



**INDIAN INSTITUTE OF BANKING & FINANCE**

(An ISO 21001:2018 Certified Institute)

**Professional Development Centre – Western Zone**

**“Program on Know Your Customer (KYC), Anti Money Laundering (AML) & Combating of Financing of Terrorism (CFT)”**

**In Virtual Mode**

**From 19<sup>th</sup> to 21<sup>st</sup> March 2025**



**Open to Members & Non-Members**

**Individual participants can also register for the programme at their own cost**

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Program Co-ordinators: Mr. Shiv Kumar Gupta & Shijoy Joseph

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

## **BRIEF BACKGROUND**

Established on 30<sup>th</sup> April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 96 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with 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 finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai, and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

## **ABOUT THE PROGRAMME**

1. **Know Your Customer (KYC)** ensures financial institutions verify customer identities by collecting details such as name, address, and ID proof. This process prevents identity theft, fraud, and money laundering while addressing non-face-to-face customer onboarding and identifying beneficial owners.
2. **Anti-Money Laundering (AML)** involves regulations and procedures to detect and prevent money laundering, where illicit funds are disguised as legitimate income. Financial institutions are mandated to monitor transactions and report suspicious activities to authorities.
3. **Combating the Financing of Terrorism (CFT)** focuses on stopping terrorist organizations from acquiring funds. Like AML, CFT regulations require vigilance in identifying and reporting suspicious transactions potentially linked to terrorism.

These frameworks collectively uphold the integrity of the financial system by mitigating risks of financial crimes. Compliance is not optional; regulatory authorities impose strict penalties on institutions failing to adhere to these mandates. By integrating robust KYC, AML, and CFT practices, financial institutions protect themselves and contribute to global efforts in combating financial crimes effectively.

## OBJECTIVES

The programme aims at developing understanding among participants about:

- **Understanding KYC, AML and CFT:** Gain insights into the significance of KYC, AML, and CFT in daily banking operations, including their application and impact on transactions.
- **Regulatory Framework and Account Risk Profiling:** Familiarize yourself with the RBI guidelines, KYC/AML/CFT policies, and specific KYC requirements for various account types, including their associated risk profiles.
- **Latest Developments and Global Practices:** Stay updated on recent advancements in KYC/AML/CFT and learn about best practices adopted by leading international banks.

## CONTENT OVERVIEW

- **KYC, AML, and CFT Frameworks:** Overview of KYC, AML, and CFT from global and Indian perspectives, including RBI guidelines, operating procedures, and specific requirements for various account types (e.g., individuals, companies, trusts, PEPs, and non-face-to-face customers).
- **Customer Due Diligence and Risk Management:** Explore SDD, CDD, EDD, E-KYC, C-KYC, and digital KYC processes, risk classification, account reviews, and the concept of beneficial ownership.
- **Transaction Monitoring and Global Practices:** Understand AML alerts, CTR/STR/CCR filings, FIU-India reporting, trade-based money laundering prevention, and international practices in correspondent banking, virtual assets, and exchange companies.

## METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.

## TARGET GROUP

Officers in the middle management and senior level executives working in the branches and controlling offices of Banks /FIs. Officers/Managers working in KYC/ AML/CFT and other linked departments. (Banks/FIs may send their nominations in bulk.)

## DURATION

3 Days - From 19<sup>th</sup> to 21<sup>st</sup> March 2025

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am)

## FEES

₹ 6000/- (Six Thousand only) plus GST @18% aggregating to ₹ 7080/- 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:

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

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**\*\* Last Date of Registration is 17<sup>th</sup> March 2025 \*\***

**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	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: