

October 24 – 26, 2018

Sensitization Programme on

# Fraud Management



*Coordinators*

Dr Richa Verma Bajaj

Dr Dipali Krishnakumar



National Institute of Bank Management  
Pune, India

# Sensitization Programme on Fraud Management

**B**anks by virtue of the nature of activities undertaken and its operating environment are vulnerable to frauds. The increasing number of frauds not only affects the profitability of the bank, but also the morale of the staff, confidence of the customers as also reputation. Needless to mention, the aggressive business strategy in pursuit of quick growth/profitability in the absence of adequate internal controls/operating standards results in perpetration of frauds. What is more worrying is rapid changes in the technology as also increasing dependence of banks on technology, coupled with laxity in reviewing the internal control mechanism in tune with these changes has resulted in frauds, a key element of operational risk. Recent Financial Stability Report, called frauds in banks and financial institutions as “one of the emerging risks to the financial sector.” Given this background this programme is an attempt to sensitize the participants to the broad contours of Fraud Risk Management Framework with special focus on prevention, detection & reporting of frauds.

It is intended to (i) provide a 360 degree view of sensitization to the line management against fraud prevention, knowledge about how frauds happen (ii) help devise proper checks and balance at the work space to detect tendencies of fraud (iii) create sensitivity to pick up signs of fraud alerts highlighted by the operating systems (iv) understand the modus operandi of past frauds that can help participants to understand the common lapses that led to the frauds and how they could have been prevented (v) familiarize the participants with the legal and technical aspects of the frauds commonly occurring in banks, its investigating techniques and approach, (vi) bring experience of investigating agencies like

CBI/Police, Forensic Audit, RBI and CVC compliances etc.

This programme is intended for executives/officers serving in vigilance, inspection, investigation of frauds, fraud management departments of banks in particular and also those working in banking operations in branches who needs to understand the nuances of fraud prevention. As part of creating wider body of knowledge and experience, services of experts will be drawn from banking industry, RBI, CVO along with professionals in the field of forensic, legal and cyber fraud and so on.

## Content

- ☞ Regulatory guidelines
- ☞ High Value Frauds and its modus operandi
- ☞ Fraud Investigations: Issues and Challenges
- ☞ Forensic Audit and Investigation
- ☞ Role of Investigating Agency
- ☞ Cyber Frauds
- ☞ CVC guidelines for Banks
- ☞ Legal action and recourse of recovery

## Who should attend

Middle management officers from Vigilance, Investigation, Inspection and Field Department

## Dates

October 24 –26, 2018

The programme will commence on October 24 at 9.00 a.m. and conclude by 5.00 p.m. on October 26, 2018. Participants are requested to reach NIBM Campus by the evening October 23, 2018.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Programme Coordinators

**Dr Richa Verma Bajaj**

Assistant Professor (Finance)

**Dr Dipali Krishnakumar**

Assistant Professor (Finance)

### Last Date for

### Receiving Nominations:

October 13, 2018

### Last Date for

### Availing Early Bird Incentive of 5%:

October 09, 2018

(See fee structure on home page of the website)

### Nominations and Enquiries

Please address your enquiries and nominations to:

**Dr Richa Verma Bajaj**

**Dr Dipali Krishnakumar**

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716320 (Direct)

0091-20-26716337 (Direct)

Fax : 0091-20-26834478

E-mail : richa@nibmindia.org

k.dipali@nibmindia.org

Website : www.nibmindia.org

## Programme Fee (per participant)

US \$ 1200 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+ GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (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 NIBM GSTIN No. 27AAATN0040P1ZJ.
- 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 : Oriental Bank of Commerce  
C-2, Shop No. 4-5, Brahma Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402  
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

**\* 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.

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.