

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2481

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

Rise in Cybercrimes and Fraud linked to UPI

2481. SHRI RADHAKRISHNA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has noted a rise in cybercrimes, fraud and financial scams linked to the Unified Payments Interface (UPI) and other digital payment platforms in the country during the last five years;
- (b) if so, the total number of such incidents reported annually and the estimated financial losses incurred by users during the said period;
- (c) the measures undertaken by the Government and the National Payments Corporation of India (NPCI) to strengthen the security architecture of UPI transactions and prevent fraudulent activities; and
- (d) whether any new regulatory or technological frameworks are being developed to enhance grievance redressal and user protection in digital payments, if so, the details thereof?

Answer

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

a) With increasing digital payment transactions in the country, incidences of fraudulent practices including digital payment frauds and Unified Payments Interface (UPI) frauds have also gone up in the last few years.

(b) The details of UPI payment frauds reported in the country during the last five financial years are attached as Annexure-I.

(c) & (d) In order to prevent payment related frauds including UPI transaction frauds, various initiatives have been taken up by the Government, Reserve Bank of India (RBI) and National Payments Corporation of India (NPCI) from time to time. These, inter alia, includes device binding between customer mobile number and the device, two factor authentication through PIN, daily transaction limit, limits and curbs on use cases etc. Additionally, NPCI provides a fraud monitoring solution to all the banks to generate alerts and decline transactions by using AI/ML based models. RBI and Banks have also been taking up awareness campaigns through short SMS, radio campaign, publicity on prevention of 'cyber-crime' etc.

Further, to facilitate the citizens to report any cyber incidents including financial frauds, the Ministry of Home Affairs (MHA) has launched a National Cybercrime Reporting Portal (www.cybercrime.gov.in) as well as a National Cybercrime Helpline Number "1930. Moreover, Department of Telecommunications (DoT) has launched Digital Intelligence Platform (DIP) and 'Chakshu' facility which enables citizens to report suspected fraud communication received over call, SMS or WhatsApp

UPI Domestic Payment Frauds During Last Five Financial Years

Financial Year	No. of incidents (in Lakhs)	Amount Involved (₹ Crore)
2021-22	4.07	242.00
2022-23	7.25	573.00
2023-24	13.42	1,087.00
2024-25	12.64	981.00
2025-26*	10.64	805.00

**Till November 2025*