



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

## TRAINING PROGRAMME ON

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

**In VIRTUAL (Online) MODE**

**From 13.02.2025 to 15.02.2025 (Thursday, Friday & Saturday)**

**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](http://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 97 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the 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 banking professionals ahead of the impending change.

IIBF offers 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. The four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

## **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 restrictions.
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

**13.02.2025 to 15.02.2024 (3 days), from 10.00 AM to 5.15 PM.**

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
Lectures, Case Studies, Discussions & interactions and sharing of experience on Virtual Platform (ZOOM)	Officials working in the Front-line staff/officers in Branches / Administrative offices/Regional and Zonal offices, Audit Department and officials looking after compliance	Date : 13.02.2025 to 15.02.2025 Timings: 10.00 AM to 5.15PM

## FEES

**Rs. 6000/- per participant plus GST @18% i.e. Rs.1080/- aggregating to Rs.7,080/- (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)**



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**Nomination Form (for Banks/FIs & Other Organisations)**

**Programme title: Improving Compliance Culture in Banks/NBFC's/FI's/SFB's with special reference to KYC/AML/CFT guidelines**

**Date: 13<sup>th</sup> to 15<sup>th</sup> February'2025 (3 days)**

**Programme Type: Virtual**

**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	:

**Fee**

**Rs. 6000/- per participant plus GST @18% i.e. Rs.1080/- aggregating to Rs.7,080/- (In case of TDS deduction, please send us TDS certificate)**

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Please send your nominations at the earliest to:

<b>Mr. G . Padmanaban</b> Head - PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a>	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a>
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**Nomination Form (for Self-Sponsored Candidates)**

**Programme title: Improving Compliance Culture in Banks/NBFC's/FI's/SFB's with special reference to KYC/AML/CFT guidelines**

**Date: 13<sup>th</sup> to 15<sup>th</sup> February'2025 (3 days)**

**Programme Type: Virtual**

**Details of the candidate:**

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

**Fee**

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