INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

"Virtual Training Program on KYC, AML & CFT for Banks, NBFCs & FIs"

from 19th to 20th December 2025

Open to Members & Non-Members

Individual participants can also register at their own cost.

Program Co-ordinators: Mr. Shiv Kumar Gupta & Shijoy Joseph

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Website: www.iibf.org.in

BRIEF BACKGROUND

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 97 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis.

The regular offerings in varied areas prepare the finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai, and it has four Professional Development Centres (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

This high-impact 2-Day Program delivers a **complete, practice-driven mastery of KYC, AML & CFT**, tailored for Banks, NBFCs, HFCs, Cooperative Banks, FinTechs and MFIs. It covers **critical regulatory updates**, **advanced CDD/EDD**, **digital onboarding (Aadhaar, Video KYC)**, and **robust transaction monitoring** aligned with PMLA, RBI Master Directions (2025) and FIU-India norms.

Participants will gain **hands-on skills** to detect red flags, manage sector-specific AML risks, address **crypto and cross-border threats**, and strengthen enterprise-wide compliance. Powerful **case studies, enforcement insights**, and global best practices ensure participants return equipped to safeguard their institutions from financial crime.

OBJECTIVES

- **Strengthen regulatory compliance** by deepening understanding of KYC, AML & CFT requirements across PMLA, RBI Directions, UAPA, FEMA and FIU-India reporting.
- **Enhance risk detection capabilities** through improved skills in CDD/EDD, digital onboarding, transaction monitoring, red-flag identification and sector-specific AML risk assessment.
- **Build robust institutional frameworks** by applying best practices, case studies and global standards (FATF/Wolfsberg) to design effective AML governance, internal controls and audit mechanisms.

CONTENT OVERVIEW

DAY 1 – FOUNDATIONS, REGULATIONS & DIGITAL KYC

- **Session 1: Regulatory Landscape & AML Governance** - A comprehensive overview of PMLA, RBI KYC Master Directions (2025), UAPA, FEMA and FIU-India compliance requirements.
- **Session 2: Customer Identification & Due Diligence (CDD/EDD**) - Key principles of CAP, CDD, UBO identification, simplified KYC, and enhanced due diligence for high-risk customers.
- **Session 3: Digital KYC, Aadhaar, Video KYC & FinTech Onboarding** - Latest norms on e-KYC, V-CIP, digital onboarding standards, FinTech ecosystem risks, and emerging RegTech solutions.
- **Session 4: AML Transaction Monitoring & FIU Reporting** - Identification of red flags, TMS implementation, STR/CTR/NTR/IFTI reporting, sanctions screening and record-keeping.

DAY 2 – SECTOR RISKS, CROSS-BORDER THREATS, CRYPTO & CASE INSIGHTS

- **Session 5: Sector-Specific KYC/AML Risks** - Critical AML vulnerabilities across NBFCs, HFCs, MFIs, Cooperative Banks, BC networks and allied sectors.
- **Session 6: Cross-Border, Forex & Trade-Based Money Laundering (TBML)** - Insights into FEMA risks, remittance misuse, TBML techniques, hawala operations and cross-border terror financing channels.
- **Session 7: Virtual Digital Assets (Crypto) & Emerging Risks** - Understanding VASP guidelines, crypto misuse patterns, DeFi/NFT risks, privacy tools and blockchain analytics fundamentals.
- **Session 8: Case Studies, Enforcement Actions & Best Practices** – Real-world AML/TF case studies, STR drafting practice, regulatory penalties and global best practices from FATF/Wolfsberg.

METHODOLOGY

- Live virtual interactive sessions on Zoom by senior faculty with expertise in MSME Finance, featuring case studies, presentations, and experience sharing. Participants can join from home or office using any device.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.
- 75% attendance is compulsory for issuance of certificate.

TARGET GROUP

This program is designed for compliance, audit, operations, risk, onboarding and fintech teams across banks, NBFCs, HFCs, co-ops, MFIs and other financial institutions.

DURATION

2 Days - From 19th to 20th December 2025

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am)

FEES

₹ 5000/- plus GST @18% (₹ 900/-) aggregating to ₹ 5900/- per participant
(In case of TDS deduction, please send us TDS certificate).
(Discounts are available for institutions sending bulk nominations.)

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name	:	Indian Institute of Banking and Finance
Name of the Bank Branch	:	State Bank of India, Vidyavihar (West), Mumbai.
SB Account No	:	42895503864
IFSC Code	:	SBIN0011710
PAN No.: AAATT3309D		GSTN No.: 27AAATT3309D1ZS

In case of any quires, kindly contact

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** **Last Date of Registration is 17th December 2025** **

To register kindly email, the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
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