



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

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

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

**From 11<sup>th</sup> to 13<sup>th</sup> April 2023**



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

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PDC NZ, IIBF*

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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 94 years of service, IIBF 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 the state-of-the-art training facilities at its Leadership Center at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai.

### **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 banks and Financial Institutions is 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 Frauds.

The ship is very safe at the harbor 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, and
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.

## 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 Faculty 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 program.

## 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 11<sup>th</sup> to 13<sup>th</sup> April 2023. 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 Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- Account no: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

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

For further details, kindly contact:

<p><b><i>Mr. Aman Dhar</i></b> <b><i>Junior Executive</i></b> <b><i>Mobile – 7488152733</i></b> <b><i>011-26532194/91</i></b> <b><i>Email: je.trg3@iibf.org.in</i></b></p>	<p><b><i>Mr. Sanjay Aggarwal</i></b> <b><i>Senior Executive</i></b> <b><i>Mobile: +91-7838136460</i></b> <b><i>011-26532194/91</i></b> <b><i>Email: Se.pdcnz1@iibf.org.in</i></b></p>
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### NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

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

**Date: 11th to 13th April 2023 (Tuesday-Thursday) Programme Type: Virtual (Online) mode**

**Details of nominee(s):**

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

**\*LOGIN DETAILS OF THE PROGRAM 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).

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### NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

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

**Date: 11th to 13th April 2023 (Tuesday-Thursday) 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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