



**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata**

**VIRTUAL OPEN TRAINING PROGRAMME ON**  
**“BANKING COMPLIANCE”**

**From 13th to 15th March, 2023**

*Individual candidates may also Participate in the Programme*

**Last Date to Apply: 10.03.2023**

*During its 94 years of professional service, IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”.*

**BACKGROUND OF THE PROGRAMME: -**

Reserve Bank of India (RBI) has issued comprehensive guidelines on Compliance Function in Banks and directed that implementation of the guidelines would be subjected to comprehensive review by the RBI during the Annual Risk Based Supervision (RBS).

In 2015, the RBI observed that certain supervisory concerns continue to recur, necessitating a more effective Compliance Regime in Banks. RBI then advised that greater oversight is required in the areas of Risk Based Supervision, Independence of Compliance Function, Review of Compliance Function, Manpower planning of Compliance Departments, Compliance of Monitorable Action Plan / Risk Mitigation Plan, Compliance Testing, Submission of Compliance Reports and promoting a Compliance Culture.

*Taking a note of RBI guidelines, IIBF has designed a Comprehensive Programme on COMPLIANCE for Banks.*

**TRAINING METHODOLOGY:** Online Classes through Zoom App. Delivery of Sessions by Lecture, Case Study and Sharing of Experiences by Subject Experts / Practicing Professionals

## **THE PROGRAMME CONTENT: -**

**The programme will inter-alia cover the latest aspects on Banking Compliance as mentioned below: -**

<p><b>1. <u>Role of Regulators</u> in Banking with reference to: -</b></p> <p>RBI; SEBI; MoF – DFS - GoI; NABARD; SIDBI; NHB; FIMDA – FBIL (Financial Benchmark of India Ltd); BCSBI; AMPI (PFRDA: IRDAI: TRAI: Not regulator for Banks. However, issues relevant to Bankers will be covered).</p>	<p><b>2. <u>Laws relating to Bankers’</u> with important provisions of: -</b></p> <ul style="list-style-type: none"> <li>➤ RBI Act, 1934</li> <li>➤ Banking Regulation Act, 1949</li> <li>➤ N I Act</li> <li>➤ FEMA / FEDAI</li> <li>➤ IBA</li> <li>➤ Cyber Crimes and IT Security</li> </ul>
<p><b>3. <u>Customer Service – Related Compliances:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ Role of Banking Ombudsman (Including Internal Ombudsman)</li> <li>➤ Provisions of Consumer Protection Act</li> <li>➤ Right to Information Act.</li> <li>➤ BCSBI</li> <li>➤ On-line Customer Grievances Redressal mechanism Banks.</li> </ul>	<p><b>4. <u>Anti-Money Laundering / KYC – Compliance:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ KYC; EDD; PMLA; FATCA; FIU; Red Flag Indicators; AML returns</li> </ul>
<p><b>5. <u>Asset &amp; Liability Products - Adherence to regulatory guidelines:</u> -</b></p> <p>ALCO functions; Basel III compliance</p>	<p><b>6. <u>Loans / Advances - Statutory and Regulatory Compliances:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ Exposure norms; Priority Sector norms; IRAC norms</li> </ul>
<p><b>7. <u>Compliances on Exports and Imports:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ RBI / DGFT / FEMA Regulations;</li> <li>➤ Guidelines on NRI Deposits and Remittances;</li> <li>➤ ODI/ FDI; Foreign Currency Accounts;</li> <li>➤ Remittance facilities for Residents;</li> <li>➤ Foreign Contribution Regulation Act.</li> </ul>	<p><b>8. <u>Statutory Regulations covering:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ Banc-assurance;</li> <li>➤ Mutual Funds;</li> <li>➤ SEBI Provisions of Companies Act, 2013.</li> </ul>
<p><b>9. <u>Compliance Architecture in Banks:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ Compliance: Definition, Objectives, Compliance communication, Independence of Compliance Function, Co-ordination with other business verticals.</li> <li>➤ Ownership of Compliance, promoting Compliance Culture; Ethical behaviour - practices –Ethical Leadership.</li> <li>➤ Compliance - Corporate Governance – Transparencies.</li> </ul>	<p><b>10. <u>RBS – SPARC – Objectives and Concept:</u> -</b></p> <ul style="list-style-type: none"> <li>➤ Dealing and Cooperation required to be extended by bankers to RBI, RBS team during the conduct of RBS.</li> <li>➤ Tranche I / II / III - Significance, formats and furnishing information therein.</li> <li>➤ RBS templates for Assessment of Compliance;</li> <li>➤ Compliance with RBS / SPARC – Submission of Reports to RBI taking CCO / Compliance Department in the loop.</li> </ul>

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| <ul style="list-style-type: none"> <li>➤ Chief Compliance Officer (CCO) - Roles including Authority, Independence, Role-Restrictions and Conflict of Interest – Appointment - Removal; Structure and Staffing pattern in Compliance Department.</li> <li>➤ Responsibilities of Board / Senior Management of Bank to ensure compliance.</li> <li>➤ Compliance Monitoring: - Off-site Test Checking; On-site monitoring Test Checking; Escalation matrix – Reporting; Managing and mitigating Risk of Non Compliance; Compliance Test Checking / Compliance Reports from Zones.</li> </ul> | <ul style="list-style-type: none"> <li>➤ Compliance: - Breaches, Losses, Penalty ...</li> </ul> |
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**TARGET GROUP:** This programme is intended for Bank Officers – Scale I to IV, first time Branch Managers, Officials given charge of Large Branches. Programme is suitable for existing as well as newly appointed branch heads of Rural/SU/Urban and Metro branches (General and Specialized Branches).

**TRAINING FEES:** Rs. 6,000/- per participant plus GST @ 18% aggregating to Rs. 7,080/- **(Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)**

**DURATION:** 3 Days, from 13.03.2023 to 15.03.2023, from 10.00 AM to 5.00 PM each day . (Non-Residential)

**CONTACT DETAILS:**

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**CORRESPONDENCE ADDRESS:** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

*Eminent Faculties from the Industry with expertise knowledge and experience on Compliance Portfolio will deliver / interact during the live virtual sessions*

