



बैंकिंग प्रौद्योगिकी विकास और अनुसंधान संस्थान
(भारतीय रिजर्व बैंक द्वारा स्थापित)

INSTITUTE FOR DEVELOPMENT & RESEARCH IN BANKING TECHNOLOGY
(ESTD. BY RESERVE BANK OF INDIA)

December 18, 2025

Shri Sanjay Malhotra, Governor, RBI, visits IDRBT

The Governor, Reserve Bank of India, visited IDRBT on December 18, 2025. He was provided a broad overview of contributions being made by the Institute, with a particular focus on the following:

- Domain Registrar (Bank.in) – 889 domains have been registered by 747 unique banks. Most of the banks have already migrated. Few multinational banks and cooperative banks are still in the process of migration.
- सचेत also known as IBCART 3.0 (Indian Bank Center for Analysis of Risks and Threats) has been launched with aggregation of contextualized feed for BFS with risk scores 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 – Provides a scenario-based training across business, IT and cyber security teams in a secure sandboxed environment. Thirty plus scenarios have been curated for the banking sector.

In his interaction, the Governor appreciated the impact that the Institute has created over the years for developing the IT infrastructure in the banking sector. He emphasised that in the evolving technology landscape and changing requirements of the banking sector, the Institute needs to strategize scalability and impact to fulfil the sectoral needs. The immediate focus could be on the following:

- Development in applied aspects of banking, prioritizing security and ease of use for end customers. Operational workflows need to be strengthened for portability and user ownership of their information.
- Efficient strategy to mitigate and minimize digital frauds to maintain the trust of general public in the digital banking space.
- Large scale requirement for training of bankers exists to make them IT ready to work in digital work environment. The training effort has to be scaled up in diversified mode of delivery on-campus, on-line etc., to meet such needs.

The meeting ended with a vote of thanks.

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