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Workshop on Preventive vigilance in Co-operative Banks

Target Group:	Staff and Officers of SCBs/DCCBs
Duration:	2 days
Objectives:	<p>At the end of the Programme, the Participants will be able to know:</p> <ul style="list-style-type: none"> • Need and importance of Preventive vigilance • Describe the significance, elements and tools of Internal Control System • Explain types of Operational Risk and its management • State Credit Risk and its management tools • List out various types of inspection and audit • Explain the measures to prevent frauds • Describe vigilance function in the bank and preventive vigilance measures • Describe significance of Internal Control & risk based audit • Describe KYC, AML norms and reporting system • List out the areas prone for frauds, embezzlements, misappropriation of funds and measures for their prevention • Explain critical areas of branch audit and inspection and norms for rating of branches
Course Contents:	<ul style="list-style-type: none"> • Vigilance and its importance • Basics & Significance of Internal Control System • Operational Risk and its management (ORM) • Credit risk and its management • Internal Control Measures for Investments • KYC and PML Act • Frauds in Banks • Inspection & audit of branches and MIS

DAY-TO-DAY SCHEDULE

Session	Topic	Coverage of contents
Day 1		
I	Registration, Inauguration	
II	Need and importance of Preventive Vigilance in cooperative banks.	Definition- meaning-Need and Importance of Preventive vigilance- Requirement of preventive vigilance in Banks. Functions of vigilance dept.
III	Internal Control System in Banks.	Internal control system- significance- elements- Various tools of ICS
IV	Salient features of KYC & PML Act.	Salient features of PML Act.2002, KYC policy to be adopted by the Banks-CAP-CDD-CIP-VCIP- Types of KYC (EKYC-CKYC etc.)
Day 2		
09.30 to 10	Recap of Previous day learning	

Session	Topic	Coverage of contents
I	Need, importance and types of Risk Management with emphasis on Credit and Operational risk management.	Origin of Risk Management in Banks-Types of risks- Credit risk, Operational Risk, market risk-Analysis etc.
II	Frauds in Banks- Preventive and curative methods.	Meaning of fraud and embezzlement- areas prone for frauds and embezzlements misappropriation of funds - Various measures for their prevention
III	Audit and Inspection of Branches	Meaning and difference between Inspection and Audit-Types of Audit and Inspections- Branch Inspection document- contents of Inspections- Procedure for conducting Inspection.
IV	Preventive vigilance policy and procedure adopted in Apex Bank- check list.	Discussion on various contents of the preventive vigilance document adopted by the Apex Bank- Procedure for conduct of Preventive vigilance and its follow up
	Evaluation and Valediction	