

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION No. 388**  
TO BE ANSWERED ON: 04.02.2021

**RISE OF DIGITAL BANKING**

**388. SHRI SANJAY SETH:**

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

- (a) the manner in which cyber security has been impacted by rise in the business of digital banking, keeping in view the dynamic nature of Information Technology;
- (b) if so, the number of cases of phishing, network scanning and probing, viruses and website hacking including cyber danger registered during the period from 2018 to 2020;
- (c) whether rising popularity of Non Banking Financial Companies (NBFCs) along with E-commerce has also expanded the scope of digital payments; and
- (d) if so, the percentage rise in transactions in 2020 in comparison to 2018-19 due to usage of digital apps/payment methods by consumers?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI SANJAY DHOTRE)

(a): The rapid rise in the business of digital banking, keeping in view the dynamic nature of Information Technology has uncovered certain process related issues, human errors and technology vulnerabilities which have led attackers to perform network scanning, probing and exploiting the identified gaps to carry out phishing, virus propagation, ransomware attacks and website hacking.

(b): As per the information reported to and tracked by Indian Computer Emergency Response Team (CERT-In), a total number of 159761, 246514 and 290445 cyber security incidents pertaining to digital banking such as phishing, network scanning and probing, viruses and website hacking are reported during the year 2018, 2019 and 2020 respectively.

(c) and (d): Yes, the rising popularity of Non Banking Financial Companies (NBFCs) along with E-commerce has also expanded the scope of digital payments. The percentage rise in digital transactions is 46% in 2020 in comparison to 2018-19. The numbers of digital transactions have increased from 3134 in financial year (FY) 2018-19 to 4572 crores in FY 2019-20.

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