



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

## “MANAGEMENT OF CYBER FRAUDS & KYC/AML/CFT”

**MODE: ONLINE**

Dates: 25<sup>th</sup> – 26<sup>th</sup> May 2026

**MANAGEMENT OF CYBER FRAUDS & AML/KYC/CFT**  
SAFEGUARDING FINANCIAL SYSTEM. SECURING THE FUTURE.

SCAM  
KYC

FRAUD DEPARTMENT  
ID: 90421

DETECT | PREVENT | REPORT  
RESPOND | COMPLY

RISK ASSESSMENT  
MONITORING & DETECTION  
DUE DILIGENCE & SCREENING  
COMPLIANCE & REPORTING

**MONEY MULE**

CUSTOMER IDENTIFICATION (KYC) → CUSTOMER DUE DILIGENCE (CDD) → TRANSACTION MONITORING → SUSPICIOUS ACTIVITY REPORTING (SAR) & RECORD KEEPING

KNOW YOUR CUSTOMER. KNOW YOUR TRANSACTION.  
TOGETHER AGAINST FINANCIAL CRIME.

STRONG CONTROLS | EMPLOYER AWARENESS | ETHICAL CONDUCT | REGULATORY COMPLIANCE | A SECURE TODAY FOR A TRUSTED TOMORROW

“Individual participant can also register for the programme at their own cost and submit details as per Annexure II”

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi

PDC LUCKNOW, IIBF, Mob- 9340666010, 8077847373

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Lucknow- 226010



## **“MANAGEMENT OF CYBER FRAUDS & KYC/AML/CFT”**

### **BACKGROUND**

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97<sup>th</sup> year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross-skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has six Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati & Lucknow conducting training sessions in virtual mode and physical training classes, covering all topics related to banking & Finance.

### **PURPOSE**

The Programme envisages training Bankers and Finance Professionals about basics of Cyber Frauds, Digital Literacy & Cyber Hygiene and KYC AML for a better understanding of the customers.

The operating officials in the Field and officials supporting from Regional Office/Zonal Office/Head Office have to understand the importance of KYC/AML/CFT and Technology based products, which plays the pivotal role in customer service with satisfaction. They have to understand the havoc being played by Mule Accounts.

This programme is unique in its nature as creating awareness about KYC/AML/CFT, Cyber Crimes, Modus Operandi, Mule Accounts etc. and ways to keep every stakeholder of Banking & Financial Institutions safe through Experts in the field, is the essential for securing financial assets against rising online frauds like phishing, malware and identify theft and keep all the stakeholders safe.

## **IMPORTANCE IN BANKING**

With the rapid increase in digital payments and UPI transactions, staff & customers of the Banks are prime targets for cybercriminals. Cyber hygiene ensures that users can confidently navigate digital platforms, reducing the risk of financial loss and data breaches. According to the Department of Financial Services Digital Payment Transactions have grown to 18592 crores in number and Rs. 3658 Crore in value 2023-24 hence the risk has also grown multiple times.

## **OBJECTIVES**

The programme focuses on the following aspects:

- To improve the understanding of cyber crime & cyber hygiene
- To understand the significance of technology based banking products
- To understand alternate delivery channels- payment systems
- To understand what are Mule Accounts and the dangers posed by them
- To understand how with little alertness, understanding of the customers and following procedures can keep everybody safe.
- To prepare Bankers to be safe in view of emerging technologies and rise of frauds therein.

## **CONTENT OVERVIEW**

- Customer Identification and Customer due diligence
- Meaning and significance of KYC /AML/CFT and Cyber Crime
- Types of Cyber Crimes, Modus Operandi of Cyber Crimes
- Significance of Technology based banking products - Alternate Delivery Channels - Payment systems - UPI payments and how they enable an easy and instant connect with the customer session.
- Cyber Security Landscape and Meaning and Application of Cyber Hygiene in banking.
- Legal Framework dealing with KYC/AML/CFT and Cyber Frauds, Cyberlaws, IT Act 2000, DPDP Act 2023 and reporting framework.
- Anti Money Laundering and Terrorism Financing
- Understanding of Mule Accounts and precautions to be taken
- Safeguards developed by Bank Management and the Regulatory System on guarding against Cyber Frauds and ensuring Digital Hygiene
- Customer Connect and communication with customer and updation of Data in the present digitally connected world.
- Significance of electronic records and digital footprints on communication channels

## **METHODOLOGY**

Expert Lectures, Case Studies, Discussions & interactions and sharing of experience by Senior Bankers & Experts.

## **TARGET GROUP**

Bankers in PSU/RRB & Co-op Banks and Private sector, Foreign banks, Small Finance Banks, NBFCs working in Branches/Controlling Offices overseeing Operations including Deposits/Credits/Remittances, Risk Management, Delivery channels and other areas.

**DURATION**

2 Days: 25<sup>th</sup> to 26<sup>th</sup> May 2026

**Timings:** 9:30 AM to 5:30 PM

**FEES**

**Rs. 5000/-** per participant plus GST @ 18% (Rs. 900/-) aggregating to **Rs. 5,900/- (Rs. Five Thousand Nine Hundred Only)** (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch:** State Bank of India, Vidya Vihar (West), Mumbai
- Account No: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ)

**(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)**



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**NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS**

**Programme title: “MANAGEMENT OF CYBER FRAUDS & KYC/AML/CFT”**

**Date: 25<sup>th</sup> to 26<sup>th</sup> May 2026**

**Programme type: Online Mode**

**Details of nominee(s):**

Sr.	Name	Designation	Branch/Office	Contact	Email

**Name of Bank/FI:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**GST Details of nominating Bank/FI:** \_\_\_\_\_

**Name, Designation of nominating official:** \_\_\_\_\_, \_\_\_\_\_ **Email:** \_\_\_\_\_

**Phone No.:** \_\_\_\_\_

For nominations, please email the above details to [head-pdclko@iibf.org.in](mailto:head-pdclko@iibf.org.in) and [se.pdclko1@iibf.org.in](mailto:se.pdclko1@iibf.org.in)

**Fees: Rs. 5000/- per participant plus GST @ 18% (Rs. 900/-) aggregating to Rs. 5,900/- (Rs. Five Thousand Nine Hundred Only) (In case of TDS deduction, please send us TDS certificate).**

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- **Account No:** 37067835430 **IFSC code:** SBIN0011710
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**For nominations/enquiries, please contact: Mr. Abhay Kumar, Mr. Udit Negi, Mobile: 9340666010, 8077847373**

**Email: [head-pdclko@iibf.org.in](mailto:head-pdclko@iibf.org.in); [se.pdclko1@iibf.org.in](mailto:se.pdclko1@iibf.org.in)**



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**NOMINATION FORM FOR SELF SPONSORED CANDIDATES**

**Programme title: “MANAGEMENT OF CYBER FRAUDS & KYC/AML/CFT”**

**Date: 25<sup>th</sup> to 26<sup>th</sup> May 2026**

**Programme type: Online Mode**

**Details of nomination:**

Sr.	Name	Designation	Branch/Office	Contact	Email

**Name of Bank/FI employed with:** \_\_\_\_\_

**Address of Bank/FI:** \_\_\_\_\_

**UTR No. with date of payment:** \_\_\_\_\_

**For nominations, please email the above details to [head-pdclko@iibf.org.in](mailto:head-pdclko@iibf.org.in) and [se.pdclko1@iibf.org.in](mailto:se.pdclko1@iibf.org.in)**

**Fees: Rs. 5000/- per participant plus GST @ 18% (Rs. 900/-) aggregating to Rs. 5,900/- (Rs. Five Thousand Nine Hundred Only) (In case of TDS deduction, please send us TDS certificate).**

Programme fees may be remitted to the credit of Institute’s account as given below:

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