



**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 07<sup>th</sup> to 09<sup>th</sup> July 2026 (3 Half Days)**



***A thoughtfully structured programme for working professionals seeking impactful learning without committing a full day.***

**Open to Members & Non-Members**

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

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Program coordinators: Mr. Kuldeep Jindal & Shijoy Joseph  
Mail Id: [head-pdcwz@iibf.org.in](mailto:head-pdcwz@iibf.org.in) ; [je.pdcwz1@iibf.org.in](mailto:je.pdcwz1@iibf.org.in)

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**192-193, Maker Tower, F Wing, 19<sup>th</sup> Floor, Cuffe Parade Mumbai - 400005.**

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

## **BRIEF BACKGROUND**

**Indian Institute of Banking & Finance (IIBF), a non-profit organization,** established on 30<sup>th</sup> April 1928, formerly known as the Indian Institute of Bankers (IIB) is the apex professional body for India's banking and financial services sector and its employees.

**It is managed by a Governing Council** comprising representatives from RBI, SBI, IBA, major public and private sector banks, cooperative banks, small finance banks, and academia. **The governing council is headed by its President - Chairman, State Bank of India (SBI) and Indian Banks' Association (IBA).**

**Over its 98 years of service,** IIBF has been actively engaged in examinations, training, and academic initiatives, emerging as a premier institute in banking and finance education.

**With over 11 lakh members, IIBF is the largest institute of its kind globally** and has been instrumental in shaping industry-ready competencies. It is recognised as a centre of excellence, offering flagship qualifications such as JAIIB, CAIIB, diplomas, and specialised certifications aligned with evolving industry needs.

IIBF is also representing India in The Asian-Pacific Association of Banking Institutes (APABI), strengthening its global engagement and collaboration in banking education and professional standards.

Its integrated framework spans education, training, examinations, consultancy, and continuous professional development. Through its Leadership Centre in Mumbai and Professional Development Centres in Mumbai, Delhi, Chennai, Kolkata, Guwahati, Lucknow and Bengaluru, IIBF delivers high-impact learning nationwide, fostering future-ready, competent, and resilient finance professionals.

## **ABOUT THE PROGRAMME**

This three half days 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.

## **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**

**3 Half Days from 07<sup>th</sup> to 09<sup>th</sup> July 2026**

**Timings: 10.00 A.M. to 02.00 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

(Program Co-ordinators)	
Mr. Kuldeep Jindal	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob: +91 9867625389	Mob: +91 9820127826

**\*\* Last Date of Registration is 04<sup>th</sup> July 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	:
GST No./ ISD No. (For Invoice)	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: