

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO:1225**  
ANSWERED ON THE MONDAY, 28 JULY, 2025/ 6 SRAVANA, 1947 (SAKA)

**CYBER SECURITY OF DIGITAL PAYMENT**

**1225. SHRI RICHARD VANLALHMANGAIHA:**

Will the Minister of FINANCE be pleased to state:

the cyber security measures taken by the Government in Digital Payment Sector?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

The Reserve Bank of India (RBI), National Payments Corporation of India (NPCI) and the Government have taken up various measures from time to time to strengthen the cyber security posture of the digital payment sector. RBI had issued the Master Directions on Digital Payment Security Controls in February, 2021 to combat web and mobile app threats. These guidelines mandate the banks to implement a common minimum standards of security controls for various payment channels like internet, mobile banking, card payment etc. In order to curb cyber frauds related to UPI transactions, NPCI has mandated for device binding between customer mobile number and the device, two factor authentications through PIN, daily transaction limit, limits and curbs on use cases etc. Additionally, NPCI provides a fraud monitoring solution to all the banks to generate alerts and decline transactions by using AI/ ML based models. RBI and banks have also been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime' etc.

Further, to facilitate the citizens to report any cyber incidents including financial frauds, the Ministry of Home Affairs (MHA) had launched a National Cybercrime Reporting Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in)) as well as a National Cybercrime Helpline Number "1930. Moreover, Department of Telecommunications (DoT) had launched a Digital Intelligence Platform (DIP) and 'Chakshu' facility which enables citizens to report suspected fraud communications received over call, SMS or WhatsApp.

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