

 **safe** | **National Summit on  
Anti-Financial Crime  
Enforcement**

---

**6<sup>th</sup> April, 2026  
India Habitat Centre,  
New Delhi**

# safe | National Summit on Anti-Financial Crime Enforcement

N-SAFE 2026, held on April 6, 2026 at India Habitat Centre, New Delhi, brought together senior leadership from FIU-IND, I4C, RBI, DoT, and key stakeholders across financial institutions, payments, and fintech ecosystems.

The summit focused on addressing the rapidly evolving cyber fraud landscape, aligning on regulatory expectations, and strengthening collaborative mechanisms required to build a resilient and fraud-resistant digital financial ecosystem.



The banner features the following content from top to bottom:

- Logos for FIU-IND (Financial Intelligence Unit - India) and ARIFAC (Building Partnerships in AML/CFT).
- The SAFE logo and the text "National Summit on Anti-Financial Crime Enforcement".
- The main title: "Strengthening India's Financial Ecosystem Against Cyber Fraud".
- The date and location: "6<sup>th</sup> April, 2026, India Habitat Centre, New Delhi", accompanied by a blue arrow pointing right.
- The text "Co-Powered By" followed by logos for TRACKWIZZ (CITY AND WORLD CONNECT BY), SIGNZY, TUT ELAR, and LexisNexis.
- At the bottom, it states "An Initiative by IAMAI" with the IAMAI logo and the tagline "RENEW AND REVOLUTIONIZE THE FINANCIAL ECOSYSTEM OF INDIA".

## Strengthening India's Financial Ecosystem Against Cyber Fraud

### Keynote Address by :

**Shri. Amit Mohan Govil**

*Director, FIU-IND & Director General, Central Economic Intelligence Bureau*

The keynote underscored the critical role of reporting entities in strengthening AML/CFT compliance frameworks, with a strong emphasis on improving the quality, timeliness, and intent behind Suspicious Transaction Reporting (STR).



The central theme was the need to reposition financial risk management as a strategic growth enabler, encouraging institutions to transition from reactive compliance-led approaches to more proactive and intelligence-driven fraud prevention models.



## National Cyber Fraud Response Framework

### Keynote Address by :

**Shri Rajesh Kumar**

*CEO, Indian Cyber Crime Coordination Centre (I4C)*

The session provided a structured overview of India's national cyber fraud response ecosystem, including the 1930 helpline and inter-agency coordination frameworks.

It highlighted the importance of faster fraud reporting, efficient mule account identification, and coordinated action across institutions and agencies. Strengthening integration with national platforms was identified as a key operational priority.



## Regulatory Perspective on Fraud Risk

**Keynote Address by :**

**Smt. Puspamitra Sahu**

*Chief General Manager, Reserve Bank of India*

The address offered a forward-looking regulatory perspective on fraud risk management, compliance expectations, and customer protection frameworks.

Institutions were encouraged to move beyond minimum compliance by adopting AI-driven detection systems, strengthening transaction monitoring, and implementing real-time controls such as step-up authentication and transaction-level interventions, while maintaining a balance between growth and risk resilience.



## Telecom and Cyber Fraud Infrastructure

**Address and Presentation by :**

**Shri Naveen Jakhar**

*Director (Artificial Intelligence and Digital Intelligence Unit), Department of Telecommunications (DoT)*

The session provided a structured overview of India's national cyber fraud response ecosystem, including the 1930 helpline and inter-agency coordination frameworks.

It highlighted the importance of faster fraud reporting, efficient mule account identification, and coordinated action across institutions and agencies. Strengthening integration with national platforms was identified as a key operational priority.



## Panel Discussion

### Managing Fraud in UPI and Instant Payments

**Moderator:** **Mr. Anuj Bhansali**  
*VP – Public Policy, PhonePe*

**Panellists:** **Mr. Arpit Ratan**      **Mr. Gyan Prakash**      **Mr. Gyanendra Kumar**      **Ms. Shanthi A**  
*Founder and CEO, Signzy*      *Principal Officer, HDFC Bank*      *Principal Officer, State Bank of India*      *CEO, Tutelar*

The discussion examined whether fraud control mechanisms are scaling effectively alongside the rapid growth of real-time payment systems.

Key focus areas included strengthening onboarding controls to address mule accounts, enhancing real-time transaction monitoring, adopting dynamic risk-based limits, and improving customer awareness. The importance of balancing security with seamless user experience was also highlighted.



## Panel Discussion

### Building Scalable AML and Fraud Detection Systems Using Open-Source Databases

**Moderator:** **Mr. Sagar Tanna**  
*CEO, Trackwizz*

**Panellists:** **Ms. Rakhee Sengupta**      **Mr. Nihal Shah**      **Mr. Mahavir Jindal**      **Mr. Rohit Mittal**  
*Principal Officer, ICICI Bank*      *Principal Officer, Citi Bank*      *COO, Amazon Pay*      *Director, LexisNexis Risk Solutions*



The panel explored the growing role of open-source intelligence (OSINT) in enhancing fraud detection and AML capabilities.

OSINT was positioned as a complementary layer to traditional systems, enabling faster investigations and a shift toward preventive risk management. Discussions also addressed challenges around data reliability, false positives, and alignment with evolving data protection frameworks.

## Closing Remarks

### **Smt. Vasud Torsekar**

*Additional Director, FIU-IND*

The closing remarks highlighted India's leadership in digital payments and the scale at which financial transactions are embedded in everyday life.

The next phase of this growth will require addressing fraud risks at a similar scale through stronger regulator–industry collaboration, enhanced intelligence sharing, and a continued shift toward proactive risk management frameworks.



## Launch of

# **safe** | **National Summit on Anti-Financial Crime Enforcement**

The formal launch of N-SAFE at the summit, marked the establishment of a dedicated national platform for ongoing dialogue and collaboration on anti-financial crime enforcement. The initiative is positioned to serve as a sustained forum for regulators, institutions, and industry stakeholders to engage collectively on emerging threats and solutions.



## Forthcoming N-SAFE Series

N-SAFE will evolve into a continuous, domain-focused engagement platform with thematic editions and closed-door working sessions across key areas such as digital payments, banking, fintech ecosystems, VDA compliance, capital markets, insurance, cybercrime, and sanctions.

The series will deliver structured outputs including guidance notes, typology papers, and best practice frameworks, while supporting large-scale capacity building and strengthening alignment between regulators and industry stakeholders.

## About ARIFAC

**ARIFAC** is an industry-led platform operating under the guidance of **FIU-IND**, bringing together reporting entities across banking, fintech, payments, and financial services ecosystems.

It focuses on enabling collaboration, strengthening compliance capabilities, and promoting proactive financial crime prevention through structured dialogue, knowledge sharing, and capacity-building initiatives.

ARIFAC is an initiative of the **Payments Council of India (PCI)** and **Fintech Convergence Council (FCC)** of **Internet and Mobile Association of India (IAMAI)**.



**A R I F A C**  
Building Partnerships in AML/CFT



Visit our Platform

