

# STRENGTHENING INTERNAL CONTROLS IN BANKING OPERATIONS

In today's highly regulated banking environment, robust internal controls are essential for safeguarding assets, ensuring compliance, and minimizing operational risks. This dynamic and practical training program is designed to equip banking professionals with the knowledge and tools required to build, assess, and strengthen internal control frameworks at the branch level.



**9:00 AM - 5:00 PM**

**DISCOUNT** will be applicable  
on nomination of **5 or more**

## Learning Objectives

- Enhance your ability to identify and mitigate operational and compliance risks
- Gain practical insights into regulatory expectations and best practices
- Strengthen control mechanisms to prevent frauds, errors, and financial losses
- Learn from real-world banking scenarios and expert-led discussions

## Key topics covered

- Core concepts and importance of internal controls in banking
- Impact and consequences of weak control environments
- The "Three Lines of Defence" model and its practical application
- Roles and accountability of Branch Managers, Operations Managers, and staff
- Key risk areas in branch operations, including:
  - Customer onboarding and screening (SDN compliance)
  - Cash and cheque handling controls
  - Remittances and fund transfers
  - STRs & CTRs reporting requirements
  - Regulatory and insurance compliance
- Application of the Four-Eye Principle for enhanced control
- Practical insights through interactive discussions and Q&A

## Training Methodology:

Interactive sessions, real-life case discussions, and practical examples to ensure effective learning and application

**NIBAF, PAKISTAN (KARACHI)**



## Target Audience:

Branch Managers, Operations Managers, Compliance Officers, Internal Auditors, and Banking Professionals involved in operations and risk management.

## Facilitator

### Mr. Saulet Jaffer

Saulet Jaffer is a highly accomplished banking professional with over five decades of local and international experience in credit management, AML/CFT compliance, and regulatory frameworks. Holding an MBA in Banking & Finance, he brings strong expertise in risk management, process implementation, and organizational leadership, with a proven track record of enhancing business performance and ensuring regulatory compliance. He has served in senior leadership roles, including Senior Chief Manager at Bank Al Habib Limited, and has led key functions such as compliance, risk, and administration across reputable institutions in Pakistan, the Middle East, and Africa. Alongside his professional career, he is an experienced trainer who has delivered banking and compliance trainings across multiple organizations, making him a well-regarded industry resource.

**FEE: PKR 18,000** PLUS TAX

