INDIAN INSTITUTE OF BANKING & FINANCE

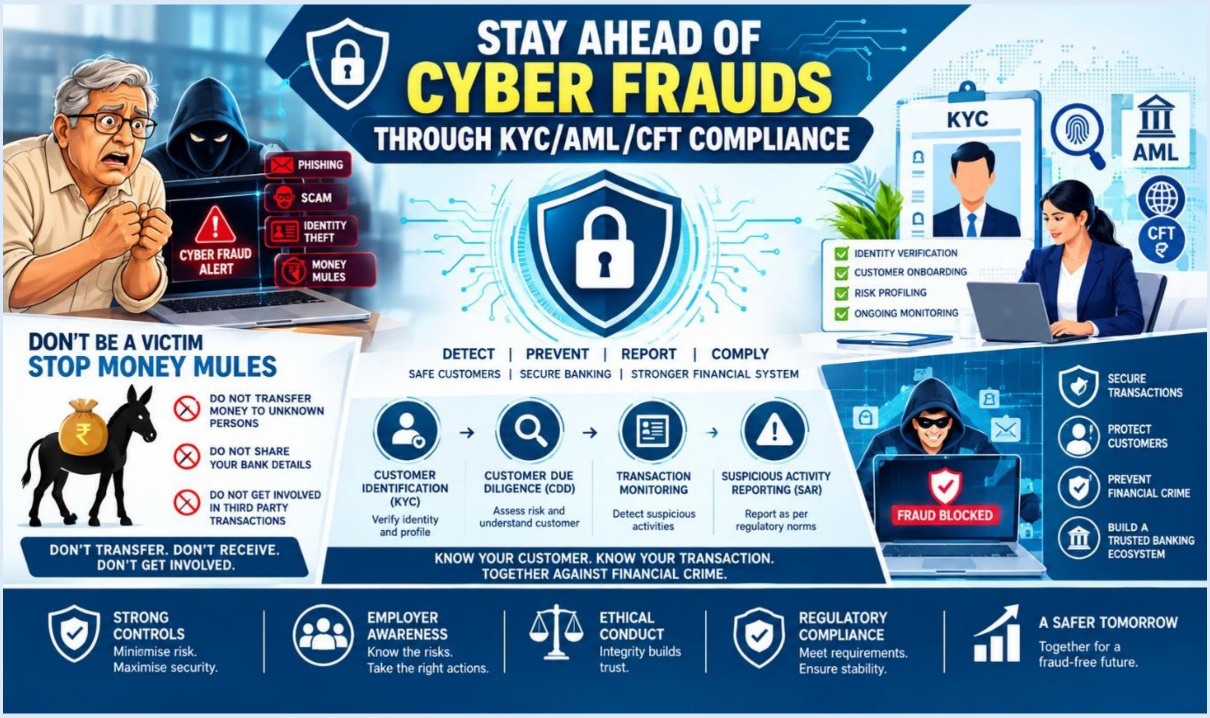
(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW
Launches training programme on

“STAY AHEAD OF CYBER FRAUDS THROUGH KYC/AML/CFT COMPLIANCE”

MODE: Virtual Mode

Dates: 10th and 11th December 2026



“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
Mail IDs: head-pdclko@iibf.org.in, se.pdclko1@iibf.org.in
Website: www.iibf.org.in

Address: 3rd Floor, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar Lucknow- 226010

“STAY AHEAD OF CYBER FRAUDS THROUGH KYC/AML/CFT COMPLIANCE”

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is 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 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 Cyber Frauds, Digital Literacy & Cyber Hygiene and KYC/AML/CFT for a better understanding of the customers.
The operating officials in the Field and officials from Regional Office/Zonal Office have to understand the importance of KYC/AML/CFT and Technology based products, which play pivotal role in customer service. They have to understand the havoc being played by Mule Accounts and the role of bankers to put a stop.
This programme is unique in nature as it creates awareness about KYC/AML/CFT, cyber crimes, various modus operandi, mule accounts, and other emerging financial frauds. It also highlights effective ways to safeguard all stakeholders of banking and financial institutions through insights shared by experts in the field. Such awareness is essential for protecting financial assets against the growing threat of online frauds such as phishing and malware, while ensuring the safety and security of all stakeholders.
Customer Identification and customer location play a major role in KYC/AML/CFT compliance and reducing the number of frauds through strict verification of documents.

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. NPCI has reported 24162 crore transaction in Fy 2025-26 and transaction value rose from 0.07 lakh crores in FY 2016-17 to 314 lakh crores in FY 25-26.

OBJECTIVES

The programme focuses on the Banker's understanding of:

- The KYC/AML/CFT guidelines in letter and spirit.
- Cyber-crime, cyber frauds and hygiene
- Significance of technology-based banking products
- Alternate delivery channels- payment systems
- Mule Accounts and the dangers posed by them
- How with little alertness, proper KYC of the customers and complying with guidelines can keep everybody safe.
- The emerging technologies and rise of frauds therein.

CONTENT OVERVIEW

- Customer Identification and Customer due diligence.
- Importance of Account opening in Banks.
- 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, 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 Payment Banks, 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: 10th to 11th December 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:

Particular	**Account Details**
Account Name	Indian Institute of Banking & Finance
Virtual Account No.	IIBF28TRGLUCKNOW
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA
Bank Branch Address	Kurla West

PAN No: AAATT3309D and **GST No**. 09AAATT3309D1ZQ

Participation Certificates will be provided to all participants upon successful completion of training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "STAY AHEAD OF CYBER FRAUDS THROUGH KYC/AML/CFT COMPLIANCE"

Date: 10th to 11th December 2026 **Programme type: Virtual Mode**

Details of nominee(s):

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI:____
Address:____
GST Details of nominating Bank/FI:____
Name, Designation of nominating official: __________, Phone No.: ______________

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).

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

For nominations/enquiries, please contact:
Mr. Abhay Kumar, Email: head-pdclko@iibf.org.in, Mobile: 9340666010
Mr. Udit Negi, Email: se.pdclko1@iibf.org.in, Mobile: 8077847373

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "STAY AHEAD OF CYBER FRAUDS THROUGH KYC/AML/CFT COMPLIANCE"

Date: 10th to 11th December 2026 **Programme type: Virtual Mode**

Details of nomination:

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

FEES
Rs. 5000/- per participant plus GST @ 18% (Rs. 900/-) aggregating to Rs. 5,900/- (Rs. Five Thousand Nine Hundred Only)

For nominations/enquiries, please contact:
Mr. Abhay Kumar, Email: head-pdclko@iibf.org.in, **Mobile: 9340666010**
Mr. Udit Negi, Email: se.pdclko1@iibf.org.in, **Mobile: 8077847373**