



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

### “TRAINING PROGRAMME ON MANAGEMENT OF CYBER FRAUDS & KYC/AML/CFT” **In PHYSICAL (Classroom) MODE**

**From 20th to 21st February 2026**



“Individual participant can also register for the programme at their own cost”

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

### **BACKGROUND**

The Indian Institute of Banking and Finance (IIBF) a professional body founded in 1928, now in its 97th 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 the 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 and 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 by 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 five Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai & Guwahati conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

### **PURPOSE**

The Programme envisages to train 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, 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 in Cyber Crime & cyber hygiene.
- To understand the significance of technology based banking products.
- To understand alternate delivery channels – payment systems.
- To understand what is Mule Account and the dangers posed by it.
- To understand how with little alertness, understanding of the customers and following procedures can keep everybody safe.

## **CONTENT OVERVIEW**

- Meaning and significance of KYC /AML/CFT and Cyber Crime
- 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.
- Meaning and Application of Cyber Hygiene in banking.
- Legal Framework dealing with KYC/AML/CFT and Cyber Frauds
- Understanding of Mule Accounts
- 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 – From 20-02-2026 to 21-02-2026.**

**Timings 09:30 a.m. to 5.30 p.m. (Eight Sessions)**

## **FEES**

**Rs. 7,000/- (Rs. Seven thousand only) per participant plus GST @ 18% (Rs.1260/-) aggregatingto Rs. 8,260/- (In case of TDS deduction, please send us TDS certificate).**

Accommodation (if required) will be provided to candidates at Rs. 2500 + GST @ 18% per day (Rs. 5000 + GST @ 18% for two day training) on twin sharing basis including meals.

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

- Name of the 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 WHO NOMINATES THE PARTICIPANTS**

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

**Date: 20<sup>th</sup> to 21<sup>st</sup> February 2026**

**Programme Type: Physical mode**

**Details of nominee(s):**

| Sl. No | Name | Designation | Branch /Office | Contact No. | E-mail (PERSONAL MAIL ID)* | E-mail (OFFICIAL MAIL ID)* |
|--------|------|-------------|----------------|-------------|----------------------------|----------------------------|
| 1      |      |             |                |             |                            |                            |
| 2      |      |             |                |             |                            |                            |
| 3      |      |             |                |             |                            |                            |

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

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

GST Details of Nominating Bank: \_\_\_\_\_

**UTR Number and date of Fees remitted.** -----

Phone of Nominating Official: ----- E-Mail of Nominating Official: \_\_\_\_\_

**Fees: Rs. 7,000/- per participant plus GST @ 18% aggregating to Rs. 8,260/- per participant (Rs. Eight Thousand Two Hundred Sixty only). In case candidate is availing accommodation, total fees will be Rs. 12,000/- per participant plus GST @ 18% aggregating to Rs. 14,160/- (Rs. Fourteen Thousand One Hundred Sixty only). (In case of TDS deduction, please send us TDS certificate).**

**Pl 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**

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

**Date: 20<sup>th</sup> to 21<sup>st</sup> February 2026**

**Programme Type: Physical mode**

#### **Details of nomination:**

| Sl. No | Name | Designation | Contact No.<br>(Mobile) | Place of Posting | E-mail (PERSONAL) | UTR Number with Date of Payment |
|--------|------|-------------|-------------------------|------------------|-------------------|---------------------------------|
| 1      |      |             |                         |                  |                   |                                 |

Name of Bank/ FI employed with:

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Address of Bank/FI employed with:

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**Fees: Rs. 7,000/- per participant plus GST @ 18% aggregating to Rs. 8,260/- per participant (Rs. Eight Thousand Two Hundred Sixty only). In case candidate is availing accommodation, total fees will be Rs. 12,000/- per participant plus GST @ 18% aggregating to Rs. 14,160/- (Rs. Fourteen Thousand One Hundred Sixty only). (In case of TDS deduction, please send us TDS certificate).**

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