

RBI Governor urges IDRBT to shape strategy to mitigate, minimise digital frauds

Sanjay Malhotra, who was on a visit, urged the institute to strategise scalability and impact amid evolving tech landscape, changing needs of banking sector

Published - December 18, 2025 11:11 pm IST – HYDERABAD

THE HINDU BUREAU



RBI Governor Sanjay Malhotra at the Institute for Development & Research in Banking Technology (IDRBT) in Hyderabad on Thursday. | Photo Credit: Arrangement

The Reserve Bank of India (RBI) Governor Sanjay Malhotra has urged the Hyderabad-based Institute for Development & Research in Banking Technology (IDRBT) to focus on evolving an efficient strategy to mitigate and minimise digital frauds.

Seeking to highlight how this would help maintain trust of general public in the digital banking space, Mr. Malhotra, who visited IDRBT on Thursday, said additionally the immediate focus of the Institute could be on development of solutions in applied aspects of banking, prioritising security and ease of use for end customers. Operational workflows ought to be strengthened for portability and user ownership of their information, he said.

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The RBI Governor listed the focus areas while appreciating the impact the Institute has created over the years for developing the IT infrastructure in the banking sector, IDRBT said in a release on his interaction.

Earlier, Mr. Malhotra was provided an overview of Institute, especially as domain registrar (Bank.in). As many as 889 domains have been registered by 747 unique banks. Most banks have already migrated while a few multinational banks and cooperative banks are in the process of migration.

The Institute has launched Indian Bank Center for Analysis of Risks and Threats (IBCART 3.0) to enable clean-up of old threats and improve resource efficiency. The platform is being enriched with AI to predict the probable risks. Cyber range for supervisory assessment is another area of focus as part of which IDRBT provides a scenario-based training across business, IT and cyber security teams in a secure sandboxed environment. More than 30 scenarios have been curated for the banking sector, the Institute said.

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