

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 5915
ANSWERED ON MONDAY, MARCH 30, 2026/CHAITRA 09, 1948 (SAKA)

Rising Incidents of Fraud

†5915. DR. MANNA LAL RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the steps taken by the Government to prevent the rising incidents of fraud and cybercrime in digital transactions;
- (b) the number of complaints registered in the country so far through the National Cyber Crime Reporting Portal and Helpline Number 1930 along with the details of cases where relief or assistance was provided to the victims, State-wise;
- (c) the steps taken by the National Payments Corporation of India (NPCI) and the Reserve Bank of India (RBI) to ensure security and consumer protection in digital transactions;
- (d) whether the Government is aware that such cybercrimes are relatively higher in Jamtara (Jharkhand) and Mewat (Haryana) regions, if so, whether these areas have been identified as sensitive zones and special campaigns or surveillance actions have been conducted; and
- (e) if so, the details regarding such campaigns, arrests and technical monitoring done in this regard?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (e) : The Government in consultation with regulators and other stakeholders have been taking various initiatives from time to time to prevent frauds in digital transactions, which inter alia include:

(i) RBI has launched an Artificial Intelligence (AI) based tool 'MuleHunter' for identification of money mule and advised the banks and financial institutions for its uses.

(ii) Banks have been advised to ensure deployment and adoption of robust software for real-time transaction monitoring and use of AI / ML tools in detecting suspicious and fraudulent transaction patterns as well as use of network analytics in identifying mule networks.

(iii) Indian Digital Payment Intelligence Corporation (IDPIC) has been incorporated as section 8 company, under the Companies Act, 2013 on 16/10/2025. Its primary mandate is to detect, prevent, and analyse fraud in India's rapidly expanding digital payments ecosystem in real time by leveraging cutting-edge technologies, including AI/ML and Big Data Analytics.

(iv) In order to prevent frauds related to Unified Payments Interface(UPI) transaction, measures such as device binding , two-factor authentications, daily transaction limit, limits and curbs on use cases etc. have been implemented.

(v) To help customers recover the loss on account of fraudulent transactions, RBI vide circular dated 6th July, 2017 issued instructions to the banks on limiting the liability of customers (viz. Zero liability, Limited liability and Liability as per Board approved policy) in cases of unauthorised electronic banking transactions.

(vi) RBI and banks have also been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime' etc.

(vii) The government and RBI has also issued advisories to banks and FIs advising them to monitor transactions involving high-risk jurisdictions and providing staff with specialized training on cyber-enabled fraud detection, incorporating red-flag indicators into the curriculum.

Police' and 'Public Order' are State subjects as per the Seventh Schedule of the Constitution of India. The States/UTs are primarily responsible for the prevention, detection, investigation and prosecution of crimes including cyber-crime through their Law Enforcement Agencies (LEAs). The Central Government supplements the initiatives of the States/UTs through advisories and financial assistance under various schemes for capacity building of LEAs.
