

Academic Council Meeting No. and Date : 04 / June 14, 2022

Agenda Number : 4

Resolution Number : 18 / 5.3



**Vidya Prasarak Mandal's
B. N. Bandodkar College of
Science (Autonomous), Thane**



Banking, Insurance & Cyber Frauds

[From Academic Year 2022-2023]

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Eligibility :

Passed 12th standard (HSC) of Maharashtra State Board / CBSE / ICSE board or equivalent.

Mode of Conduct :

Offline lectures / Online lectures

Structure of Programme

CourseCode	Course Title	No. of lectures	Credits
BNBCCCF1T1	Banking, Insurance & Cyber Frauds	40	2

Syllabus

Course Code	Course Title	Credits	No. of lectures
BNBCCCF1T1	Banking, Insurance & Cyber Frauds	2	
Unit I :	<p>Definition of Fraud, Fraud Philosophy Fraud Triangle / Quadrangle, Fraud definition, Reserve Bank of India and Code of Criminal Procedure (Cr. PC),</p> <p>Banking Frauds & Types of Bank Frauds:</p> <ul style="list-style-type: none"> o Retail Liability Frauds: Bank Accounts o Cheque / Instrument Frauds (Negotiable Instruments/ New Age Clearing) o KYC Frauds o Impersonation o Forgery/ Fabrication o Account Takeovers o Dematerialization Account Frauds o Retail Asset Frauds o Application Frauds o Impersonation o Auto Loans o Personal Loans o Home Loans/ Mortgage Frauds o Loan Against Shares Frauds o Card Frauds o Application Frauds o Account Take Over o Courier/ Delivery Frauds o Stolen Cards o Merchant Frauds o Agri Banking Frauds o ATM Frauds o Wholesale Banking & Small Medium Enterprise Lending Frauds o Financials Manipulations o Stocks /Security/ Assets stripping / Manipulations o Fund Flow/Cash Flow Manipulation o Diversion of Funds 		10

Unit II :	Insurance Company Frauds: Life & General Insurance o Health Insurance Billing Frauds o False customer o Fake Billing o Claims o Inflation o Life Insurance o Health mis-statement o Date of Birth mis-statement o Asset theft o Fire & Other calamity Frauds o False death Frauds o Fake Claims	15
Unit III :	Cyber /Digital Crimes o Digital Payments- Post Demonitisation o Methods of Digital Payments o Cards o Internet Banking o Mobile Banking o Mobile Wallets o Unified Payment Interface (UPI) o Digital Payments o Cyber Crimes o Phishing o Vishing o SIM Exchange o Malware o Skimming o Social Engineering o QR Code/Purchase Frauds	15

Pattern of Evaluation (8 Hours for examination, assessment and evaluation)

MCQ Test/ Online MCQ Test (Duration: 1 Hour)

Assessment and Evaluation of Case Study Reports submitted by participants (Topics for case study to be allotted by teachers in consultation with students)

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