

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 3423**  
TO BE ANSWERED ON: 22.03.2017

**CERT IN**

**3423            SHRI JYOTIRADITYA M. SCINDIA**

Will the Minister of Electronics & Information Technology be pleased to state:-

- (a) whether in view of Union Government's push in promoting digital payments, the premier cyber security agency CERT-IN (Computer Emergency Response Team) has warned that all is not well with the digital mode of payments and it could be vulnerable to cyber attacks;
- (b) if so, the reaction of the Government on such warning by one of the premier cyber security agency;
- (c) whether the common man is feeling insecure by adopting mode of digital transactions; and
- (d) if so, the steps the Government proposes to take in this regard

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI P.P. CHAUDHARY)

- (a): The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats/vulnerabilities along with countermeasures to create awareness among stakeholders to take appropriate measures to ensure safe usage of digital technologies. 21 such advisories have been issued regarding safeguards for users and institutions to secure digital payments.
- (b), (c) and (d): In order to enhance security of online financial systems in the country, the following key actions are taken:
- (i) All authorized entities/banks issuing Prepaid Payment Instruments (PPIs) in the country have been advised by Indian Computer Emergency Response Team (CERT-In) through the Reserve Bank of India (RBI) to carry out audit by the empanelled auditors of CERT-In on a priority basis and take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices.
  - (ii) All organizations providing digital payment services have been mandated to report cyber security incidents to CERT-In expeditiously.
  - (iii) Government has formulated Cyber Crisis Management Plan for countering cyber attacks for implementation by all Ministries/ Departments of Central Government, State Governments and their organizations and critical sectors.
  - (iv) Cyber security mock drills are being conducted regularly to enable assessment of cyber security posture and preparedness of organizations in Government and critical sectors. Till date, 11 such drills have been conducted by the Indian Computer Emergency Response Team (CERT-In) involving 110 organizations from different sectors including Finance sector. The last drill was conducted on 30th September 2016 in coordination with Reserve Bank of India for Finance Sector.
  - (v) Government has launched the Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre). The centre is providing detection of malicious programs and free tools to remove the same for banks as well as common users.
  - (vi) Cyber security awareness sessions are conducted under the Digishala Awareness Campaign.

- (vii) 2 workshops have been held for banks, Internet Service Providers (ISPs) and Prepaid Payment Instruments (PPIs) issuing entities regarding security of digital payments systems.
- (viii) Ministry of Electronics & Information Technology (MeitY) has formulated draft rules on Security of Prepaid Payment Instruments under Information Technology, Act, 2000. The objective of the proposed rules is to ensure adequate integrity, security and confidentiality of electronic payments effected through prepaid payment instruments. The draft rules have been published on MeitY website inviting comments from public at large and all stakeholders

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