



# Online Programme on Frauds in Digital Environment: Controls, Detection and Countermeasures

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February 15 – 18, 2021

(Online course duration 15 hours)

*Coordinators*

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## Background

Frauds are inherent threat for banks, because 'that's where the money is'. Use of digital technology has shown increase in frauds in banks due to accessibility of technology to fraudsters. High dependency and changing threat landscape has necessitated regulators and banks to focus on controlling instances of frauds by improving fraud prevention and detection framework by deploying appropriate countermeasures. Although 100 per cent fraud prevention is impossible, stakeholders expect that banks should implement measures to minimize such instances.

The Reserve Bank of India has made it mandatory for banks to implement fraud risk management mechanism. However, fraudsters find different modus operandi to commit fraud. The programme is focused on discussing various digital frauds and identifying threats and vulnerabilities that were exploited by the fraudster and what controls are best to prevent recurrence.

## Objectives

To discuss modus operandi of various fraud cases. to understand threats and vulnerabilities exploited in different areas like Digital banking, Credit, Cyber, Operations, IT, Payments, etc.

### Content

The programme is focused on discussing various fraud cases and analyzing the modus operandi of each case. Participants shall identify the vulnerabilities that were exploited and determine the controls that need to be in place to prevent recurrence of frauds.

- Digital payments and card frauds
- Internal frauds
- Credit related frauds
- Frauds committed using technology like phishing, cyber-attacks, Data Privacy
- AML, KYC, Aadhaar and account opening frauds
- Vendor related controls and frauds
- Fraud Risk Management (FRM), Detection and Investigation, FRM Tools
- Fraud Analytics: Artificial Intelligence based Fraud Detection
- Digital Forensics, Legal aspects of Digital Frauds

### Target Group

The programme would be beneficial for officials involved in banking and IT operations. In particular officials from Fraud Management, Operations, IT, Digital, Credit, Compliance, Cyber and Information Security, etc. can be nominated.

## Methodology

This programme will include discussions on emerging fraud scenarios, examples, cases and various control mechanisms, etc.

## Modalities

This online course will have 15 hours of engagement time spread over a maximum 4 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. Recorded video sessions.
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with log-in 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, etc.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop preferably with Google Chrome browser and Windows 10 platform 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.

### Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in banks/financial institutions/consulting firms/technology firms in the banking and financial services domain can apply for the programme.

Please address your enquiries and nominations to:

Dr Deepankar Roy/Dr Alka Vaidya  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)  
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Email : alka@nibmindia.org  
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Web : www.nibmindia.org

**Last Date for Receiving Nominations: February 13, 2021**

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

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
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\*

- Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBBDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBpus3nnyyc
- 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.**