

Live Online Training Programme on Regulatory Compliance Management and Strategic Preparation for Audit by Branch Managers

October 5 – 8, 2021

(Online Course Duration 15 hours)

Target Group

- ❖ **New Branch Incumbent/
Branch Managers**
- ❖ **Second-line Branch
Officers/Potential Branch
Managers**
- ❖ **Back Office Officers involved in
Opening of Accounts**
- ❖ **Desk Officers dealing with
Business at Controlling Offices**

Coordinators

**Dr Naveen Kumar K
Dr Rakesh Gupta**



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Pune, India**

Introduction

Bank branches are the business centers and its management is one of the critical factor for business performance and profitability. Credibility of banking business depends on its internal control and supervision mechanism which can promptly detect irregularities, if any, and take corrective measures and ensure non recurrence of irregularities in the management of regulatory compliances.

Banking business is susceptible to both internal and external frauds. The system of Inspection and Audit is necessary for taking care of this aspect at the branch level management. It helps in harmonizing of the operations and at the same time helps in plugging leakage in business revenue.

The Regulator have created a separate enforcement department for the purpose of ensuring compliances and penalizing the banks on account of non-compliances of guidelines like opening of the accounts, KYC, prevention of money laundering Act, reporting of frauds, clean note policy implementations, IRAC norms and reporting of large credits to repository, etc. In the recent past, there are many evidences of penalty for non-compliance of regulatory norms by the banks.

In this context, branch management needs to be well-prepared for regulatory prescriptions as well as for the internal audit and inspection along with a holistic understanding as well as skill sets to deliver the desired results. The 'rule of game' is very important for mangers, due to dynamic nature of compliances and regulatory issues in managing the branches.

Objectives

- The Programme would give an insight to the Branch Managers and Second Line Managers as to how they have to get prepared before the audit of the branch starts, the pace of their attention and supervision during the period of inspection and strategies to work out for its rectification post audit of the branch.
- The programme would render the right inputs on the improvement of the gradation of the branch and guidelines to concentrate on the major aspects relating to credit, documentation, fraudulent areas and its prevention to enable the branch managers to achieve the improved audit gradation.
- To help the participants to acquaint with the seriousness of the regulatory, legal and reputation risks and importance of the Audit, Compliance and Governance aspects.

Programme Content

- ❑ ***Roles and Responsibilities of the Branch Managers:*** Roles and Key Responsibility Areas of the Branch Manager in areas of Audit, Compliance and Governance; Scope of Audit and Types of Audit such as Risk Based Internal Audit (RBIA), Concurrent Audit and Income Audit, etc.
- ❑ ***Formal Preparation for Inspection Start Day:*** General Guidelines, Business Parameters such as Deposits and Advances, Status of Reconciliation under Sundry Assets/Suspense Accounts/Sundry Liabilities, Physical Verification of Cash, Security Papers, Modalities for Verification of Securities and Valuable Securities, Gold Loan Packet Verification, Status of Special/Previous Reports, etc.
- ❑ ***General Ledger (GL):*** Heads and its Maintenance, Details on Unethical and Unauthorized Transactions, Reporting on Negative Balance and other Heads, Monitoring GL Entries in relation to Minor Subsidiaries, Income and Expenditure.
- ❑ ***Preventive Vigilance and Due-diligence:*** Accounts Opened (Deposit & Advances) and Closed within a short time, TDS, Form 15G/H, Form 60/61, Filing of Tax Returns. Deposits/Lockers/Safe Custody Articles/Death Claims, Capital Gain Accounts and Importance of PAN Numbers.
- ❑ ***Credit Matters*** on OCC and Renewal of Limits, Documentation, Delegation of Powers, Interest Subvention and Temporary Overdraft
- ❑ ***Legal Aspects and Documentation:*** Mortgage, EMT, MODTD, CERSAI, CIBIL and Stamp Act, SARFAESI, DRT, Insolvency Code, Recovery Measures (Legal and Non-Legal), OTS Schemes and Write off.
- ❑ ***Income Recognition and Asset Classification Norms:*** Proper Classification of Assets, Early Warning Signals, NPA, Restructuring and Provisioning Norms.
- ❑ ***Areas of Compliances and Compliance Culture:*** Compliance Risk, Types of Compliance, Regulatory, Statutory and Legal Compliance, Compliance Function and its Reporting, Penalties, etc.
- ❑ ***Prevention of Money Laundering and KYC Guidelines:*** Off Site Monitoring Transactions (OTM) and its Skills.
- ❑ ***Frauds, its Reporting and Prevention:*** Enterprise Fraud Reporting and Monitoring (EFRM).
- ❑ ***Information System Audit and Internal Security Audit:*** Scope and its Areas

Methodology

The programme will have discussion sessions by eminent bankers, financial service practitioners and academic faculty who will bring various perspectives on the subject. Several case studies will be discussed and group presentations will be elicited to engage participants in the programme.

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
- 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 login 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, taking quizzes, 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.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome 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. 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.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Naveen Kumar K

Dr Rakesh Gupta

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

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Web : www.nibmindia.org

Last Date for Receiving Nominations: October 1, 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 : PUNBINBDDIB
- 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 : PNBPU3NNYC
- 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 giving details of the remitter and participant, name and dates of programme, etc.