



## **Programme Brochure**

**In Campus Training Programme on  
'Frauds, Internal Checks and Control in  
Computerized Environment and KYC/AML'**

**(23 to 25 April 2025)**

**Venue:  
BIRD, Mangaluru**

**Website :[www.birdmangaluru.in](http://www.birdmangaluru.in)**



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**PROGRAMME SPONSORED  
BY NABARD**



## In Campus Training Programme on 'Frauds, Internal Checks and Control in Computerized Environment and KYC/AML and Risk Based Internal Audit' (23 to 25 April 2025)

**Introduction:** Rural Financial Institutions (Rural Cooperative Banks and Regional Rural Banks) play a crucial role in providing financial services to rural communities, including farmers, small businesses, and self-help groups. Given their unique structure and socio-economic responsibilities, strong internal checks and controls are essential to ensure their efficiency, transparency, and sustainability. With the adoption of computerized banking systems, rural cooperative banks have improved their efficiency, service delivery, and financial management. However, the transition to a digital environment also introduces new risks, making internal checks and controls even more critical. Below are key reasons why internal checks and controls are vital for Rural Financial Institutions:

- Preventing Fraud and Financial Irregularities
- Ensuring Compliance with Regulatory Requirements
- Safeguarding Assets and Resources
- Enhancing Operational Efficiency
- Building Trust and Confidence Among Stakeholder
- Strengthening Loan Management and Credit Risk Control
- Improving Decision-Making and Governance

Internal checks and controls are the backbone of Rural Financial Institutions, ensuring smooth and transparent operations. They help in fraud prevention, regulatory compliance, asset protection, efficiency enhancement, stakeholder confidence, credit risk management, and informed decision-making. Strengthening these internal mechanisms is crucial for the long-term success and financial stability of Rural Cooperative Banks and Regional Rural Banks. Similarly, KYC and AML guidelines are crucial for maintaining the integrity of Rural Financial Institutions. They prevent fraud, ensure regulatory compliance, promote transparency, and enhance customer trust. By implementing strong KYC and AML measures, these banks can provide secure and inclusive financial services while safeguarding the financial system from abuse.

Keeping the above aspects in view, the captioned programme has been designed for the officers of the Rural Cooperative Banks and Regional Rural Banks. This three-days' training program will empower officials of RCBs and RRBs with the necessary skills and knowledge to **prevent fraud, implement strong internal controls, and ensure regulatory compliance** in a computerized banking environment. Strengthening their capabilities will enhance the security, efficiency, and credibility of Rural Financial Institutions, ultimately benefiting rural communities.

**Objectives:** By the end of the programme, the participants would be able to:-

- ❖ Framework for Internal checks and control
- ❖ Explain the scope of internal inspection and audit of branches
- ❖ Identify sources of leakage of income in business operations
- ❖ Explain KYC Guidelines and PML Act
- ❖ Define frauds and list out methods of preventing frauds
- ❖ Narrate the role of MIS in internal control system
- ❖ Explain the scope of Internal Checks and Control in CBS environment
- ❖ Explain issues of concern enumerated in statutory audit and inspections
- ❖ Explain risk assessment methodologies and fraud risk management frameworks.
- ❖ Explain the emerging threats in digital banking such as cyber fraud, AI-driven scams, and data breaches.

**Programme Directors:** Shri Baidya Nath Singh, DGM/FM & Shri Yogesh SL, DGM/FM

**Duration:** 3 days **(23 to 25 April 2025)** - The programme will commence at 09:30 hrs on 23 April 2025 and will conclude at 17:00 hrs on 25 April 2025.

**Participant Profile / Target Group:** Officials of State Co-operative Banks and DCC Banks and RRBs

**Methodology:** Interactive lecture sessions, audio visuals, group discussions, and experience sharing. There is no field visit component planned in the course of this program.

**Fee & Mode of Payment:** The programme is sponsored by NABARD, hence **no participation fee** is collected towards boarding, lodging and to impart training. Banks / Institutions forwarding the nominations have to bear “to and fro” travelling cost of their participants attending the programme.

**Venue and Accommodation:** The programme is residential and will be conducted at BIRD Campus, Krishna Nagar Road, Behind Women’s’ Polytechnic, Bondel, Mangaluru-575008. Participants are eligible to avail accommodation in the campus from the **evening of 22<sup>nd</sup> April 2025 till the morning of 26<sup>th</sup> April 2025. Participants will have to make their own travel arrangements. No cost in this regard will be borne by BIRD.** Participants may make their travel plans in such a manner as to reach the venue well in advance and report before the commencement of the programme on the first day and also **leave only after completion of the programme (5.00 PM) on the concluding day.**

**It may please be noted that family member/s or guest/s of the participants will not be allowed to stay in the Venue. The nominating institutions are strictly advised not to send any such participants. Prior permission may be obtained by the participants for overstay, in case of any unforeseen circumstances or emergencies only and in such cases, additional cost, if any, may be borne by the respective participant.**

**Nomination and Inquiries:** The nominations may please be forwarded so as to reach us at the earliest. The registration is on “**first come first served**” basis and will

be accepted for the first 30 candidates. **The nominated persons are requested to report for the training programme only on receipt of confirmation of their nominations by us.**

**CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY.** Nominating institution is requested to furnish **primary as well as alternate email addresses** to avoid loss of communication during transmission.

**Nominations:** You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

**<https://forms.office.com/r/s33wxQk5V8>**



### **About BIRD**

Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organises in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 42 years, nearly 71,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided single occupancy, self-contained air conditioned rooms.

### **About Mangaluru**

*Mangaluru is one of the most important tourist destinations in India with its scenic natural beauty. The place is dotted with coconut trees, areca palms, hills and streams. The city is enshrined in ancient temples and beautiful and pristine beaches. Mangaladevi temple, Kadri Manjunatha temple, Kateel Durga Parameshwari temple, St. Aloysius Chapel, Rosario Cathedral, Jama Masjid are the important pilgrimage sights in Mangaluru. It also boasts of an array of clean, serene and tranquil beaches, besides delicious seafood and Udupi-style*



*dishes. Dhramsthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.*

For further enquiries, please feel free to contact:

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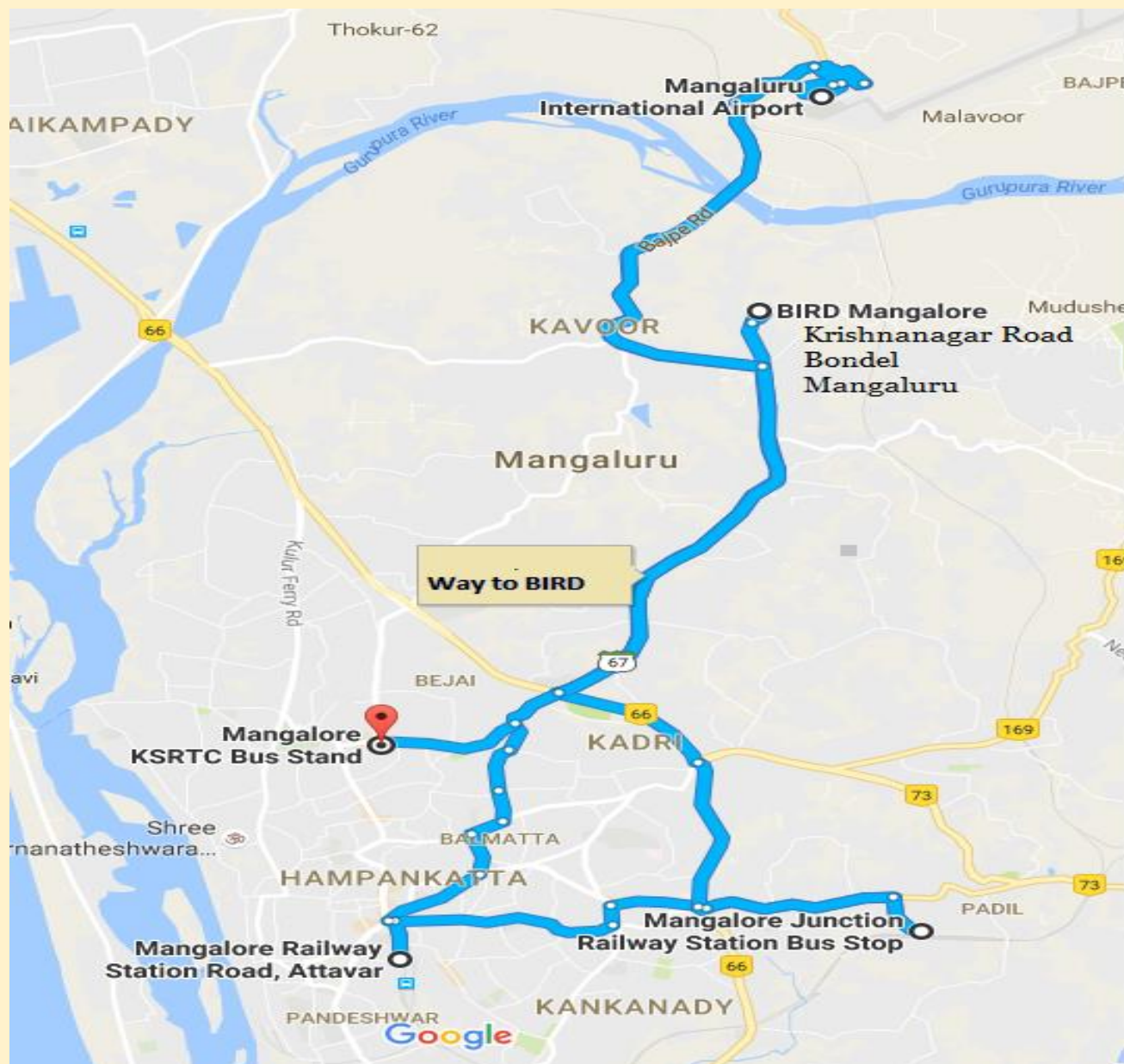
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Website : <https://birdmangaluru.in/>

### MAP: REACHING BIRD, MANGALURU



The Institute is located in a newly built campus located at a distance of:

- 7 km from Mangaluru Airport;
- 11 km from the Mangaluru Central Railway Station;
- 13 KM from Mangaluru Junction;
- 6 KM from the KSRTC Bus Stand.
- Bus No. 19 from KSRTC Bus Stand / Mangaluru Central Station. Alight at the last stop, i.e. Bondel. BIRD is within a km from Bondel Junction.