SBP INSPECTION REGULATORY COMPLIANCE IN BRANCH BANKING OPERATIONS

NATIONAL INSTITUTE OF BANKING AND FINANCE
NIBAF Pakistan
EMPOWERING FOR EXCELLENCE

This one-day intensive training program is designed to equip Branch Managers, Operations Managers, Compliance Officers, and frontline supervisory staff with a practical, inspection-oriented understanding of SBP regulations, inspection expectations, and compliance requirements. The focus is on preventing inspection objections, strengthening internal controls, and ensuring sustainable regulatory compliance in branch banking operations

TRAINING METHODOLOGY:
Engaging Presentations | Real Case Studies | Hands-on Group Work | Role Play & Action Planning

WHO SHOULD ATTEND:
Branch Managers | Branch Operation Managers | Compliance Officers | Internal Auditors | BSOs | Internal controls & operational risk | Cash, vault & security arrangements | Customer complaints & consumer protection | Reporting, record keeping & regulatory returns

SEPTEMBER 24, 2026 | 9:00 AM - 5:00 PM

FEE: PKR 18,000 PLUS TAX

COURSE CONTENTS

- SBP Inspection Framework & Regulatory Landscape
- SBP supervisory structure (BSD, BPRD, AMLD)
- Risk-Based Supervision (RBS) approach
- Scope of SBP inspection (on-site & off-site)
- Rights & responsibilities during inspection
- common myths vs. realities of SBP inspection
- Branch Governance, Internal Controls & Accountability
- Strengthen branch-level controls to avoid inspection observations
- Branch governance framework
- Maker–Checker concept & segregation of duties
- Delegation of powers & approval limits
- Dual control & supervisory checks
- Documentation, record retention & audit trails
- Personal accountability of Branch Manager & Operations Manager
- Common Inspection Observations Covered:
- Weak controls
- Override of authority
- Inadequate supervision
- AML/CFT, KYC & Deposit Operations
- ML Act, SBP AML/CFT Regulations
- Customer Due Diligence (CDD, EDD, SDD)
- Account opening compliance (individual, business, remittance)
- Beneficial ownership requirements
- STRs, CTRs & internal reporting
- Dormant, inactive & high-risk accounts
- Penalties & recent enforcement trends
- KYC deficiency identification
- Red-flag transaction scenarios
- Advances, Credit Compliance & Documentation
- Prudential Regulations for Corporate/SME/Consumer
- Credit appraisal & approval compliance
- Documentation completeness & validity
- Security creation, charge registration & insurance
- Classification, provisioning & recovery follow-up
- Common SBP objections in advances
- Operational Risk, Cash & Service Quality
- Cash management & vault controls
- ATM operations & reconciliation
- Fraud risk indicators
- Customer complaint handling & SBP BCP
- Consumer protection regulations
- Inspection Readiness, Common Objections & Corrective Action Plan (CAP)

FACILITATOR

SYED MUHAMMAD TAQI SHAH, has over 50 years of diversified and dimensional exposure in banking, insurance, education, and corporate sectors, He bring unparalleled expertise in organizational transformation, leadership development, and large scale training programs. He has proven record of accomplishment includes leading successful bank transformations, developing comprehensive training materials, and delivering impactful international training initiatives. As a certified NLP practitioner and USAID-certified trainer, He equipped to drive employee excellence and foster positive change within organizations. Additionally, he has experience as a facilitator in Quality Circles Programs in Japan has honed my skills in fostering continuous improvement, teamwork, and innovation, further enhancing my ability to guide organizations towards sustainable growth and success.

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