INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

Improving Compliance Culture in Banks/NBFC's/FI's/SFBs with special reference to KYC/AML/CFT guidelines

(Physical Classroom Session)

01.09.2026 to 03.09.2026 (Tuesday, Wednesday & Thursday)

Coordinated by:
Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

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BACKGROUND

During its 98 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Development Center, Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow & Bengaluru.

PURPOSE

While AML and KYC are closely related, there is a difference between AML and Know Your Client (KYC) rules. In banking, KYC rules are the steps institutions must take to verify their customers' identities. AML operates on a broader level: they are the measures institutions take to prevent and combat money laundering, terrorism financing and other financial crimes. Banks use AML and KYC compliance to maintain secure financial institutions.

Anti-money laundering (AML) refers to the laws, regulations and procedures intended to prevent criminals from disguising illegally obtained funds as legitimate income. Though anti-money laundering laws cover a limited range of transactions and criminal behaviour, their implications are far-reaching.

For example, AML regulations require banks and other financial institutions that issue credit or accept customer deposits to follow rules that ensure they are not aiding money Laundering.

Anti-money laundering initiatives rose to global prominence in 1989, when a group of countries and organizations around the world formed the Financial Action Task Force (FATF). Its mission is to devise international standards to prevent money laundering and promote their implementation. In October 2001, following the 9/11 terrorist attacks, FATF expanded its mandate to include combating terrorist financing.

The programme envisages confidence building among the participants, by improving their KYC and AML knowledge level. The programme takes the participants through a logical journey, right from getting conceptual clarity on various aspects of KYC/AML to understand intricacies involving implications to safeguard the Banking Institutions.

Subsequent to the financial crisis, the focus on compliance has gone up significantly, especially in the area of KYC (know your customer), suitability and appropriateness of banking products offered to specific customers. Data Privacy, online banking transactions threats such as phishing attacks, viruses, identity theft, etc.

"Compliance Risk is the risk of legal or regulatory sanctions, material financial loss, or loss of reputation a bank may suffer as a result of its failure to comply with laws, regulations, rules, related self-regulatory organization standards, and codes of conduct applicable to its banking activities" – says the BCBS on Compliance and Compliance Functions in Banks.

As part of a robust compliance system, banks are required to have an effective compliance culture, an independent corporate compliance function and a strong compliance risk management programme at the bank level.

In addition to being responsible for a bank complying with its legal and regulatory obligations, the compliance team should also enforce a bank's ethical code. It should train employees on what internal controls are in place, including explaining what unethical behaviour they're there to prevent. It should also develop a system for reporting potential ethics breaches in order to minimize non-compliance within the bank's corporate culture.

This programme is unique as a trainee oriented program, with more emphasis on interactions, sharing of experience and exercises, apart from the usual training methods, designed exclusively for the benefit of officials of Banks, NBFCs, SFBs and FIs.

OBJECTIVES

1. To enhance knowledge of KYC and AML and their importance in day to day Banking transactions.
2. To know about RBI framework and KYC policies
3. To Know KYC requirements of various accounts and their risk profiles
4. To learn more about latest developments in KYC/AML front and good international practices adopted by global Banks
5. To learn more on role of compliance in credit, other areas of compliance.
6. To improve focus on Information system, CBS audit, Revenue audit, Statutory audit, LFAR.

CONTENT OVERVIEW

1. Overview Money Laundering, origin and Preventive legislation
2. RBI KYC framework and operating guidelines
3. KYC for individual accounts/Prop. Firm/Company/Trust/PEP etc.,
4. KYC for Non face to face customer and meaning of beneficial owner
5. Customer Profile and KYC policies
6. Customer Risk categorisation/simplified Due diligence/EDD/E KYC/Digital KYC and record updating
7. Account monitoring/Filing of CTR/STR/CCR and Record Maintenance
8. Financial Intelligence unit-India/FATF/Trade based Money Laundering
9. AML/KYC in correspondent Banking/Exchange companies and meaning of virtual assets and international practices
10. Role of compliance in credit
11. Loans & Advances – Statutory and other restictions.
12. Pre disbursement & Post disbursement checks
13. Operational risk and credit risk – Fraud classification and reporting
14. Auditing fund based & Non fund based credit facilities
15. Other areas of compliance:
    - Risk based Internal Audit and its compliance
16. Information system and CBS audit – compliance to policies
17. Revenue Audit and Statutory Audit, CFAR
18. Compliance regarding customer service in banks.

DURATION

01.09.2026 to 03.09.2026 (Tuesday, Wednesday & Thursday) (3 days), from 09.45 AM to 5.30 PM.

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.	Officials working in the Front-line staff/officers in Branches, Branch Managers / Administrative offices/Regional and Zonal offices, Audit Department and officials looking after compliance	**Date :** 01.09.2026 to 03.09.2026 (Tuesday, Wednesday & Thursday) **Timings:** 09.45 AM to 5.30PM

FEES

Rs. 10,500/- (Ten Thousand Five Hundred only) plus GST @18% aggregating to **Rs.12,390/- per participant**
(In case of TDS deduction, please send us TDS certificate).

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

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.

Participants have to arrange their overnight stay on their own / by their respective Banks.

VENUE

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
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INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Improving Compliance Culture in Banks/NBFC's/FI's/SFBs with special reference to KYC/AML/CFT guidelines
Date: 01.09.2026 to 03.09.2026 (Tuesday, Wednesday & Thursday)

Programme Type: Physical Classroom (Non-Residential)

Participants Nominated:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Please send your nominations at the earliest to:

Mr. G . Padmanaban **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail:** se.pdcsz1@iibf.org.in	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Self-Sponsored Candidates)

Programme title: Improving Compliance Culture in Banks/NBFC's/FI's/SFBs with special reference to KYC/AML/CFT guidelines
Date: : 01.09.2026 to 03.09.2026 (Tuesday, Wednesday & Thursday)

Programme Type: Physical Classroom (Non-Residential)

Details of the candidate:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

Fee
Rs. 10,500/- (Ten Thousand Five Hundred only) plus GST @18% aggregating to **Rs.12,390/- per participant**

Programme fees to be remitted to credit of Institute's account details as follows:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
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