

**Programme on**

# **Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions**

**Programme Coordinator: Dr. V. N. Sastry**

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**INSTITUTE FOR DEVELOPMENT AND RESEARCH IN  
BANKING TECHNOLOGY, HYDERABAD**  
(ESTABLISHED BY RESERVE BANK OF INDIA)



# Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions

## Introduction

Compliance to customer identity and digital personal data protection are absolutely essential for banks and financial institutions—not just to meet legal and regulatory requirements, but to build trust and ensure long-term resilience in a data-driven business environment. India's Digital Personal Data Protection Act, 2023 (DPDP Act) mandates how personal data is to be collected, processed, and stored. Banks and Financial Institutions, which handle vast amounts of sensitive data like KYC details, account information, and transaction histories, are directly impacted.

In the digital age where data breaches make headlines, customers expect convenience, transparency and control over their personal information. The DPDP Act enforces informed consent, data minimization, and the right to erasure, empowering individuals and compelling banks to adopt privacy-by-design principles. Better data governance leads to better compliance. Non-compliance can lead to significant penalties and reputational damage. Banks and Financial Institutions are prime targets for cyberattacks. By complying with data protection laws, they are required to implement strong security measures, agreements for cloud storage, proper handling of third party services and API security, conduct regular audits, and report breaches promptly thereby reducing the financial risks and reputational loss. It pushes banks to streamline data collection, avoid unnecessary storage, and ensure that only relevant data is retained. This not only reduces storage costs but also enhances operational clarity and accountability.

Understanding International standards such as GDPR, CCPA, PDPA, LGDP and APEC and by complying to the DPDP Act, Banks and Financial Institutions are better positioned for international partnerships and cross-border business involving borderless data flows. It signals maturity and readiness to expand by operating in a global financial ecosystem.

## Objectives

- ★ To discuss on the developments and challenges in customer identity, access management, KYC and authentication.
- ★ To know the International and National Data Protection Regulations, Standards and Best Practices.
- ★ To highlight the requirements and operational aspects of Policy on DPDP by Banks and Financial Institutions.
- ★ To learn to resolve the challenges of handling cross border data transfers, data breaches, cloud and third party data protection, cybercrimes and financial frauds.

## Contents

- ★ Customer Identity and Access Management (CIAM)
- ★ KYC – Types, Regulations and Compliance Requirements
- ★ Single Sign On (SSO) Mechanisms
- ★ User Authentication Techniques

# Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions



- ★ International Data Protection Regulations: GDPR, CCPA, PDPA, LGDP, APEC
- ★ IT Act 2000 and Amendments
- ★ Indian DPDP Act 2023 and Rules
- ★ User Consent, User Delegation, User Rights and User Experience
- ★ Banks Policy on DPDP Compliance
- ★ Data Life Cycle Management, Backup, Recovery and Deletion
- ★ Cross-Border Data Transfers, Third Party API Security and Data Security Issues
- ★ Cyber Threats on Users Delivery Channels
- ★ Cloud Data Protection Policy

## Who can Participate?

Officials involved in Data Management, Data Protection and Data Backup, Risk Management, Delivery Channels, IT Operational Risks, Security Operations, Cloud Storage, Third Party Data Services, Digital Payments or related areas.

## End Use

- ★ The participants will be in a better position to manage data of customer identity, access management, KYC, Single sign on, and User authentication services.
- ★ The participants will be able to prepare and revise data security and data life cycle management policy.
- ★ Participants would be better equipped to meet the compliance requirements of DPDP Act and corresponding rules of regulatory requirement.

## Programme Coordinator

**Dr. V. N. Sastry**, Professor. e-mail: [vnsastry@idrbt.ac.in](mailto:vnsastry@idrbt.ac.in).

## Fee Details

Domestic Participants from

- ★ RRBs & Coop. Banks : Rs. 38,000/- + Applicable GST
- ★ All other Banks & FIs : Rs. 45,000/- + Applicable GST

The fees for our programmes can be remitted through NEFT and the bank account details for fee payment are here under:

Account Name : IDRBT  
Bank : Axis Bank Limited  
Branch : Humayun Nagar (Mehdipatnam Ring Road) Branch, Hyd.  
Account Number : 426010100018823  
IFSC Code : UTIB0000426  
GSTIN : 36AAAAI0204K1Z4.



## Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions

### Accommodation

Participants will be provided Air Conditioned Single Occupancy accommodation at IDRBT, Hyderabad, with all cafeteria facilities. The Participants can check-in on the evening of the day before the commencement of the programme and can check-out after completion of the programme on the same day (or) in the morning of the next day of the programme.

### Nominations

Nominations may please be sent to us latest by **January 20, 2026** by email to [hunar@idrbt.ac.in](mailto:hunar@idrbt.ac.in). Please note that no nominations will be accepted after this date. This measure is envisaged to further improve the quality and learning outcomes of the programme based on participants' profile and requirements.

While nominating, please provide the details of the participants (Name, Designation, Bank, Mobile No / Phone No., email address) along with the nominating authority details (Name, Designation, Bank, Mobile No / Phone No., email address, Fees billing address, GST No. of the bank).

### Contact Us

Please contact our Programme Office for organising Customised Programmes and/or any other queries related to programmes at [hunar@idrbt.ac.in](mailto:hunar@idrbt.ac.in) or call us on +914023294141/21/22/24/25.

### Forthcoming Programmes of February 2026

S. No.	Programme	Date	Coordinator
1.	Intelligent Process Automation	02 - 06	Prof. V. N. Sastry & Dr. Mridla Verma
2.	Application Security & Dev-Sec-Ops	04 - 06	Dr. Abhishek Thakur & Dr. Dipanjan Roy
3.	Quantum Computing	04 - 06	Dr. P. Syam Kumar
4.	Customer Identity and Digital Personal Data Protection Compliance for Banks and Financial Institutions	11 - 13	Prof. V. N. Sastry
5.	Innovations in Payment Systems	11 - 13	Dr. M. V. N. K. Prasad & Dr. Susmita Mandal
6.	End to End Implementation of AI/ML in Banking	16 - 20	Dr. V. Ravi
7.	Information Systems Controls & Audit	23 - 27	Dr. Dipanjan Roy
8.	AI/ML Red Flags: Challenges in Privacy, Security & Governance	23 - 27	Dr. Mridula Verma

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