

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2364

ANSWERED ON MONDAY, DECEMBER 15, 2025/ AGRAHAYANA 24, 1947 (SAKA)

UPI Fraud Cases Resolved

2364. SHRI ABHISHEK BANERJEE:

Will the Minister of FINANCE be pleased to state:

- (a) the number of UPI fraud cases resolved within seven and thirty days respectively, State-wise;
- (b) the percentage of chargeback cases resulting in successful recovery to customers;
- (c) the comparative performance of banks and applications in processing such fraud resolutions; and
- (d) the timeline for publication of anonymised UPI micro-data to improve transparency and accountability?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) & (b) The Reserve Bank of India (RBI) and National Payments Corporation of India (NPCI) have informed that state-wise details for Unified Payments Interface (UPI) fraud cases are not maintained by them. However, overall 22 percent of the reported fraud cases were acted upon within seven days and 92 percent within thirty days (by way of recovery or rejection) during April - September 2025. Further, 6 percent of the fraud chargebacks have been successfully recovered.

(c) The comparative performance of the top 15 beneficiary banks as reported by RBI & NPCI is attached as Annexure - I

(d) NPCI has informed that the anonymised UPI micro-data is published on its official website under "Ecosystem statistics for UPI" & "Product statistics for UPI" sections.

Bank wise fraud reported (%) and recovery to customer (%) for FY 2025-26

Beneficiary Bank	Contribution to Fraud Chargebacks raised (%)	Successful recovery to customer (%)
YES BANK LTD.	15.00	18.00
AXIS BANK LTD.	12.00	2.50
STATE BANK OF INDIA	8.00	1.00
AIRTEL PAYMENTS BANK LTD.	6.00	9.00
ICICI BANK LTD.	4.00	11.00
HDFC BANK LTD.	3.00	22.00
BANK OF BARODA	3.00	0.60
PUNJAB NATIONAL BANK	3.00	0.40
FINO PAYMENTS BANK LTD.	3.00	7.00
INDIAN OVERSEAS BANK	2.00	0.60
INDIAN BANK	2.00	2.00
INDIA POST PAYMENTS BANK LTD.	2.00	0.40
KOTAK MAHINDRA BANK	2.00	7.00
INDUSIND BANK LTD.	2.00	4.50
NSDL PAYMENTS BANK LTD.	2.00	7.00
OTHERS	29.00	2.00