

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-4142
ANSWERED ON – 27.3.2023

UPI/CYBER FRAUDS

4142. SHRI P.P. CHAUDHARY:
SHRI BRIJBHUSHAN SHARAN SINGH:
SHRI PRATAP CHANDRA SARANGI:
DR. RAMAPATI RAM TRIPATHI:
SHRI SANGAM LAL GUPTA:
SHRI ANURAG SHARMA:
SHRI GNANATHIRAVIAM S.:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware of the Unified Payments Interface (UPI) frauds that are taking place in the country;
- (b) if so, the details of UPI/credit/debit card frauds reported pan India during the last three years, State-wise;
- (c) whether the Government has taken any steps to strengthen the current system and prevent the cyber frauds and if so, the details thereof and if not, the reasons therefor; and
- (d) the other steps taken/proposed to be taken by the Government to check fraudulent use of credit/debit cards and to enhance cyber security in bank transactions?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) and (b): State-wise details of frauds reported by Banks to the Reserve Bank of India (RBI) under the category “Card/Internet- ATM/Debit Card, Credit Card & Internet Banking” for the last three financial years, are placed at Annex.

(c) and (d): In order to prevent card or online frauds, RBI has issued various instructions pertaining to security arrangements at ATMs of banks, skimming of ATM/Debit cards/Credit cards, and caution advice issued on SIM Swap Frauds, loan frauds through the mobile application and hacking of customers’ information from the bank’s server.

Further, RBI issued a comprehensive circular on Cyber Security Framework in Banks on June 2, 2016, covering best practices pertaining to various aspects of cybersecurity, followed by advisories issued from time to time. RBI also issued Master Direction on Digital Payment Security Controls on February 18, 2021, wherein, apart from other security controls, banks have been advised to implement controls with respect to fraud risk management.

To enhance the cyber security posture of digital payment systems and prevent cyber frauds, Computer Emergency Response Team (CERT-In), the national nodal agency responsible for responding to computer security incidents, has undertaken various measures which include, inter-alia, issuance of alerts and advisories regarding latest cyber threats/ vulnerabilities and countermeasures to protect computers and networks on an ongoing basis, tracking and disabling phishing websites and facilitating the investigation of fraudulent activities in coordination with service providers, regulators, and law enforcement agencies, carrying out cyber security awareness campaign with RBI through the Digital India Platform, and operation of an automated cyber-threat exchange platform for proactively collecting, analyzing and sharing tailored alerts with organizations across sectors.

Annex

State-wise details of frauds reported by Banks to Reserve Bank of India (RBI) under the category "Card/Internet-ATM/Debit Card, Credit Card & Internet Banking"

Name of the state	2019-20		2020-21		2021-22	
	Number of Frauds	Amount involved(₹ in crore)	Number of Frauds	Amount involved(₹ in crore)	Number of Frauds	Amount involved(₹ in crore)
Andaman & Nicobar Islands	21	0.09	3	0.01	1	0.01
Andhra Pradesh	631	2.15	733	1.96	521	1.58
Arunachal Pradesh	25	0.12	71	0.38	4	0.00
Assam	583	3.33	377	1.88	160	1.54
Bihar	438	1.58	871	2.44	1015	4.01
Chandigarh	194	0.56	268	0.74	247	1.21
Chhattisgarh	234	0.73	222	0.54	180	4.79
Dadra and Nagar Haveli and Daman and Diu	52	0.08	65	0.15	69	0.20
Goa	231	0.60	190	0.58	221	0.82
Gujarat	2719	6.53	4746	12.37	3015	9.45
Haryana	6782	24.01	5991	25.54	5800	17.93
Himachal Pradesh	190	0.81	256	0.84	174	0.91
Jammu & Kashmir	109	0.32	105	0.49	76	0.37
Jharkhand	207	0.69	261	1.74	263	0.95
Karnataka	3974	24.54	4371	14.81	3571	21.40
Kerala	991	4.66	956	4.11	618	2.43
Ladakh	3	0.03	13	0.07	4	0.03
Madhya Pradesh	865	2.72	979	3.48	824	3.68
Maharashtra	30546	83.60	27449	70.46	25979	86.32
Manipur	8	0.03	25	0.09	5	0.03
Meghalaya	31	0.16	23	0.11	12	0.07
Mizoram	9	0.07	-	-	2	0.01
Nagaland	32	0.18	21	0.09	5	0.04
NCT of Delhi	-	-	8435	21.20	6716	27.85
New Delhi	7928	23.01	-	-	-	-
Odisha	581	3.10	300	1.39	337	6.03
Overseas	16	0.15	6	0.04	-	-
Puducherry	20	0.06	26	0.04	14	0.02
Punjab	752	2.88	1226	3.68	1115	5.45
Rajasthan	1033	9.89	1574	5.12	1020	6.14
Sikkim	20	0.08	17	0.04	8	0.03
Tamil Nadu	7443	24.63	5585	24.14	5953	21.02
Telangana	1853	3.82	2918	7.14	2129	10.80
Tripura	121	0.40	53	0.13	9	0.02
Uttar Pradesh	3197	13.54	4130	11.67	4223	16.30
Uttarakhand	206	0.87	251	1.68	261	0.90
West Bengal	1341	4.00	1471	9.49	1342	6.26
Grand Total	73386	244.01	73988	228.65	65893	258.61

Source: RBI

