



**February 22 – 26, 2021**  
(Online course duration 15 hours)

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# **Online Programme on Forensic Credit Appraisal, Borrowal Frauds and Preventive Vigilance**

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Of late, the incidence and magnitude of `borrowal-frauds` in the Banking Industry has been on increase. The ever changing technology, existing intense competition in the industry, falling margins and the emergence of new business models have made the situation further complex. The setting has rather turned out to be a daunting challenge to the Bankers.

Credit Appraisal is a process to assess, estimate and evaluate the risks accompanying delivery of a credit facility. It is carried by the Banks and Financial Institutions in general, involved in extending financial services to its borrower customers. The most significant aspect here is risk involved of non- repayment of the credit extended. Thus, it is required to appraise the credibility of the customer in order to mitigate the credit risk. Proper credit appraisal of the customer has to be performed; this measures the financial condition and the capability of the borrower customer to repay back the credit in future.

In the said back-ground, it has become imperative to understand the genesis of the borrowal frauds, increase the critical appraisal skills and strengthen the Preventive Vigilance mechanism to avoid such frauds. It is observed that the Preventive Vigilance measures will improve the quality of lending decisions in the Banks and prevent mishaps in the borrowal accounts. The appraisal of the credit proposals from forensic angle is considered to be a strong deterrent to borrowal frauds.

To meet the situation emerging as above, it is essential for all the Banks to attach utmost importance to impart the skills of forensic appraisal to their officers and sensitize them about the need and ways to prevent borrowal frauds.

The present `programme` has been designed to train the participants to understand the aspect of frauds in borrowal accounts in a comprehensive manner with sophisticated skills and confidence and prevent them successfully in the larger interest of all the stake-holders.

## Objective

To prepare the Bank officers to develop skills of forensic appraisal and learn steps to prevent borrowal frauds effectively preferably dealing with high value credit.

### Content

The programme shall broadly cover the following aspects:

- Genesis & contours of borrowal frauds & their impact
- Forensic Appraisal of critical dimensions in Credit proposals
- Red flags at the time of pre-sanction appraisal
- Enhanced Due Diligence of each Credit Constituent and Credit Process
- Study of signs of Money Laundering in Loans & Advances.
- Prevention of borrowal frauds comprehensive credit monitoring
- Looking beyond balance-sheets creative accounting (may be placed at number 3)

### Target Group

The programme is meant for the officers dealing with Loans & advances posted at Branches / Controlling offices.

## Modalities

This online course will have 15 hours of engagement time spread over a maximum 5 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and online references
- II. Video sessions comprising of:
  - i. Pre-recorded video sessions on several topics.
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.
- III. Self-assessment to track progress in the course will be provided.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 5 days including date of commencement.

The session schedule will be provided at the start of the programme. Executives attending the program would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

### Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services Domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Shomi Srivastava  
Programme Coordinator  
National Institute of Bank Management  
Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

E-mail : [shomi@nibmindia.org](mailto:shomi@nibmindia.org)

Website : [www.nibmindia.org](http://www.nibmindia.org)

**Last Date for Receiving Nominations: February 20, 2021**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBDDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBPU3NNYC
9. IFSC : PUNB0108810

\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**