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 & Overview of DPDP Act"

from 12th to 14th August 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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BRIEF BACKGROUND

Indian Institute of Banking & Finance (IIBF), a non-profit organization, established on 30th 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-day virtual training programme is designed to equip participants with a comprehensive understanding of the regulatory and operational aspects of Know Your Customer (KYC), Anti-Money Laundering (AML), and Combating the Financing of Terrorism (CFT) applicable to Banks, NBFCs and Financial Institutions.

The programme covers the regulatory framework, governance responsibilities, customer due diligence, risk-based approach, transaction monitoring, FIU-IND reporting, supervisory expectations, and industry best practices. It also provides an overview of the Digital Personal Data Protection (DPDP) Act, 2023, enabling participants to strengthen compliance frameworks, mitigate financial crime risks, and ensure adherence to evolving regulatory requirements.

CONTENT OVERVIEW

📅 DAY 1 – Regulatory Framework, Governance & Risk Management

- **Session 1: Regulatory Architecture for KYC, AML & CFT**
  Overview of FATF recommendations, the Prevention of Money Laundering Act (PMLA), RBI's regulatory framework, applicability across RBI Regulated Entities, and supervisory and enforcement consequences of non-compliance.
- **Session 2: Risk-Based Approach & Customer Risk Profiling**
  Principles of the Risk-Based Approach (RBA), customer and geographic risk assessment, customer risk categorisation, identification of high-risk customers including PEPs and Beneficial Owners, enhanced due diligence, and risk governance.
- **Session 3: Governance Framework, Board Oversight & Compliance Structure**
  Responsibilities of the Board and Senior Management, KYC Policy and Customer Acceptance Policy, roles of the Designated Director and Principal Officer, group-wide AML/CFT framework, and audit and compliance controls.

📅 DAY 2 – Customer Due Diligence, Monitoring & Regulatory Reporting

- **Session 4: Customer Identification Procedure (CIP) & KYC Onboarding**
  Customer identification requirements, Officially Valid Documents (OVDs), Aadhaar framework, CKYCR, Digital KYC, Video-based Customer Identification Process (V-CIP), and sanctions screening during onboarding.
- **Session 5: Ongoing Due Diligence & Transaction Monitoring Mechanism**
  Ongoing customer due diligence, transaction monitoring aligned with risk profiles, suspicious transaction identification, cross-border and correspondent banking risks, sanctions compliance, and AML alert management.
- **Session 6: Regulatory Reporting to FIU-IND & Record Management**
  Statutory reporting requirements including CTR, STR, NTR and CCR, reporting timelines, Principal Officer responsibilities, record maintenance, confidentiality, data security, and regulatory information sharing.

📅 DAY 3 – Supervision, Best Practices & Data Protection

- **Session 7: Supervisory Expectations, Inspection Findings & Best Practices**
  RBI's supervisory approach, common inspection observations, enforcement actions, AML/CFT risks in digital channels and fintech partnerships, staff training, and building a strong compliance culture.
- **Session 8: Overview of the DPDP Act**
  Introduction to the Digital Personal Data Protection (DPDP) Act, 2023, key definitions and applicability, rights and duties, obligations of Data Fiduciaries and Data Processors, and the penalties, enforcement, and compliance framework.

METHODOLOGY

- Virtual interactive sessions comprising expert lectures, practical case studies, regulatory insights, presentations, and experience sharing, delivered through the Institute's licensed Learning Management System (LMS).

- Live faculty-led sessions enabling participants to attend seamlessly from their home or office using a laptop/desktop with a stable internet connection.

- Practical illustrations covering KYC, AML/CFT regulatory framework, customer due diligence, risk-based approach, transaction monitoring, FIU-IND reporting, supervisory expectations, and the Digital Personal Data Protection (DPDP) Act, 2023.

- Interactive discussions on RBI Master Directions, FATF standards, emerging AML/CFT risks, inspection observations, enforcement actions, and industry best practices.

- Entry and Exit Tests will be conducted through the LMS to assess participants' learning outcomes.

- Session recordings will be available on the LMS for 3 days after each training day (view-only access).

PARTICIPANT GUIDELINES

- LMS login credentials will be shared with participants on their registered email IDs prior to the commencement of the programme.

- Participants are requested to join using an audio/video-enabled device and keep their camera ON during the sessions. Photographs/screenshots may be taken during the programme for academic and documentation purposes.

- Participants are advised to use the latest versions of Zoom Workplace and Google Chrome.

- If access is restricted on official devices, participants may contact their IT Team/IIBF for whitelisting or use a personal device and internet connection.

- A minimum of 75% attendance is mandatory for the issuance of the programme certificate.

🎯 TARGET GROUP

This programme is designed for:

- 🏢 Officials of Banks, Small Finance Banks, Payments Banks, Foreign Banks, NBFCs and Financial Institutions.
- 🛡️ Compliance Officers, Principal Officers and Designated Directors responsible for KYC, AML & CFT compliance.
- 📋 Officials from Risk Management, Regulatory Compliance, Vigilance and Financial Crime Compliance functions.
- 🔍 Internal Auditors, Concurrent Auditors and Inspection Teams.
- 👥 Branch Managers, Operations Heads and Customer Onboarding Teams.
- 💻 Digital Banking, Fintech and Payment Operations Professionals.
- 📊 Officials involved in Customer Due Diligence (CDD), Transaction Monitoring, Regulatory Reporting and Record Management.
- 🔐 Professionals responsible for data protection, privacy compliance and implementation of the DPDP Act.

⏳ DURATION

- 📅 **Programme Duration:** 3 Half-Day Virtual Training Programme
- 📆 **Programme Dates:** 12^{th} – 14^{th} August 2026
- 🎓 **Total Sessions:** 8 Expert-Led Sessions
- 🕙 **Session Timings:** 10:00 A.M. to 02:05 P.M. (with scheduled breaks)
- ⏳ **Total Learning Hours: 10 Hours** (excluding breaks).

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)	
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**** Last Date of Registration is 10th August 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	:	