



# INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

<https://rbi.org.in/Scripts/OtherLinks.aspx>

## **Offline Training Programme for UCB officers on Strategic preparation for RBIA & Regulatory compliance management**

**June 4-6, 2025**

### **Focus:**

The importance of systems, processes and compliances in a banking entity needs no emphasis. One of the important tools for ensuring the functioning of branches in consonance with the policies of the bank is inspection and audit. Internal Audit is one of the main systems in a bank for assessing and controlling operational risk. A sound internal audit function plays an important role in mitigating and controlling the banking risks. Risk Based Internal Audit (RBIA) approach seeks to make internal audit more effective in identifying, assessing, and controlling the risks.

Under RBIA, banks have shifted focus from system of full-scale transaction testing to risk identification, prioritization of audit areas and allocation of audit resources in accordance with the risk assessment. The risk assessment covers risks at various levels as also the processes in place to identify, measure, monitor, control & investigate the risks. Risk Based Internal Audit not only aims at improving the operations but also ensures asystematic and disciplined approach towards risk management, control, governance processes & compliance.

RBIA ensures that operational risk levels are within 'acceptable' levels / risks are being controlled within a level that the top management considers reasonable in tune with the 'Risk Appetite' of the bank. RBI's enforcement department ensures compliances & penalises the banks on account of non-compliance of regulatory guidelines viz. KYC, AML/CFT, IRAC NORMS, REPORTING OF FRAUDS, REPORTING UNDER CRILC. There have been several instances of penalty imposed on various banks for non-compliance of various regulatory guidelines. In this regard, branch management need be well informed, equipped with knowledge on compliance function as well.

### **Programme Objectives:**

- To get acquainted with regulatory, legal & reputation risks in branch banking operations
- To understand emerging risks like Cyber risk & Climate risk
- To develop skills in tracking Earning's manipulation fraud in financial statements
- To understand internal audit, compliance audit requirements
- To get an insight as to how to be formally prepared for branch inspection/audit
- To discuss the process of Risk Based Internal Audit (RBIA).
- To understand IS Audit & Tax audit procedures & process
- To revisit the Concurrent and Statutory Audit procedures
- To ensure regulatory compliance management

## Learning:

- Introduction to Credit Risk, Market Risk & Operational Risks- overview of Basel accords
- Risk-based approach to internal audit
- Practical aspects of audits/ RBIA Process
- Audit of advances
- Frauds in advances
- Detection of earnings manipulation
- Use of CBS Data in Internal Audit
- NPA classification and provisioning- prudential norms
- Concurrent Audit, Statutory Audit & Compliance Audit

The actual programme content may also be customized to suit participants' profile.

## Pedagogy:

This offline course will be spread over a maximum **3 days from Wednesday to Friday**, which includes several self-paced studies. The courseware will include the following:

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

## For whom:

Scale I & IV Officers working in inspection / Audit departments, Branch Managers.

## When:

The offline training programme will commence on June.4, 2025 (Wednesday)& will be over by June 6, 2025 (Friday).

## Where?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022.

## Registration:

Participant shall be nominated by his/her organization through email: [programme@iibm.ac.in](mailto:programme@iibm.ac.in). Online nomination is accepted through our website [www.iibm.ac.in](http://www.iibm.ac.in). The last date for receiving nomination is June 3, 2025. 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. 5,250/-	Rs.945/-	Rs.6195/-

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
GSTN	18AAAAI0785K1ZG
PAN	AAAAI0785K

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/ NEFTUTR No.	EFT/NEFT Date

## Programme Director:

Shri A.K Bajpai, Faculty Member, Cell: (+91) 9962094369

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