

CASH HANDLING EXCELLENCE & FRAUD RISK CONTROLS FOR TELLERS



NOV 26, 2026
09:30am to 01:00pm



ONLINE TRAINING



021-35277511 | 051-9269850



0303-0652963



marketing@nibaf.org.pk | registration@nibaf.gov.pk

CASH HANDLING EXCELLENCE & FRAUD RISK CONTROLS FOR TELLERS



COURSE OBJECTIVES

Cash handling is one of the most sensitive and high-risk functions in banking, requiring accuracy, vigilance, integrity, and strict adherence to established procedures. This program focuses on strengthening participants' understanding of cash management practices, teller responsibilities, internal controls, and common fraud schemes involving cash receipts, payments, counterfeit currency, forged instruments, forgery in signatures, cash shortages, and collusion. Through practical banking examples, real-life scenarios, and interactive case studies, participants will learn to identify red flags, recognize control weaknesses, prevent operational losses, and respond effectively to suspected fraudulent activities. The program aims to promote a strong control culture, enhance individual accountability, and equip banking professionals with practical skills to safeguard cash, protect customers' interests, and minimize fraud and operational risks.

LEARNING OUTCOMES

By the end of the training program, participants will be able to:

- Apply proper cash handling procedures and follow established teller controls.
- Identify common teller fraud schemes, cash discrepancies, and suspicious transaction patterns.
- Recognize forged or suspicious currency, cheques, and other payment instruments.
- Identify control weaknesses, including unauthorized transactions, collusion, override of procedures, and inadequate segregation of duties.
- Apply effective verification, authorization, cash balancing, and reconciliation procedures.
- Recognize fraud indicators and take appropriate action to report and escalate suspected fraud.
- Strengthen personal accountability, customer protection, and compliance with bank policies and procedures.
- Recommend practical preventive and detective controls to reduce cash-related fraud and operational losses.

WHO SHOULD ATTEND?

- Tellers,
- Cash Officers,
- Branch Operations Officers, Internal Control Officers,
- Fraud Risk Management, Investigation Team members,
- Compliance Professionals involved in cash operations, transaction monitoring, operational risk management, Cash Processing unit staff.

FACILITATOR

Naveed Elahi Malik

Banking Consultant & Corporate Trainer | Expert in Banking Operations, Internal Controls, Audit, Fraud & Compliance Risk Management | Leadership & Soft Skills With more than 45 years of extensive banking experience, Naveed Elahi Malik brings a unique blend of technical expertise and people development skills to his role as a Banking Consultant and Corporate Trainer. His distinguished career includes senior leadership positions in Branch Management, Business Development, Quality Assurance, Audit, Internal Controls, Operations, Fraud & Compliance Risk management, and Legal Affairs with leading commercial banks. He also served at the National Accountability Bureau (NAB) as Head of the Financial Crimes & Investigation Wing, where he led major investigations into financial crimes.

Holding a Master's degree in Economics and the professional qualification of DAIBP, Naveed has, for over three decades, been actively engaged in training, coaching, and consultancy services for the banking and corporate sectors.

His training programs are widely recognized for being practical, interactive, and case-based, ensuring participants gain not only regulatory and technical knowledge but also the soft skills needed for leadership, communication, and resilience.

Naveed is known for his engaging delivery style, blending local case studies, role plays, and practical exercises. His sessions consistently receive outstanding feedback, with recent programs in Fraud Risk Management, Cheque Handling, Deposit Mobilization, and Leadership Development achieving 100% participant satisfaction.

As a trainer of choice for leading banks and training institutes, Naveed is committed to building professional competencies and resilient teams, enabling individuals and organizations to thrive in today's dynamic financial environment.

TRAINING MANAGER: ADNAN HAIDER

 **021-35277505**  **adnan.haider@nibaf.org.pk**



021-35277511 | 051-9269850



marketing@nibaf.org.pk | registration@nibaf.gov.pk



0303-0652963