GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO 1051

ANSWERED ON TUESDAY, 28 JULY, 2026/ 6 SHRAVANA, 1948 (SAKA)

RISE IN DIGITAL PAYMENT FRAUDS

1051 Smt. Ranjeet Ranjan:
Smt. Jebi Mather Hisham:

Will the Minister of Finance be pleased to state:

(a) the details of the total number of digital payment frauds reported, category-wise, along with the total amount of money involved between 2021 and 2025, year-wise;
(b) the details of the amount recovered and returned to victims in such frauds during the same period, year-wise;
(c) whether Government has conducted any assessment regarding the rise in digital payment frauds and the vulnerability of senior citizens;
(d) if so, the measures being taken or being considered to address the crisis; and
(e) the details of budget allocation and expenditure incurred on cyber fraud awareness, year-wise and activity-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): With increasing digital payment transactions in the country, incidence of cyber frauds including digital payment frauds have also gone up in the last few years. As per Reserve Bank of India (RBI), the details of digital payment frauds reported by banks and financial institutions, during FY 2021-22 to 2025-26 (till Sept '25) are as under:

Area of Operation	Number of frauds	Amount involved (in ₹ crore)	Amount Recovered (in ₹ crore)
Credit cards	2,43,849	1447.27	177.78
Debit/ATM Cards	94,991	401.17	34.91
Internet Banking	2,42,562	1730.14	24.83
UPI	457	2.13	0.05
Wallet/ Prepaid cards	13	0.02	0.00
IMPS/NEFT/RTGS	57	4.80	0.34
AePS/Other Aadhaar related frauds	1,346	1.06	0.76
Other	16	1.63	0.16
Grand Total	**5,83,291**	**3588.22**	**238.83**

(c) and (d): RBI has issued a discussion paper titled “Exploring safeguards in digital payments to curb frauds” in April, 2026, highlighting the rapid growth of digital payments in India and the corresponding rise in Authorized Push Payment (APP) frauds, driven largely by social engineering and instant fund transfers. The security measures aim at safeguarding vulnerable customer segments undertaking specified digital payment transactions.

(e): There is no centralised data capturing mechanism regarding expenditure incurred on cyber fraud awareness. In order to spread awareness against cyber-crimes and to safeguard interests of citizens, several steps have been taken by Government, RBI and Banks, which inter alia include:

(i) RBI has conducted 1489 Electronic Banking Awareness and Training(e-BAAT) programmes to promote awareness and the safe use of digital payments across the country.

(ii) In addition, Public Awareness Campaigns (PACs) on Money Mules are undertaken by the banks and RBI through multiple media platforms, such as television campaign, SMS, Print and social Media platforms.

(iii) Similarly, National Payment Council of India (NPCI) is also running media campaign “Main Moorkh Nahi Hun” on all social media platforms such as Television, radio, youtube, Instagram, etc in 12 Indian languages to reach rural areas.

******