



INDIAN INSTITUTE OF BANKING & FINANCE

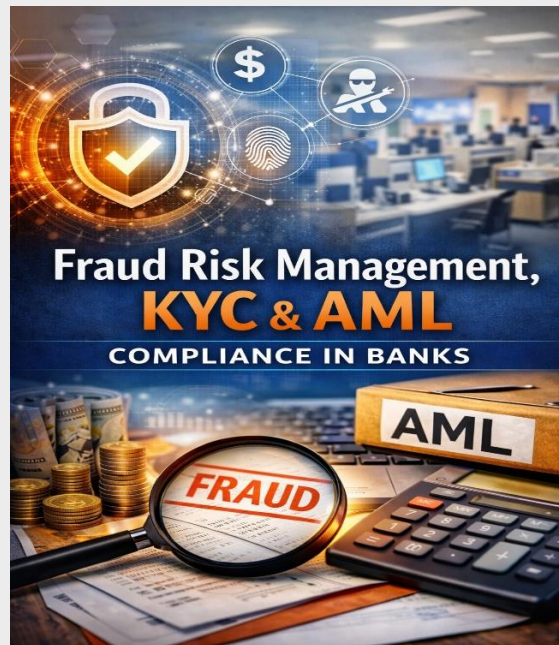
(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTER – NORTH ZONE

“Compliance Culture in Banks for Fraud Risk Management, KYC & AML-CFT”

(VIRTUAL MODE)

From 01st to 03rd September 2026



“Individual participant can also register for the programme at their own cost”

Program Co-ordinator: Dr. N K Bhasin, Mr. Sudip Kaviraj

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**Indian Institute of Banking & Finance,
Professional Development Centre, Northern Zone,**

NEW DELHI-110 016

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BACKGROUND

During its 98 years of its existence, Indian Institute of Banking & Finance (IIBF) has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in a dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals and other individuals.

The training programmes are designed in consultation with the industry experts and Subject Matter Experts with an endeavour to upskill on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers, alongwith other modes, virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata, Mumbai, Lucknow, Bangalore & Guwahati with **residential facilities at Delhi to accommodate approx 45 participants at a time** to cater to the increasing demand for focused training programmes.

PURPOSE

To enable bank officials to effectively implement **AML CFT/KYC guidelines** in line with regulatory requirements, strengthen **customer due diligence, transaction monitoring, and fraud risk management processes**, and proactively identify, prevent, and report **suspicious transactions and frauds**.

The programme also aims to enhance participants' ability to manage **branch-level and system-driven compliance**, ensure adherence to **regulatory expectations**, and build strong controls to mitigate risks arising from **money laundering, frauds, and illicit financial activities**.

PI Contact: Ms. Anchal Arora, Mobile –8295127117, Mr. Aman Dhar - 7488152733

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OBJECTIVES

- understanding the **KYC and AML regulatory framework**
- Enhance skills in **risk assessment and due diligence**
- Build capability to detect and report **suspicious transactions**
- Develop expertise in **fraud risk identification and mitigation**
- Understand **emerging fraud trends and digital risks in banking**
- Ensure effective compliance with **regulatory and audit requirements**

CONTENT OVERVIEW

- **Revised KYC Framework (RBI 2025 Directions)** – simplified onboarding, risk-based KYC & periodic updation process
- **Customer Due Diligence (CDD) at UCIC level & risk categorisation of customers**
- **Digital KYC & V-CIP** (Video-based onboarding, non-face-to-face verification)
- **AML Compliance & Risk-Based Approach (RBA)** aligned with PMLA & FATF standards
- **Transaction Monitoring & STR Reporting** to FIU-IND with focus on suspicious patterns
- **Sanctions Screening & Combating Terrorist Financing (CFT)** obligations for banks
- **Strengthened Fraud Risk Management Framework (RBI latest directions)**
- **Early Warning Signals (EWS) & Red Flagged Accounts (RFA)**
- **Use of Data Analytics & Technology** in fraud prevention and monitoring
- **Digital Payment Fraud Controls & Risk-based authentication mechanisms**
- **Customer Protection & KYC compliance gaps impacting fraud risk (RBI observations)**
- **Governance, audit readiness & regulatory compliance under evolving RBI framework**

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METHODOLOGY

- Virtual interactive sessions comprising lectures, case studies, presentations, and experience sharing, delivered through the Institute's licensed Zoom and LMS platforms.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 12-24 hours before the program.
- Pre-Reads will be made available on IIBF designated site which will be accessible to the participants.
- PPTs and courseware will be on the LMS platform accessible to the participants.
- Entry/Exit test will be conducted to self-assess the program impact.

TARGET GROUP:

- Officers and Managers of Banks working in Operations, Compliance, Risk Management, and Audit functions
- Officials handling KYC, AML-CFT Compliance, and Customer Due Diligence (CDD)
- Employees engaged in Account Opening, Customer Onboarding, and Transaction Monitoring
- Personnel from Fraud Risk Management and Vigilance Departments
- Branch Heads and Senior Officials responsible for Regulatory Compliance and Risk Oversight
- Officers dealing with Suspicious Transaction Reporting (STR) and Financial Intelligence Unit (FIU) reporting
- Professionals involved in Digital Banking, Payments, and Anti-Fraud Systems
- Internal Auditors and Inspecting Officials of Banks and Financial Institutions
- And others, as the above list is illustrative only.

DURATION

3 Days – From 01st to 03rd September 2026 (10 am to 5 pm)

FEES

Rs. 7,500/- (Rs. Seven thousand Five Hundred only) per participant plus GST @18% (Rs.1350/-) aggregating to Rs. 8,850/- (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: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

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

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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program title: Compliance Culture in Banks for Fraud Risk Management, KYC & AML-CFT

Date: 01st to 03rd September 2026

Programme Type: Virtual (Online)mode

Details of nominee(s):

Sl. No	Name	Designation	Branch /Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: _____

Address: _____

GST Details of Nominating Bank: _____

UTR Number and date of Fees remitted. -----

Phone of **Nominating** Official: -----E-Mail of **Nominating** Official: _____

Fees: Rs. 7,500/-per participant plus GST @18% aggregating to Rs.8,850 /- per participant (Rs. Eight Thousand Eight Hundred Fifty only) (In case of TDS deduction, please send us TDS certificate).

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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program title: Compliance Culture in Banks for Fraud Risk Management, KYC & AML-CFT

Date: 01st to 03rd September 2026

Programme Type: Virtual (Online)mode

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	Place of Posting	E-mail (PERSONAL)	UTR Number with Date of Payment
1						

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

Fees: Rs. 7,500/-per participant plus GST @18% aggregating to Rs.8850/- per participant (Rs Eight Thousand Eight Hundred Fifty only) (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.
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