



THE TECH TALK

AI's Strategic Role in Combating Cybercrime

In an increasingly interconnected digital ecosystem, cyber threats are advancing rapidly as attackers leverage automation, AI, and sophisticated social-engineering techniques to exploit enterprise vulnerabilities. At the same time, AI is becoming a critical enabler of stronger cyber resilience, enhancing threat detection, accelerating response times, and improving decision-making. This edition outlines how AI is reshaping cybersecurity strategies and why its adoption is now indispensable for CIOs seeking to safeguard their organizations against a continually evolving threat landscape.



Intelligent Security That Runs on Its Own

Cyberattacks now happen at machine speed. Automated tools enable attackers to scan for vulnerabilities and breach systems within seconds, far faster than traditional, human-dependent monitoring can respond.

AI changes this dynamic by acting as an always-on, intelligent defense layer.

• What AI Does

- Operates 24/7 without fatigue
- Detects subtle anomalies instantly
- Sends real-time alerts
- Blocks threats automatically
- Learns and adapts continuously

AI quickly flags unusual activities such as odd-hour logins, sudden data movement, or unauthorized access attempts.

• Why It Matters

- Threats are detected in seconds instead of months
- Teams gain earlier visibility and more time to respond
- Risk of data loss, downtime, and system damage drops significantly
- Security becomes proactive rather than reactive

In Simple Terms

AI upgrades your defense from a basic night-watch approach to a smart system that spots trouble early and stops it before harm is done.



AI as a Safeguard Against Digital Fakes and Fraud

Cybercriminals have moved far beyond the days of obvious spelling mistakes and clumsy scam attempts. With powerful AI tools at their disposal, they can now generate emails, messages, and multimedia that look and sound completely authentic. A fraudulent email may mimic your manager's tone, a phone call may replicate your bank's voice, and even videos can be fabricated so convincingly that they appear real. This surge in hyper-realistic digital deception is exactly why AI-based security has become essential.

• How AI Detects Manipulated or Fake Content

Modern security systems use AI to quietly evaluate every message and media file by:

- Analyzing writing style to spot subtle inconsistencies
- Checking audio and video for signs of digital manipulation
- Identifying hidden irregularities that people would never notice on their own

For example, if someone uses a deepfake voice to demand an urgent payment, AI can often detect that the audio is synthetic and trigger a warning before any damage is done.

• Why This Matters

AI-enhanced protection leads to stronger defenses across the board:

- Fewer scam or phishing emails make it to your inbox
- Suspicious messages are automatically filtered and flagged
- Organizations avoid expensive fraud cases driven by impersonation
- Employees feel safer and more assured when communicating online

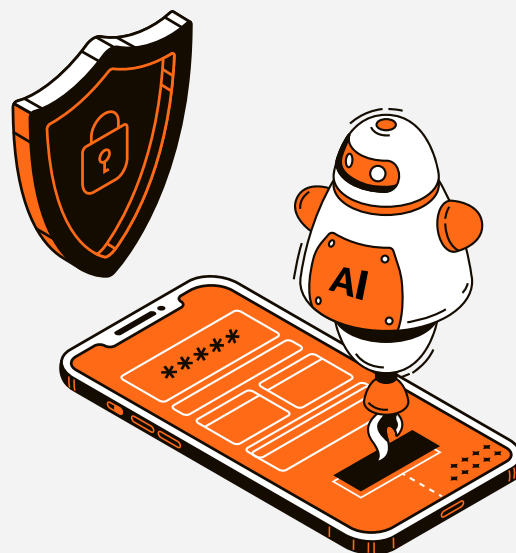
As digital forgeries become more believable, AI acts as a trusted safeguard - helping you tell the difference between genuine communication and content designed to mislead.

How AI Protects Your Passwords, Accounts & Digital Identity

Digital identities have become the primary focus for attackers far more than devices or networks. With the help of AI, threat actors can imitate your login habits, replicate your behavioral patterns, and attempt account access without ever needing your actual password. Modern security systems now use AI to detect when an account behaves differently from its legitimate owner, even if the correct password is used adding an essential layer of protection against identity-based attacks.

How AI Protects Your Passwords, Accounts & Digital Identity

Cybercriminals no longer rely on guessing passwords or sending various phishing emails. Today, they use powerful AI tools to break into accounts and impersonate people.



How AI protects your accounts behind the scenes:

- ✓ Spotting unusual login locations or devices
- ✓ Seeing if a password-reset request is coming from an unknown source
- ✓ Passkeys and smarter authentication
- ✓ Your accounts stay safe even if someone tries to imitate you
- ✓ AI-driven attacks are blocked before they cause damage

“AI starts where old-school security stops - and that's our edge against today's cybercrime..”

Our Vision:

“Act as a catalyst to make housing affordable in India by enabling risk optimization through data technology leverage”

Our Mission:

- Partner with the housing finance industry to drive financial inclusion goals and promote responsible lending
- Maximise shareholder value while maintaining prudent risk discipline



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