

Driving Compliance Excellence through Risk Based CDD.



MAY 20, 2026 | 9 am - 5 pm

FEE: PKR 18,000 PLUS TAX



COURSE CONTENTS

Foundations of CDD & Risk-Based Approach

- Introduction to AML/CFT Framework
- Objectives of Customer Due Diligence
- Legal Side of CDD
- Role of Financial Action Task Force (FATF)
- Pakistan's legal and regulatory framework (AML Act, SBP Regulations)
- Understanding Customer Due Diligence (CDD)
- Key components of CDD
- FATF Recommendation 10 & SBP Requirements
- Simplified vs Enhanced Due Diligence
- Concept of Risk-Based Approach
- Why RBA is critical in modern banking
- RBA vs Rules-Based Approach:
- Risk Assessment Framework
- Risk rating methodologies
- Customer Risk Profiling
- Risk indicators
- Advanced CDD, EDD & Practical Implementation
- Beneficial Ownership & Transparency
- Politically Exposed Persons (PEPs)
- Enhanced & Simplified Due Diligence
- Ongoing Monitoring & Transaction Review

TARGET AUDIENCE: Operations level staff, Branch Manager Operations, Branch Managers, compliance officers, audit officers and other relevant staff from Commercial banks, MFBs, MFIs, DFIs, and others.

FACILITATOR

Mr. Shahid Iqbal



Shahid Iqbal is a seasoned Learning and Development professional, currently serving as the Head of the Commercial Banking Training Division at the apex L&D institute of the State Bank of Pakistan, National Institute of Banking and Finance Pakistan (NIBAF-P). He brings extensive experience in designing and delivering high-impact training programs for the banking and financial sector.

He is widely recognized for his strong command over Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT), and Countering Proliferation Financing (CPF) frameworks. He has designed and delivered specialized training aligned with international standards such as those of the Financial Action Task Force (FATF), as well as regulatory requirements in Pakistan, enabling institutions to strengthen compliance regimes and effectively manage financial crime risks.

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