

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION NO. 2324
TO BE ANSWERED ON: 21.12.2022

PROTECTION FROM ONLINE FRAUDS

2324. SHRIMATI PRATIMA MONDAL:

Will the Minister of Electronics and Information Technology be pleased to state:

- (a) whether it is a fact that consumers from India are less aware about online frauds as compared to other APAC(Asia Pacific) countries, if so, the details thereof and the reasons therefor;
- (b) whether it is a fact that the opportunity for online fraud is escalating as consumers are looking for easier ways to buy products online and if so, the details thereof;
- (c) whether the Government is aware that there is more that needs to be done to build awareness to fight online fraud and if so, the steps taken in this regard;
- (d) the other measures taken by the Government to protect the consumers from digital frauds;
- (e) the total number of online fraud cases reported and resolved during the last three years; and
- (f) the details of the authorities responsible for the resolution of such online fraud?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAJEEV CHANDRASEKHAR)

(a): No, Sir.

(b) to (d): The policies of the Government are aimed at ensuring an Open, Safe, Trusted and Accountable Internet for its users. With the expansion of the Internet and with more and more Indians coming online, instances of cyber frauds have also grown. The many challenges in securing the cyberspace against online frauds also flow from its vastness and the borderless nature of Internet. Government is fully cognizant and aware of such frauds. The following measures have been taken to prevent and curb the incidence of frauds.

- (i) Online banking and Automated Teller Machine transactions are secured with two-factor authentications.
- (ii) The Reserve Bank of India (RBI) annually organises a Financial Literacy Week to propagate financial education messages on various themes among members of the public. Awareness programmes are also carried out for RBI-regulated entities, especially in smaller urban centres, rural areas and remote locations.
- (iii) Banks, through their Financial Literacy Centres, organise special camps on the use of Unified Payments Interface (UPI) and Unstructured Supplementary Service Data for different target groups such as farmers, micro and small entrepreneurs, schoolchildren, self helpgroups and senior citizens. 1,112 centres set up in rural bank branches across the country are conducting monthly campaigns to impart financial awareness messages.
- (iv) RBI has formulated a framework for financial education for customer protection and also works on revision of educational curriculum for school students.

- (v) RBI regularly runs campaigns to spread awareness on how to avoid frauds in electronic payment transaction. All these campaigns are also broadcast on Doordarshan and All India Radio, and through national and local dailies to reach the rural areas.
- (vi) CERT-In, through RBI, has advised all authorised entities and banks issuing pre-paid payment instruments (wallets) in the country to carry out special audit by CERT-In-empowered auditors, close the non-compliances identified in the audit report and ensure implementation of security best practices.
- (vii) CERT-In and RBI jointly carry out a cybersecurity awareness campaign on 'beware and be aware of financial frauds'. CERT-In regularly disseminates information and shares security tips on cybersafety and security through its official social media handles and websites.
- (viii) CERT-In provides leadership for the Computer Security Incident Response Team-Finance Sector (CSIRT-Fin) operations under its umbrella for responding to and containing and mitigating cyber security incidents reported from the financial sector.
- (ix) CERT-In, National Institute of Securities Markets and the Centre for Development of Advanced Computing (C-DAC) conducts a self-paced 60-hour certification Cyber Security Foundation Course for professionals in the financial sector.
- (x) CERT-In, in association with C-DAC, conducted an online awareness campaign for citizens, covering topics such as secure digital payment practices, general online safety, social media risks and mobile related frauds etc. through videos and quizzes on MyGov platform.

(e): As per the information provided by the National Crime Records Bureau, the total number of online fraud cases reported and resolved during the last three years is at Annex.

(f): As per the provision of the Code of Criminal Procedure, 1973, frauds are cognizable offences, and the prevention and investigation of such offences is to be done by the police. As per the Seventh Schedule to the Constitution, 'Police' is State subject. As such, States are primarily responsible for the prevention, investigation etc. of such offences through the State police departments, which take action as per law.

The Central Government supports the efforts of State in dealing effectively with such offenses. The Indian Cyber Crime Coordination Centre (I4C) under the Ministry of Home Affairs has been designated as the nodal point in the fight against cybercrime. It has enabled the public to report financial cyber fraud incidents through the National Cyber Crime Reporting Portal (cybercrime.gov.in), which is connected to police stations and helps them in investigating effectively and improving coordination across States, districts and police stations. A toll-free number 1930 has also been made operational for citizens to get assistance in lodging online complaints in their own language. Further, to spread awareness on cybercrime, the Ministry of Home Affairs has taken several steps that include dissemination of messages on cybercrime through the Twitter handle @cyberDost and radio campaigns.

**State/UT-wise Cases Registered(CR), Cases Chargesheeted(CCS), Cases Convicted(CON),
Persons Arrested(PAR), Persons Chargesheeted(PCS) and Persons Convicted(PCV)
under Fraud for Cyber Crimes during 2019**

SL	State/UT	Fraud (Total) (A+B+C+D+E)						Credit Card/Debit Card (A)					
		CR	CCS	CON	PAR	PCS	PCV	CR	CCS	CON	PAR	PCS	PCV
1	Andhra Pradesh	703	36	0	68	54	0	4	1	0	1	1	
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	
3	Assam	83	32	0	58	58	0	0	0	0	0	0	
4	Bihar	1008	276	4	993	503	17	24	11	0	19	17	
5	Chhattisgarh	35	14	0	25	25	0	0	0	0	0	0	
6	Goa	0	0	0	0	0	0	0	0	0	0	0	
7	Gujarat	107	53	0	242	242	0	19	3	0	6	6	
8	Haryana	107	6	0	8	8	0	0	0	0	0	0	
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	
10	Jharkhand	18	2	2	2	2	2	0	0	0	0	0	
11	Karnataka	7	1	0	1	1	0	0	0	0	0	0	
12	Kerala	14	7	0	12	12	0	4	1	0	2	2	
13	Madhya Pradesh	25	6	1	14	18	1	0	0	0	0	0	
14	Maharashtra	1681	144	0	289	315	0	159	8	0	13	8	
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	
19	Odisha	956	58	0	70	82	0	50	3	0	0	3	
20	Punjab	35	4	0	29	5	0	2	0	0	1	0	
21	Rajasthan	324	14	1	17	17	1	6	0	0	0	0	
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	
23	Tamil Nadu	11	0	0	19	0	0	0	0	0	0	0	
24	Telangana	282	91	2	172	132	3	31	4	0	21	5	
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	
26	Uttar Pradesh	813	367	8	503	491	16	66	35	0	33	46	
27	Uttarakhand	3	0	0	1	0	0	0	0	0	0	0	
28	West Bengal	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL STATE(S)	6212	1111	18	2523	1965	40	365	66	0	96	88	
29	A&N Islands	0	0	0	0	0	0	0	0	0	0	0	
30	Chandigarh	0	1	0	0	1	0	0	0	0	0	0	
31	D&N Haveli and Daman & Diu+	0	0	0	0	0	0	0	0	0	0	0	
32	Delhi	11	7	0	16	14	0	2	1	0	5	2	
33	Jammu & Kashmir*	6	0	0	0	0	0	0	0	0	0	0	
34	Ladakh	-	-	-	-	-	-	-	-	-	-	-	
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL UT(S)	17	8	0	16	15	0	2	1	0	5	2	
	TOTAL (ALL INDIA)	6229	1119	18	2539	1980	40	367	67	0	101	90	

SL	State/UT	Online Banking Fraud (C)						OTP Frauds (D)					
		CR	CCS	CON	PAR	PCS	PCV	CR	CCS	CON	PAR	PCS	PCV
1	Andhra Pradesh	356	8	0	12	10	0	108	5	0	10	8	
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	
3	Assam	25	0	0	0	0	0	0	0	0	0	0	
4	Bihar	24	10	0	25	23	0	20	1	0	3	3	
5	Chhattisgarh	4	2	0	8	8	0	7	6	0	9	9	
6	Goa	0	0	0	0	0	0	0	0	0	0	0	
7	Gujarat	33	28	0	155	155	0	28	2	0	6	6	
8	Haryana	51	2	0	2	2	0	0	0	0	0	0	
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	
10	Jharkhand	0	0	0	0	0	0	5	1	1	1	1	
11	Karnataka	4	0	0	0	0	0	0	1	0	1	1	
12	Kerala	6	3	0	5	4	0	2	1	0	2	2	
13	Madhya Pradesh	6	1	0	2	1	0	1	0	0	0	0	
14	Maharashtra	552	25	0	42	36	0	131	3	0	4	3	

31	D&N Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	
32	Delhi	31	2	0	21	5	0	1	0	0	3	0	
33	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	
34	Ladakh	0	0	0	0	0	0	0	0	0	0	0	
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL UT(S)	31	2	0	21	5	0	1	0	0	3	0	
	TOTAL (ALL INDIA)	10395	1688	221	2332	2268	246	1194	318	62	349	412	

SL	State/UT	Online Banking Fraud (C)						OTP Frauds (D)					
		CR	CCS	CON	PAR	PCS	PCV	CR	CCS	CON	PAR	PCS	PCV
1	Andhra Pradesh	409	8	2	26	12	2	140	9	0	6	9	
2	Arunachal Pradesh	2	0	0	0	0	0	0	0	0	0	0	
3	Assam	48	15	0	18	15	0	0	0	0	0	0	
4	Bihar	105	8	0	17	11	0	8	2	0	2	2	
5	Chhattisgarh	28	5	0	10	8	0	23	3	0	8	8	
6	Goa	0	0	0	0	0	0	0	0	0	0	0	
7	Gujarat	74	12	0	27	27	0	27	1	0	1	1	
8	Haryana	26	4	0	8	8	0	0	0	0	0	0	
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	
10	Jharkhand	51	0	0	0	0	0	0	0	0	0	0	
11	Karnataka	0	0	0	0	0	0	0	0	0	0	0	
12	Kerala	1	0	0	0	0	0	0	0	0	0	0	
13	Madhya Pradesh	20	4	0	18	18	0	2	0	0	0	0	
14	Maharashtra	821	39	0	87	63	0	229	5	0	13	10	
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	
16	Meghalaya	9	0	0	0	0	0	0	0	0	0	0	
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	
19	Odisha	549	23	0	31	34	0	0	0	0	0	0	
20	Punjab	5	0	0	3	0	0	1	0	0	0	0	
21	Rajasthan	49	1	0	3	2	0	45	7	0	7	7	
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	
23	Tamil Nadu	0	0	0	0	0	0	1	0	0	0	0	
24	Telangana	1405	144	72	177	171	72	525	92	37	107	108	
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	
26	Uttar Pradesh	358	153	5	175	172	15	89	20	0	34	33	
27	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	
28	West Bengal	68	7	0	0	37	0	1	0	0	0	0	
	TOTAL STATE(S)	4028	423	79	600	578	89	1091	139	37	178	178	
29	A&N Islands	0	0	0	0	0	0	0	0	0	0	0	
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	
31	D&N Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	
32	Delhi	19	2	0	9	5	0	2	0	0	0	0	
33	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	
34	Ladakh	0	0	0	0	0	0	0	0	0	0	0	
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL UT(S)	19	2	0	9	5	0	2	0	0	0	0	
	TOTAL (ALL INDIA)	4047	425	79	609	583	89	1093	139	37	178	178	

State/UT-wise Cases Registered(CR), Cases Chargesheeted(CCS), Cases Convicted(CON), Persons Arrested(PAR), Persons Convicted(PCV) under Fraud for Cyber Crimes during 2021

SL	State/UT	Fraud (Total) (A+B+C+D+E)						Credit Card/Debit Card (A)					
		CR	CCS	CON	PAR	PCS	PCV	CR	CCS	CON	PAR	PCS	PCV
1	Andhra Pradesh	952	82	3	64	100	3	39	3	0	2	3	
2	Arunachal Pradesh	2	0	0	0	0	0	0	0	0	0	0	
3	Assam	82	18	0	194	44	0	0	0	0	0	0	
4	Bihar	1373	402	2	944	484	2	380	96	0	393	127	
5	Chhattisgarh	67	17	0	32	32	0	2	0	0	0	0	

6	Goa	1	0	0	0	0	0	0	0	0	0	0	
7	Gujarat	208	68	0	194	196	0	45	30	0	62	65	
8	Haryana	52	26	0	102	102	0	0	0	0	0	0	
9	Himachal Pradesh	6	1	0	4	2	0	0	0	0	0	0	
10	Jharkhand	79	4	0	6	6	0	0	0	0	0	0	
11	Karnataka	6	3	0	3	3	0	0	0	0	0	0	
12	Kerala	16	5	0	7	5	0	1	1	0	1	1	
13	Madhya Pradesh	89	40	0	103	106	0	2	1	0	1	1	
14	Maharashtra	1678	214	9	453	327	45	162	38	0	63	45	
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	
19	Odisha	1205	74	0	64	93	0	166	14	0	12	15	
20	Punjab	29	5	0	15	11	0	1	1	0	0	1	
21	Rajasthan	371	55	0	108	94	0	20	0	0	0	0	
22	Sikkim	0	0	0	0	0	0	0	0	0	0	0	
23	Tamil Nadu	107	0	0	35	0	0	8	0	0	1	0	
24	Telangana	7003	579	3	743	994	5	703	49	0	75	65	
25	Tripura	0	0	0	0	0	0	0	0	0	0	0	
26	Uttar Pradesh	614	216	13	322	285	18	87	27	2	41	34	
27	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	
28	West Bengal	40	2	0	3	2	0	6	0	0	0	0	
	TOTAL STATE(S)	13980	1811	30	3396	2886	73	1622	260	2	651	357	
29	A&N Islands	0	0	0	0	0	0	0	0	0	0	0	
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	
31	D&N Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	
32	Delhi	19	4	0	106	102	0	2	0	0	0	0	
33	Jammu & Kashmir	8	0	0	1	0	0	0	0	0	0	0	
34	Ladakh	0	0	0	0	0	0	0	0	0	0	0	
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL UT(S)	27	4	0	107	102	0	2	0	0	0	0	
	TOTAL (ALL INDIA)	14007	1815	30	3503	2988	73	1624	260	2	651	357	

[illegible]

26	Uttar Pradesh	329	75	5	127	100	8	27	15	0	30	28	
27	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	
28	West Bengal	0	0	0	0	0	0	0	0	0	1	0	
	TOTAL STATE(S)	4816	405	10	624	821	15	2028	203	0	249	292	
29	A&N Islands	0	0	0	0	0	0	0	0	0	0	0	
30	Chandigarh	0	0	0	0	0	0	0	0	0	0	0	
31	D&N Haveli and Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	
32	Delhi	0	0	0	0	0	0	0	0	0	0	0	
33	Jammu & Kashmir	7	0	0	1	0	0	0	0	0	0	0	
34	Ladakh	0	0	0	0	0	0	0	0	0	0	0	
34	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	
35	Puducherry	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL UT(S)	7	0	0	1	0	0	0	0	0	0	0	
	TOTAL (ALL INDIA)	4823	405	10	625	821	15	2028	203	0	249	292	

Source: NCRB