

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO:1213

ANSWERED ON THE MONDAY, DECEMBER 8, 2025/AGRAHAYANA 17, 1947 (SAKA)

Cyber Frauds

1213. SMT. JUNE MALIAH:

Will the Minister of FINANCE be pleased to state:

- (a) the number of complaints received with amount lost due to cyber frauds during the last five years;
- (b) the number of cyber fraud cases tackled by the Government with the amount that has been recovered/saved and returned to the victims during the last five years;
- (c) the major financial instruments used for cyber frauds and the number of cases reported during the last five years;
- (d) whether a financial fraud through the Aadhaar Enabled Payment System is likely to put an individual's sensitive private information at risk, if so, the details thereof; and
- (e) the details of number of cases and amount of financial fraud committed through the Aadhaar Enabled Payment System in the country since inception, year-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c): With increasing digital payment transactions in the country, incidence of cyber frauds including digital payment frauds have also gone up in the last few years. As per Reserve Bank of India (RBI), the details of digital payment frauds reported by banks and financial institutions, during FY 2021-22 to 2025-26 (till Sept '25) are as under:

Area of Operation	Number of frauds	Amount involved (in ₹ crore)	Amount Recovered (in ₹ crore)
Credit cards	2,43,849	1447.27	177.78
Debit/ATM Cards	94,991	401.17	34.91
Internet Banking	2,42,562	1730.14	24.83
UPI	457	2.13	0.05
Wallet/ Prepaid cards	13	0.02	0.00
IMPS/NEFT/RTGS	57	4.80	0.34
AePS/Other Aadhaar related frauds	1,346	1.06	0.76
Other	16	1.63	0.16
Grand Total	5,83,291	3588.22	238.83

(d) & (e): RBI has informed that financial fraud through Aadhaar Enabled Payment System (AePS) since its launch in 2016 was captured under the category of ‘internet banking’. However, from November 2024, such frauds are being reported under the category ‘Digital Payments – AePS / other Aadhaar-related frauds’. The data pertaining to this category is as under:

FY	Number of Frauds	Amount involved (in ₹ Crore)
2024-25	366	0.32
2025-26	980	0.74
Grand Total	1,346	1.06
