strengthening fraud detection, mitigation, and control mechanisms through early identification, thorough investigation, and effective information sharing is essential to protect the financial sector and maintain public confidence.

The above Program has been structured in such a way that each participant understands fraud risk assessments that are tailored to the fraud risk management program of their bank, conduct risk-based monitoring and evaluate all components of the framework thoroughly.

## OBJECTIVES

- **Strengthen Fraud Risk Management**: Enhance understanding of fraud risk management by focusing on prevention, detection, and reporting, while equipping participants with tools to identify early warning signals and respond promptly to potential fraud activities.
- **Foster Vigilance and Governance**: Highlight the critical role of vigilance in governance to strengthen preventive measures, improve operational efficiency, and promote a culture of transparency and accountability for long-term institutional integrity.
- **Develop Mitigation Skills**: Build capabilities for effective fraud mitigation by leveraging robust IT systems, enforcing stringent compliance processes, and fostering a proactive approach to safeguarding institutional assets.

## CONTENT OVERVIEW

- **Fraud Risk Management Framework:** Understand the FRM policy, organizational structure, and approaches to managing internal and external frauds, with a focus on aligning practices with institutional policies.
- **Fraud Prevention in Banking Operations and Technology:** Address operational frauds such as KYC lapses, cheque frauds, and money laundering, alongside combating technology-related threats like identity theft, card frauds, and cyberattacks through robust IT security frameworks.
- **Loan Frauds and Preventive Vigilance:** Explore frameworks for preventing fraud in loan operations as per RBI directions and CVC guidelines, while implementing measures to detect and control fraud in corporate credit, trade finance, and government schemes.

| METHODOLOGY | TARGET GROUP | TRAINING PERIOD |
|---|---|---|
| Online classes delivering the sessions by <br> 🔹 Presentations <br> 🔹 Case Studies <br> 🔹 Sharing of experiences by Subject Experts/practicing Professionals. | The program is ideal for employees in key operational roles such as branch managers, risk and compliance officers, as well as middle and senior management involved in vigilance, fraud prevention, and governance. Internal audit, IT security, and legal teams will also benefit. Banks/FIs are encouraged to nominate in bulk. | **Timings: 09.45 AM to 5. 30 PM** |

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/-** per participant (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:

| | |
|---|---|
| Name of the Bank branch | : State Bank of India, Vidya Vihar(West), Mumbai. |
| Account no | : 37067835882 |
| IFSC code | : SBIN0011710 |
| PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY | |

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

**For further details and nomination please contact:**

| Mr. G . Padmanaban | Ms. Priya Maria A | Mr Harinadh Nethinti |
|---|---|---|
| **Head – PDC, South Zone, Chennai** | **Senior Executive, PDC-South Zone** | **Junior Executive, PDC-South Zone, Chennai** |
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**Programme Title:** **Programme on Fraud Risk Management in Banks /NBFC's/FI's/SFB's**
**Date:** **13.01.2026 to 14.01.2026 (Tuesday & Wednesday)**
**Programme Type:** **Virtual (Online) Mode**

**Participants Nominated:**

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch /Office | Mobile No. and Land Line No. | E-mail |
|--------|---------------------|-------------|----------------|------------------------------|--------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |

| | |
|---|---|
| Name of the Bank/FI | : |
| Address | : |
| GST No | : |
| PAN No | : |
| Phone/Mobile Number of Nominating Official : | |
| E-Mail ID of Nominating Official | : |

## Fee

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Please send your nominations at the earliest to:

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