Will the Minister of COMMERCE AND INDUSTRY be pleased to state:

(a) the details of the policies and rules that govern the ownership, access, storage, use and sharing of data generated on e-commerce platforms;

(b) whether the Government is planning to formulate guidelines regarding the use and sharing of data generated on e-commerce platforms and if so, the details thereof;

(c) the other measures taken by the Government to address the issues of Cyber attacks and technical failures in e-commerce;

(d) the number of periodical cyber security audits undertaken by e-commerce platforms, payment gateways, payment aggregators and financial institutions;

(e) whether the Government has engaged in stakeholder consultations with respect to the re-introduction of Merchant Discount Rate (MDR) in UPI transactions and the structure of Payment Service Provider (PSP); and

(f) if so, the steps taken to improve customer awareness regarding sharing of sensitive financial data particularly in Odisha?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE & INDUSTRY (SHRI SOM PARKASH)

(a) & (b): Central Government, in exercise of its powers under section 43A of the IT Act, has prescribed reasonable security practices and procedures and sensitive personal data or information through the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011.
(c): Sections 43 and Section 66 of the Information Technology Act, 2000 provides for legal provisions in respect of penalty and punishment for cyber attacks. Further, Indian Computer Emergency Response Team (CERT-In) has been established as the nodal agency responsible for the collection, analysis, and dissemination of information on cyber incidents and taking emergency measures to contain such incidents.

(d): No centralised data is maintained in this regard.

(e): RBI had placed a Discussion Paper on Charges in Payment Systems for public and stakeholder feedback seeking views and perspectives on different dimensions of charges levied in payment systems including UPI. Comprehensive feedback has been received by RBI from various stakeholders.

(f): A booklet on BE(A)WARE (English and Hindi) and Raju and the Forty Thieves covering the modus operandi of frauds and the way to escape/avoid getting trapped by fraudsters has been issued by RBI and placed on its Website for use by members of public and the Regulated Entities (REs) of RBI. These are also distributed in physical programmes conducted by Regional Offices of RBI Ombudsmen.

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