

## Programme on Fraud and Embezzlement

### Day-to-Day Schedule with Session Objectives

Date	Session	Subject	Session Objectives
1 <sup>st</sup> Day	I	Fraud and Embezzlement <ul style="list-style-type: none"> <li>• Concept</li> <li>• Areas of fraud</li> <li>• Areas of embezzlement</li> <li>• Reasons for occurrence of frauds</li> </ul>	To sensitize the participants about the concept of fraud and embezzlement in banks.
	II	Bank Frauds <ul style="list-style-type: none"> <li>• Classification of Frauds</li> <li>• Offence related to currency</li> <li>• Cognizable and non cognizable frauds</li> <li>• Fraud prone areas in different accounts</li> </ul>	To provide inputs on different types of bank frauds and fraud prone areas in banks.
	III	Reporting of Fraud <ul style="list-style-type: none"> <li>• Fraud involving amount of less than ₹ 1.00 lakh</li> <li>• Fraud involving amount of ₹ 1.00 lakh and above but less than ₹ 25.00 lakh.</li> <li>• Fraud involving amount of ₹ 25.00 lakh and above.</li> <li>• Fraud committee by unscrupulous borrowers</li> <li>• Case of attempted fraud.</li> <li>• Guidelines of reporting fraud to police</li> </ul>	To make the participants understand the guidelines and procedure of reporting the bank fraud.
	IV	Security regime in Banking System <ul style="list-style-type: none"> <li>• Meaning of security</li> <li>• Security of Bank Documents</li> <li>• Protection Technique</li> <li>• Information Security</li> <li>• Discussion on reports of various security Committees</li> </ul>	Describe the dimensions of security in banking system.
2 <sup>nd</sup> day	I	Legal Regime to Control Bank Frauds <ul style="list-style-type: none"> <li>• Indian Penal Code, 1860</li> <li>• Criminal Procedure Code, 1973</li> <li>• Indian Evidence Act, 1872</li> <li>• RBI Act, 1934</li> <li>• NI Act, 1881</li> <li>• Indian Contract Act, 1872</li> </ul>	To provide inputs on various legal issues involved in banking frauds by focusing on various Acts.
	II	Inspection from vigilance point of view. <ul style="list-style-type: none"> <li>• Fraud &amp; Embezzlement.</li> <li>• Do's and Don'ts in Inspection report.</li> </ul>	To sensitize the participants about the inspection from vigilance angle.



	III	Principle of Natural Justice: <ul style="list-style-type: none"> <li>• Rules of Bias</li> <li>• Important steps in Natural Justice</li> <li>• Rules of Equity, Justice and Fair Play</li> </ul>	To provide inputs on Principle of Natural Justice, equity and fairness.
	IV	Framing of Charge Sheet: <ul style="list-style-type: none"> <li>• Do's and Don'ts</li> <li>• Guidelines</li> <li>• Rules and Regulations</li> <li>• Service – Procedure thereof</li> </ul>	To make the participants understand the Concept of charge Sheet, Do's and Don'ts, rules and regulations that should be followed while framing the charge Sheet.
<b>3<sup>rd</sup> Day</b>	I	Role of Enquiry Office and Role of Presiding Officer <ul style="list-style-type: none"> <li>• The Charge</li> <li>• Its Investigation</li> <li>• Rules to be followed</li> <li>• Record sheet &amp; other related documents</li> </ul>	Describe the role of enquiry officer and presiding officer in investigation of bank frauds.
	II	Drafting of Enquiry Report <ul style="list-style-type: none"> <li>• Case Exercise on Drafting</li> </ul>	To make the participant aware about the drafting of enquiry reports.

