

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 887**

TO BE ANSWERED ON THE 7<sup>TH</sup> FEBRUARY, 2022 / MAGHA 18, 1943 (SAKA)

**‘Frauds in UPI/Online Transactions’**

**887. SHRI UDAY PRATAP SINGH:**

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of cases/complaints regarding online transaction, UPI fraud and cheating in the name of Covid vaccination/booster dose received in the country during the last two years;
- (b) the details of the action taken on the said complaints;
- (c) whether any concrete step has been taken and awareness campaign has been organised by the Government to check frauds being committed by cyber fraudsters by different ways; and
- (d) if so, the details thereof ?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

**(a):** RBI has furnished the data on frauds reported by Scheduled Commercial Banks in the category of fraud “Card/Internet - Debit Cards, Credit Cards and Internet Banking” during the last two financial years (2019-20 and 2020-21), based on the date of occurrence. The details are given below:

Year	No. of Frauds	Amount Involved (Rs. in lakhs)
2019-20	73552	251.160
2020-21	69818	207.522

As far as cases relating to cheating in the name of Covid vaccinations/booster dose is concerned, 5 complaints have been received by Public Sector Banks during the years 2019-20 and 2020-21, as per information received from Public Sector Banks.

**(b) to (d):** Customers are informed through SMS/emails by Banks not to share any personal account information to any one including bank staff besides publishing public notices through News Papers/Magazines/TV and Cable Channels/social media/websites etc. Liability of customers who suffered due to frauds is determined by banks as per RBI circulars dated July 6, 2017 and December 14, 2017 which, inter-alia, provide for establishment of liability within 90 days.

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