



**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 05<sup>th</sup> to 06<sup>th</sup> March 2026**



**Open to Members & Non-Members**

**Individual participants can also register at their own cost.**

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**Website: [www.iibf.org.in](http://www.iibf.org.in)**

## **BRIEF BACKGROUND**

Established on 30<sup>th</sup> 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 two-day intensive program offers a comprehensive and practical understanding of the KYC, AML and CFT framework applicable to RBI Regulated Entities. Anchored to the RBI Consolidated Master Directions on KYC, the program covers regulatory architecture, Board and senior management oversight, risk-based approach, customer identification and onboarding.

It further addresses customer due diligence, beneficial ownership, transaction monitoring, sanctions compliance, regulatory reporting to FIU-IND, record management, and RBI supervisory expectations. The program is designed to strengthen institutional compliance, risk management capabilities, and foster a strong AML/CFT compliance culture across organisations.

## **OBJECTIVES**

- To provide a clear and structured understanding of the RBI KYC, AML & CFT regulatory framework and supervisory expectations for RBI Regulated Entities.
- To enable participants to implement a robust risk-based approach covering customer onboarding, due diligence, transaction monitoring, and regulatory reporting.
- To strengthen governance, accountability, and compliance culture in line with Board oversight, regulatory inspections, and best practices.

## **CONTENT OVERVIEW**

### **DAY 1 – KYC & AML/CFT Framework**

- **Session 1: Regulatory Architecture for KYC, AML & CFT**  
Overview of FATF standards, Indian AML laws, RBI's regulatory role, KYC Master Directions, and consequences of AML/CFT non-compliance.
- **Session 2: Governance Framework, Board Oversight & Compliance Structure**  
Board and senior management responsibilities, AML/CFT policies, Designated Director and Principal Officer roles, and audit and control mechanisms.
- **Session 3: Risk-Based Approach & Customer Risk Profiling**  
Risk-based approach principles, customer risk assessment, categorisation, high-risk customers including PEPs, and enhanced due diligence.
- **Session 4: Customer Identification Procedure (CIP) & KYC Onboarding**  
Customer identification requirements, OVDs, Aadhaar and CKYCR framework, digital and video KYC, and sanctions screening.

### **Day 2: Due Diligence, Monitoring, Reporting & Supervision**

- **Session 5: Customer Due Diligence & Beneficial Ownership Framework**  
CDD requirements for individuals and entities, beneficial ownership identification, trusts and NPOs, periodic KYC updation, and exceptions.
- **Session 6: Ongoing Due Diligence & Transaction Monitoring Mechanism**  
Ongoing monitoring aligned to risk profiles, red flags, cross-border risks, sanctions compliance, and AML system alerts.
- **Session 7: Regulatory Reporting to FIU-IND & Record Management**  
CTR, STR and other reports, timelines, Principal Officer accountability, record retention, confidentiality, and data security.
- **Session 8: Supervisory Expectations, Inspection Findings & Best Practices**  
RBI supervisory approach, common inspection findings, enforcement actions, digital risks, training requirements, and compliance culture.

## **METHODOLOGY**

- Live virtual interactive sessions by senior faculty, 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 05<sup>th</sup> to 06<sup>th</sup> March 2026

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 04<sup>th</sup> March 2026 \*\***

**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
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details	
Name of Bank / FI	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
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