



Online Programme on Fraud Risk Management in UCBs

October 21-25, 2024

Focus:

While digital banking has contributed to making banking transactions convenient and easy for customers, it has also led to an increase in digital banking frauds. As UCBs have grown larger, managing credit portfolio and other business lines across multiple channels has made fraud detection more difficult especially when the level of sophistication of fraudsters is ever increasing. You would appreciate that the attacks against operational systems and infrastructures can result in direct loss of business or revenue to UCBs.

This pressure on UCBs from fraud and financial crime comes at a time when they have to deal with an expanding regulatory environment. Regulator is demanding that UCBs hold more capital and measure and manage fraud risk more efficiently. RBI's July 15, 2024 revised master direction on fraud risk management in UCBs demands that.

Hence, UCBs have to carefully balance fraud identification and loss prevention. UCBs have to move to a strong fraud management system. Failure to give this area proper attention would increase financial, reputational, and punitive risks.

Programme Objectives:

- To equip the UCB officers with necessary knowledge, skills & techniques into the nuances of frauds.
- To sensitize the UCB officers to the broad contours of fraud risk management framework with special focus on prevention, detection & reporting of frauds.

Learning:

- ❖ Overview of frauds in banks & fraud preventive management
- ❖ Frauds in financial reporting
- ❖ Credit Frauds
- ❖ Post Sanction Monitoring of Loans
- ❖ Case Studies in Credit Related Frauds
- ❖ Cybercrimes in Banking Sector
- ❖ Cyber Frauds in Banks
- ❖ Forensic Audit
- ❖ Use of Core Banking Data to Monitor Frauds in Banks
- ❖ Reporting frauds –Recent FRM framework

The actual program contents may also be customized to suit participants' profile.

Pedagogy:

This online course will have 15 hours of engagement time spread over a maximum 5 days from Wednesday to Friday (3 hrs. a day), which includes several self-paced studies. The courseware will include the following:

- I. Reading material for self-study, case study or exercise
- II. Live sessions by faculty and / or guest faculty
- III. Participants may ask questions after each session on the day's topic through chat.

Participants nominated and 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, questions through chat etc. The programme window will be open for maximum 5 days including date of commencement. Live session schedule will be provided at the start of the programme or a day before. Participants attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live sessions.

Completion certificate:

A completion certificate will be given to the participant at the end of the programme. A 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.

For whom:

Officers of Urban Co-operative Banks engaged in credit administration, Personnel & discipline management, vigilance and IR & operations in branch/ Head office.

When:

The online training programme will commence on October 21, 2024 (Monday) and will be over by October 25 (Friday). There will be three sessions every day for one hour/one and half hour each from 2:00 PM to 5:00 PM.

Registration:

Participant shall be nominated by his/her organization through email: **programme@iibm.ac.in**. Online nomination is accepted through our website www.iibm.ac.in. **The last date for receiving nomination is October 17, 2024.** Nominating Authority shall send mobile number (WhatsApp must) & email id of the nominee.

Fee:

The all-inclusive fee per participant is as below:

	Fee	GST 18%	Total
UCBs located in north eastern region including Sikkim	NIL	NIL	NIL
UCBs from states other than NER (50% of normal fee)	Rs. 3375.00	Rs. 607.50	Rs 3,982.50

“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time.”

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch

b. While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT UTR No.	EFT/NEFT Date

Program Coordinators:

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