

3 DAYS CERTIFICATE PROGRAM COMPLIANCE PACKAGE FOR MANAGER OPERATIONS



Overall Course Objective:

Focusing on compliance requirements and regulatory frameworks specific to the Pakistani banking sector. The course aims to equip participants with the knowledge and skills to ensure adherence to State Bank of Pakistan (SBP) regulations, mitigate risks, and maintain operational integrity; more specifically:

- Gain expertise in compliance requirements set by the State Bank of Pakistan (SBP)
- Stay updated on recent regulatory changes and their implications.
- Ensure ethical practices in branch banking operations
- Develop skills to identify, assess, and mitigate compliance risks on following areas:
 - Know Your Customer (KYC), Customer Due Diligence (CDD), AML/CFT
 - Account Opening, Cheque Handling and Negotiable Instrument Act
 - Fraud Prevention and Detection
 - Currency Management Strategy
 - Banking Conduct & Consumer Protection
 - ATM Oversight & Payment Systems Security
 - Team Building & Leadership



ISLAMABAD – 15-17 OCT, 2025
LAHORE – 12-14 NOV, 2025



9:00 am – 5:00 pm

FEE: PKR 45,000^{+Tax}

Per Participant

STAY COMPLIANT, STAY AHEAD



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**Day
01**

Target Audience:

This certificate course is tailored for current and potential Branch Manager Operations, compliance Department and Audit Department of commercial & Microfinance banks.

MODULE 1:

ABOUT COMPLIANCE, SCOPE AND CHALLENGES

- Introduction to Compliance in Pakistani Banking
- Role of the State Bank of Pakistan (SBP) in regulation and supervision
- Importance of compliance for bank branch managers
- Scope and Key compliance challenges
- Understanding Scope and Importance of Job Description of Operations Manager
- Regulatory Compliance in Account opening/CDD/ECDD
- Understanding Branch Balance Sheet

MODULE 2:

AML/CFT, KTC, CDD, EDD

- Understanding AML/CTF regulations in Pakistan
- Red flags and suspicious transaction reporting
- Role of Financial Monitoring Unit (FMU) Pakistan
- Case studies on AML/CTF violations and penalties
- Know Your Customer (KYC) and Customer Due Diligence (CDD)
- SBP guidelines on KYC and CDD
- Enhanced Due Diligence (EDD) for high-risk customers
- Practical challenges in implementing KYC/CDD

MODULE 3:

ACCOUNT OPENING, CHEQUE HANDLING AND NEGOTIABLE INSTRUMENT ACT

- Regulatory Compliance requirements- Account Opening stage Digital onboarding
- Documentation requirements for individual and corporate customers
- Freelancer accounts
- Legal intricacies attached with the cheque handling
- Relevant Sections of Negotiable Instrument Act
- Regulatory compliance on Dormancy & Unclaimed Accounts-Account Closing-Deceased Account handling
- Locker Operations-SBP Instructions

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02**

MODULE 4: **FRAUD PREVENTION AND DETECTION**

- Fraud Prevention and Detection
- Common types of fraud in Pa banking
- Fraud prevention strategies and tools
- Case studies on fraud incidents and lessons learned
- Operational control to avoid frauds
- Prudential Regulations for Operations

MODULE 5: **CURRENCY MANAGEMENT STRATEGY**

- Categories of Banknotes
- Key Instructions
- Maintenance & Use of Sorting Machines
- Banknote Packing Instructions (BPI)
- Purpose, scope and major areas of Cash monitoring
- Major issues observed by SBP teams, penalties and Appeal mechanism

Trainers:

NIBAF Pakistan has pool of top quality trainers from State Bank, who are directly involved in policy making and supervision of relevant areas and along with industry experts with vast experience.

Special Focus:

on Soft Skill Development during entire duration of the course with micro learning techniques.

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MODULE 6:

BANKING CONDUCT & CONSUMER PROTECTION

- Overview of Regulatory Instructions and Latest Updates
- Guidelines on Prohibited Banking Conduct
- Consumer Grievance Handling Mechanism
- Product Disclosure Requirements
- Discrimination in Provision of Financial Services
- Accessible Banking infrastructure for differently able persons
- Priority to Senior Citizens/ Pensioners in Banking Services
- Key Fact Statements for Deposit Products
- ECIB Reporting for written off Loans

MODULE 7:

ATM OVERSIGHT & PAYMENT SYSTEMS SECURITY

- ATM Oversight Mechanism –Frauds and Cybersecurity aspect of ATMs
- Payment Systems Security

Delivery

Methodology:

Program will be conducted by adopting a fine blend of lectures, presentations, case/scenario studies, exercises, videos and discussions.