



ENSURING SBP REGULATORY COMPLIANCE IN BRANCH BANKING OPERATIONS

JANUARY 26, 2024

09:30 AM - 05:00 PM

**F2F, SBP-BSC (Bank)
Bahawalpur**

COURSE OVERVIEW

Every employee is responsible for compliance in his/her respective areas of responsibility. Compliance Risk Management is a discipline at the core of every financial institution and it encompasses all the activities that affect bank's risk profile in the course of its banking business.

The program sheds light on the significance of compliance function, components of compliance risk management and responsibilities of every one engaged in the banking business. Participants will be able to learn their role in ensuring compliance and to act as effective control point to avert unexpected losses for the Banks/financial institutions.

**FEE:
PKR
12,000**
(Plus Tax)



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COURSE CONTENTS

- Dynamics of Financial System and Business of Branch Banking
 - The dynamic branch banking and branchless banking models
 - Operations of Branches, Managing Customer, Stakeholders, Assets and Liabilities
 - Measuring Branch Efficiency, Setting Objectives and Key Performance Indicators
- Compliance Metrics for Branch's Efficiency and Effectiveness
 - Elements of Efficiency and Controls for Branch
 - Compliance & Controls as a Flip side of Branch Efficiency
 - Regulatory pressure in Customer's Service and Quality Protocols
 - Compliance Metrics for Branch Income, Expenses, Pricing and Profitability, Revenue/ Income
- Regulatory Compliance - Significance and Challenges (Internal Control & Compliance Perspectives)
 - Regulatory Compliance and its Significance for FI
 - SBP Compliance Risk Framework (CRM)
 - Challenges in Regulatory Compliance
 - Controls, Compliance and Audit - the Linkage
 - Techniques to Strengthen Control and Compliance
 - SBP Common exceptions in banking operations;
 - Best Practices and Common Control related issues at Branches
- Components of Compliance
 - Controlled Environment
 - Risk Recognition and Assessment
 - Information, Communication & Reporting
 - Self-assessment, monitoring and correcting deficiencies
- Control Principles of Compliance
 - Covering all activities
 - Regular Feature
 - Separation of Duties
 - Custodial and Security Arrangements
 - Physical Controls
 - Documentation
- Customer Due Diligence (CDD) and Anti-Money Laundering
 - Introduction to Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT)
 - Techniques of Laundering Money and Financing Terrorism
 - Regulatory Framework in Pakistan for AML/ CFT

- FATF 40 Recommendations
- Risk Assessment/ Mitigation/ Monitoring and Compliance
- Know Your Customer (KYC) / Customer Due Diligence (CDD) Measures
- High Risk (EDD) and Low Risk (SDD)
- SBP (AML/ CFT/ CPF) regulations for Regulated Entities R1 to R15
- SBP Penalties for AML/ CFT Violations/ Significant Enforcement Actions
- Minimum Documents of Various Types of Customers under AML/ CFT Regulations

TARGET AUDIENCE

- Manager Operations, Branch Banking Officials, Branch Managers
- Risk Management Professionals
- Compliance Managers (all levels)
- Professionals in Internal Control and Internal Audit functions
- Bank staff engaged in AML/KYC/CDD functions
- Staff in Business, Operations, Credit, Trade & Exchange, and IT etc.

FACILITATOR

Mr. Muhammad Yousaf Khan

Muhammad Yousaf Khan is associated with National Bank of Pakistan (NBP) as Assistant Vice President (AVP) and currently working as Internal Control Coordinator in Internal Control & Service Excellence Department at Regional Office Bahawalpur. His major academic qualifications include MBA & M-Phil in Marketing and professional qualification includes all three stages of JAIBP as well as four papers of AIBP. He served NBP in various capacities including Branch CAD Officer, CAD Cluster In-charge and Relationship Manager at Commercial & SME Centre. Besides his banking experience, he has been visiting Department of Management Sciences of The Islamia University of Bahawalpur and delivering lectures to BBA & MBA Classes on Marketing Management, Sales Management, Brand Management, and Advertisement Management & Entrepreneurship. He has been conducting class room training sessions for IBP on AML- CFT / KYC-CDD, Currency Management and Risk Management in different banks & FIs successfully. His area of expertise includes AML-CFT / KYC-CDD, Risk Management, Marketing, Regulatory Compliance and Customer Services / Complaint Handling, Leadership & Team Building, Decision Making, Time Management and other topics as per organizational needs.



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