

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 1444
TO BE ANSWERED ON 04.07.2019

CYBER CRIMES

1444 DR. AMEE YAJNIK:

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

- (a) whether cyber criminals are committing fraud on a large scale on common citizens particularly bank account holders throughout the country;
- (b) if so, whether the Ministry is incapable of checking such crimes;
- (c) if so, the reasons therefor; and
- (d) the number of cases of cyber crimes which came to the notice of Government during the last three years and the action taken thereon?

ANSWER

MINISTER FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAVI SHANKAR PRASAD)

(a) to (c): No, Sir. As per the information received from Reserve Bank of India, the total no of fraud in ATM/Debit Card/ Credit Card/Internet Banking category (amount Involved Rs 1 lakh and above) is 1372, 2059 and 1866 for the year 2016-17, 2017-18 and 2018-19, respectively. The digital payments transactions have increased considerably- the total number of transactions have increased from 1004 crore in 2016-17 to 3134 crore in 2018-19, while the number of fraud cases have not seen such an increase.

(d): As per the information received from Reserve Bank of India, data on frauds committed in ATM/Debit Card/ Credit Card/Internet Banking category is provided in Annexure. The data of frauds (more than one lakh) in this category is provided in Table 1 based on the date of report. Data on such frauds for amounts involved less than Rs.1 lakh was started only in 2017 and therefore the same is shown in table 2 for the last two years.

ANNEXURE

Table – 1

Year-wise data on frauds reported under "ATM/Debit Card/Credit Card/Internet Banking" by Scheduled Commercial Banks and selected FIs based on Date of Reporting for last 3 years (amount Involved Rs 1 lakh and above)		
Year	No.of Frauds	Amount Involved (Rs. In crores)
2016-17	1372	42.29
2017-18	2059	109.56
2018-19	1866	71.38
Grand Total	5297	223.23

Table – 2

Year-wise data on frauds reported under "ATM/Debit Card/Credit Card/Internet Banking" by Scheduled Commercial Banks and selected FIs based on Date of Reporting for last 2 years (amount Involved below Rs 1 lakh)		
Year	No.of Frauds	Amount Involved (Rs. In crores)
2017-18	32732	59.43
2018-19	50438	78.04
Grand Total	83170	137.47

- 1) It may be noted that fraud cases below Rs. 1 lakh were not reported to RBI prior to April 1, 2017. The data may change subject to rectification/updation made subsequent to first reporting by banks.
- 2) Data furnished in two separate sets, i.e. based on Date of Reporting and Date of Occurrence as reported by banks, to capture better picture of incidence of frauds
- 3) Frauds reported in a year could have occurred several years prior to year of reporting.

Source: RBI
