Certification Programme

3 Days

January 7 – 9, 2027

AML, KYC, Frauds and Trade Based Money Laundering

Programme Directors

Dr. Smita Roy Trivedi

Dr. Balu Pawde



National Institute of Bank Management

Introduction

Trade-Based Money Laundering (TBML) is recognised by the Financial Action Task Force (FATF) as one of the key mechanisms by which criminals move money globally to disguise its illicit origins and integrate it back into the formal economy. The Government of India also sees TBML as one of the main methods of cross-border movement of proceeds from illegal activities. The Reserve Bank of India has also increased its efforts to strengthen the regulatory framework for identification and prevention of trade-based money laundering. In this scenario, it is very important for banks and financial institutions involved in international trade transactions to be aware of the relevant regulatory guidelines in order to ensure compliance with the same. NIBM is offering this programme to help the participants to understand the complexities and preventive measures required for identification and control of trade-based money laundering.

Objectives

The programme aims to provide:

- Comprehensive coverage of the concept and scope of trade-based money laundering.
- Practical knowledge to enable identification of red flags and understand the required preventive action, through case study-based analysis of trade-based frauds and regulatory guidelines.
- Expertise in identifying vulnerabilities of trade instruments and its potential to be misused.

Contents

- TBML – Concept, scope, and overview with a focus on the modus operandi of TBML
- TBML – International perspectives
- KYC, AML guidelines – Overview.
- Financial Action Task Force (FATF) red flag indicators
- RBI Early warning signals (EWS)
- Export regulations – FEMA
- Import regulations – FEMA
- Remittance's regulations
- Trade transactions and their vulnerabilities
- Case studies on credit frauds
- Case studies on TBML

Pedagogy

Conceptual	Analysis	Case Study	Policy Analysis



Completion Certificate

Participants will be awarded with a Completion Certificate at the end of the programme / workshop, provided he / she attends the programme / workshop for the mandated days / hours of engagement, and also successfully completes the assessment exercise conducted during the programme / workshop.

Who Should Attend?

Executives / Officers of branches engaged in foreign exchange business, trade finance, export–import departments, foreign exchange operations, and trade finance controls as well as executives / officers working in international banking divisions, controlling offices and KYC / AML departments.

When?

January 7 – 9, 2027

The participants are requested to report at the venue by the evening of January 6, 2027.

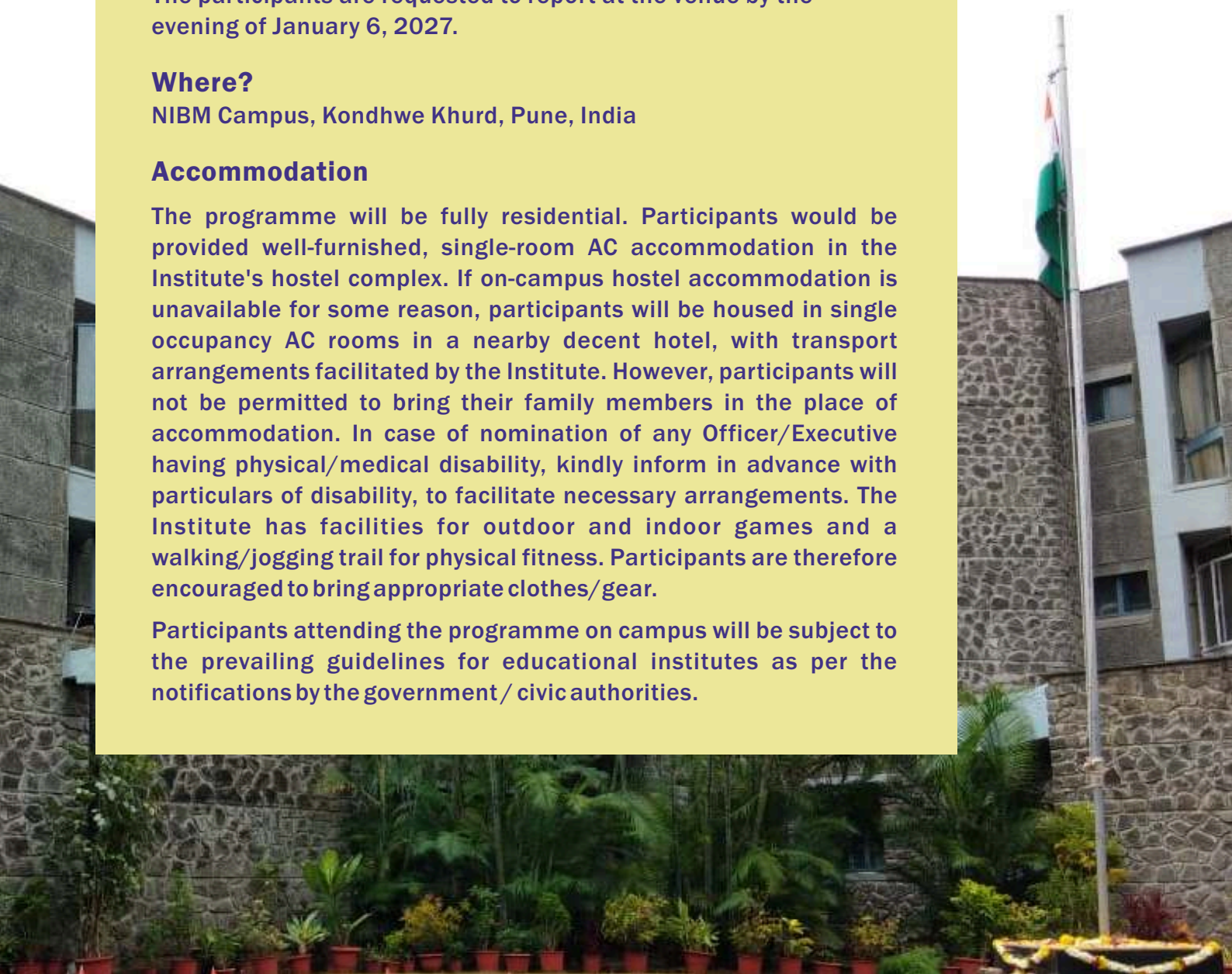
Where?

NIBM Campus, Kondhwe Khurd, Pune, India

Accommodation

The programme will be fully residential. Participants would be provided well-furnished, single-room AC accommodation in the Institute's hostel complex. If on-campus hostel accommodation is unavailable for some reason, participants will be housed in single occupancy AC rooms in a nearby decent hotel, with transport arrangements facilitated by the Institute. However, participants will not be permitted to bring their family members in the place of accommodation. In case of nomination of any Officer/Executive having physical/medical disability, kindly inform in advance with particulars of disability, to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games and a walking/jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes/gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.



Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries regarding nominations and programme content to:

Programme Directors

Dr. Smita Roy Trivedi

Associate Professor, NIBM

Dr. Smita Roy Trivedi has more than fifteen of experience in conducting executive training and research in the areas financing international trade and trade-based money laundering. She has two books to her credit published from Routledge (Taylor & Francis, UK), leading journal publications and shorter articles featured in LSE Business Review Blog and Op-ed section of Hindu Business Line.

Email: smita@nibmindia.org; Tel: +91-20-6904 6137 (D)

Dr. Balu Pawde

Assistant Professor, Money, International Banking & Finance

Dr. Balu Pawde is an Assistant Professor (Money, International Banking & Finance) at the National Institute of Bank Management, Pune. He has served at GIPE, Pune earlier after earning his PhD in Economics from IIT Bombay. His research spans banking and finance, macro-development, and inequality, with recent publications in the Journal of Quantitative Economics and Economic & Political Weekly. Methodologically, he works in applied econometrics and policy analysis using R and Stata. He has led government-linked projects in Maharashtra and contributed to the XVI Finance Commission study group on state finances.

Email: balu.pawde@nibmindia.org; Tel: +91-20-6904 6016 (D)

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

Programme Office

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)
Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

REGISTER NOW

(In case of difficulty in accessing the link, kindly advise your IT department to whitelist nibmindia.org domain in the firewall)

Last date for receiving nominations: December 28, 2026

Last date to avail 'Early Bird Discount': December 23, 2026

Discounts for bulk nominations:
5% for 6-10 nominations
10% for 11-19 nominations
15% for 20 nominations and above

5% 'Early Bird' discount for nominations received at least 15 days before the start date.

Fees and Modes of Payment

US$ 1200 for foreign participant

FEE (Per Participant)	Fee (₹)	GST	Fee+GST	TDS
Member Banks	33000	5940	38940	3300
Non-Member Banks	39000	7020	46020	3900
Individual Nominee	39000	7020	46020	—



The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organizations / banks are required to make the full payment for all their nominations prior to the commencement of the respective programmes / workshops.

Note: The Foreign Bank Charges/SWIFT charges/ Commission is to be borne by the remitter. The fees mentioned in the brochure is to be paid to NIBM, net of all bank charges.

Modes of Payment

For Indian Participants

The fee may be transferred by RTGS/NEFT/ECS to our A/c No 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.

For Foreign Participants (Mode of Remittance: SWIFT)

1.	Name & Address of our Bankers	: Punjab National Bank C-2, Shop No. 4-5, Bramha Estate Kondhwe Khurd, Pune 411 048 Maharashtra, India
2.	Name of the Beneficiary	: National Institute of Bank Management
3.	NIBM's Bank Account No. with Punjab National Bank	: 11281131004402
4.	Bank's Swift Code	: PUNBINBBDIB
5.	Preferred Currency	: USD
6.	Correspondent Bank of Punjab National Bank	: WELLS FARGO BANK NA
7.	Punjab National Bank A/c No. with Correspondent Bank	: 2000193007918
8.	Swift Code with Wells Fargo Bank	: PNBPUS3NNYC
9.	IFSC	: PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@ nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.