INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

Fraud Shield Pro: Advanced Risk & Prevention Lab (Fraud Risk Management)

(VIRTUAL MODE)

27.10.2026 & 28.10.2026 (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 **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail:** se.pdcsz1@iibf.org.in	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

BACKGROUND

During its 98 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 programs 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. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai, Guwahati, Lucknow & Bangalore 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.

PROGRAM OVERVIEW

The stability, trust, and resilience of the banking sector depend fundamentally on a proactive, robust, and regulatory-compliant Fraud Risk Management framework. In an increasingly digitized and complex financial environment, operating officers and risk managers are expected to demonstrate high vigilance, technical competence, objective investigation methodology, and strict adherence to regulatory directions while safeguarding bank assets and maintaining customer trust.

The "**Fraud Shield Pro: Intensive Program on Fraud Risk Management, Digital Threats, Investigation & Staff Accountability**" is a two-day intensive learning intervention designed to provide participants with a comprehensive understanding of modern fraud landscapes, early warning indicators, digital scam mechanisms, money mule networks, forensic evidence, and the regulatory mandates under the RBI Master Directions 2024. The program also equips officers with practical skills in conducting investigations, applying Bharatiya Sakshya Adhiniyam (BSA) digital evidence standards, and executing fair, structured Staff Accountability Exercises (SAE).

The emphasis of the Program is on practical application, early threat detection, root cause analysis, real-time fraud containment, and objective accountability determination. Interactive "Spot the Fraud" scenario workshops, hands-on lab challenges, and practical case studies are interwoven throughout the program to enable participants to apply the concepts directly to their daily operational roles.

PROGRAM OBJECTIVES

At the end of the Program, participants will be able to:

1. **Understand** the regulatory landscape, governance architecture, and 3 Lines of Defence under the RBI Master Directions on Fraud Risk Management 2024.
2. **Identify and mitigate** emerging digital payment scams, UPI exploits, deep fake threats, account takeovers, and social engineering tactics.
3. **Strengthen** first-line defense mechanisms through robust KYC, CDD, and detection of Money Mule account networks.
4. **Deploy and interpret** Early Warning Signals (EWS), Red Flagged Account (RFA) triggers, and automated transaction monitoring analytics.
5. **Analyze** operational break-downs and system overrides through hands-on "Spot the Fraud" scenario labs.
6. **Conduct** structured fraud investigations, forensic fund trail analyses, and investigative interviewing techniques.
7. **Handle and preserve** digital evidence in strict compliance with Section 63 of the Bharatiya Sakshya Adhiniyam (BSA) 2023.
8. **Apply** principles of natural justice and CVC guidelines to distinguish between bonafide commercial errors and malafide misconduct during Staff Accountability Exercises.
9. **Execute** rapid incident response, account containment, regulatory reporting (FMR), and FIR filings with Law Enforcement Agencies.
10. **Formulate** comprehensive fraud response and remediation strategies through real-time simulated crisis management exercises.

PROGRAMME STRUCTURE

- Modern Fraud Landscape & RBI Governance Framework
- Digital Payment Scams, Cyber Frauds & Emerging Threats
- First Line Defense, KYC, CDD & Mule Account Networks
- Early Warning Signals (EWS), Red Flagged Accounts & Analytics
- Practical Lab I – "Spot the Fraud" Scenario Workshop
- Fraud Investigation, Forensic Tools & BSA Digital Evidence
- Staff Accountability Framework, Malafide vs. Bonafide & Compliance
- Incident Response, Containment, AI/ML & Lab II Challenge

TRAINING METHODOLOGY

- Conceptual learning through structured expert presentations.
- In-depth examination of current RBI, CVC, and legal regulatory frameworks.
- Practical case illustrations and real-world fraud pattern analyses embedded across sessions.
- Hands-on breakout practical labs ("Spot the Fraud" and "Fraud Response Challenge").
- Interactive group exercises, audit trail evaluations, and team presentations.
- Facilitated discussions and peer experience sharing.

PROGRAM OUTCOME

Participants will gain a comprehensive, operational understanding of modern Fraud Risk Management, regulatory compliance, digital threat vector analysis, and forensic investigation techniques. The program empowers officers to detect early warnings, execute legally sound investigations compliant with BSA 2023 digital evidence rules, conduct objective and fair Staff Accountability Exercises, and enforce immediate containment strategies to minimize financial, operational, and reputational risk.

TARGET GROUP

Designed for Banking & Financial Services Professionals working in:

- 🛡️ Fraud Risk Management & Fraud Prevention
- 🔍 Internal Audit, Inspection & Vigilance
- ⚠️ Risk Management & Operational Risk
- 💳 Credit, Loan Monitoring & Recovery
- 🏬 Branch Banking & Operations
- 📱 Digital Banking & Payment Operations
- 🔐 Cyber Security & Information Security
- 📋 Compliance & Regulatory Functions
- 🕵️ Fraud Investigation & Forensic Functions
- 📊 Credit Monitoring & Early Warning Signal (EWS) Teams
- 👔 Senior & Middle-Level Management / Business Heads

Ideal for professionals from Banks, NBFCs, Financial Institutions and other regulated financial entities.

DURATION

27th to 28th October 2026 (Tuesday & Wednesday), from 09.45 AM to 5.30 PM.

FEES

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 Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
VAN FOR SOUTH ZONE, CHENNAI - TRAINING FEES	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
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 **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail:** se.pdcsz1@iibf.org.in	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: Fraud Shield Pro: Advanced Risk & Prevention Lab (Fraud Risk Management)
Date: 27.10.2026 & 28.10.2026 (Tuesday & Wednesday)
Programme Type: Virtual Mode

Details of participant(s):

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

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

FEES

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 Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
VAN FOR SOUTH ZONE, CHENNAI - TRAINING FEES	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

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

Please send your nominations at the earliest to:

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

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Self-Sponsored Candidates)

Programme Title: Fraud Shield Pro: Advanced Risk & Prevention Lab (Fraud Risk Management)
Date: 27.10.2026 & 28.10.2026 (Tuesday & Wednesday)
Programme Type: Virtual Mode

Details of the nominee:

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

FEES

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 Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
VAN FOR SOUTH ZONE, CHENNAI - TRAINING FEES	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

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

Please send your nominations at the earliest to:

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