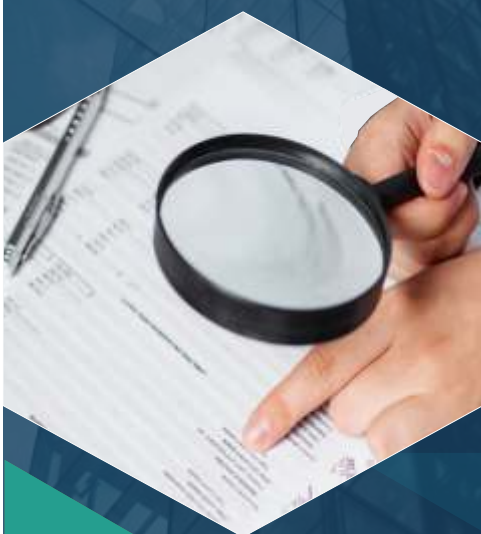


Certification Programme on

# Risk-Based Internal Audit

February 13 – 16, 2024  
(Duration: 4 days)



*Programme Directors*  
**Dr Dipali Krishnakumar**  
**Dr Richa Verma Bajaj**



**National Institute of  
Bank Management**  
**Pune, India**

## Introduction

A well designed and properly implemented Risk-Based Internal Audit (RBIA) system provides assurance to the board of directors and senior management of banks and financial institutions about the quality and effectiveness of its internal controls, risk management systems and corporate governance processes. The internal audit team acts as the third line of defense in an organisation and can bring an independent, objective and systematic approach to evaluating and improving the effectiveness of its internal controls.

It is essential that auditors are well equipped to understand the RBIA system, its design and intent. Auditors also need to understand various functional aspects of the bank's operations in order to be able to conduct an effective audit.

## Objectives

This certification program is designed as a practical course to equip internal auditors with the essential skills to conduct an effective internal audit as well as carry out risk assessment using the Risk-Based Internal Audit approach. At the end of the programme, a test based on the course contents would be held to assess the grasp of the subject by the participants .

### Content

- ❖ Framework of Risk-Based approach to internal audit
- ❖ Overview of Basel Accords (credit, operational and market risk)
- ❖ Practical aspects of conducting audits
  - ★ Audit of advances (pre and post-sanction process)
  - ★ Cases in fraud
  - ★ Detecting earnings manipulation
  - ★ NPA classification and provisioning norms
  - ★ Export-Import regulations
  - ★ Non-Fund products (focus on LC)
  - ★ Audit of treasury operations
  - ★ Use of core banking data in internal audit
  - ★ Important aspects in cyber security
- ❖ Case study on assessment using RBIA

### Target Group

Executives working in or planning to move to internal audit departments of commercial banks, small finance banks, cooperative banks and non-banking financial institutions.

## Faculty

Besides NIBM faculty, subject matter experts in various functional areas would be invited as guest faculty.

## Dates

February 13 – 16, 2024

The participants are requested to report at the venue by the evening of February 12, 2024.

## Venue

NIBM Campus,  
Kondhwe Khurd, Pune, India

## Accommodation

The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the institute's hostel complex in the campus. However, they will not be permitted to bring their family members to stay in the campus. In case any officer / executive with physical / medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements. The institute has facilities for outdoor and indoor games and a large walking / jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes / gear.

## Completion / Participation Certificate

Participants receiving a minimum score of 50% in the assessment test would be granted a 'Certificate of Completion'. In case, a participant does not obtain the minimum score, a 'Certificate of Participation' would be awarded.

### Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms/ technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Address your enquiries and nominations to:

**Dr Dipali Krishnakumar**

**Dr Richa Verma Bajaj**

Programme Directors

National Institute of Bank Management

NIBM P O, Kondhwe Khurd

Pune 411 048

Tel : 0091-20-26716000 (EPABX) / 26716315 / 26716320 (Direct)

Mobile : 9823181911 / 9960025591

E-mail : k.dipali@nibmindia.org / richa@nibmindia.org /  
trainings@nibmindia.org

Website : www.nibmindia.org

**For nominations, please login using the following link:**

<https://erp.nibmindia.org/POApplication#/>

If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist **nibmindia.org** domain in the firewall.

**Last Date for receiving nominations: February 4, 2024**

**Last Date for availing 'Early Bird Discount' of 5%: January 30, 2024**

## Programme Fee (per participant)

US \$ 1600 for foreign participant

		Fee	GST	Fee+GST	TDS
Member Banks	:	45000	8100	53100	4500
Non-Member Banks	:	52500	9450	61950	5250
Individual Nominee	:	52500	9450	61950	----

The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of the NIBM Finance Committee's 86th meeting held on January 31, 2023, all organizations / banks would be required to make the full payment for all their nominations for the NIBM 'Executive Training Programmes', prior to the commencement of the respective programmes starting from 1st April, 2023. The Reserve Bank of India has given its consent for this new initiative.

## Discounts

1. 5% 'Early Bird' discount for nominations received at least 15 days prior to commencement of programme.
2. **Bulk nominations:** The following discounts will be applicable –
  - (a) 6-10 nominations – 5%
  - (b) 11-19 nominations – 10%
  - (c) 20 and above – 15%

### 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 GST No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBDDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBUS3NNYC
9. 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 / digital remittances, kindly send a confirmatory e-mail to: [accounts@nibmindia.org](mailto:accounts@nibmindia.org), giving details of the remitter, participant, workshop dates, title of workshop, etc.

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