

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA

UNSTARRED QUESTION NO. †2484

TO BE ANSWERED ON THE 9<sup>TH</sup> MARCH 2018/ PHALGUN 18, 1939 (SAKA)  
Central Fraud Registry

†2484. DR. RAVINDRAKUMAR RAY:  
SHRI SHER SINGH GHUBAYA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the cases of cyber crimes/fraud received by the Central Fraud Registry (CFR) along with the cases successfully resolved/disposed of during the last three years, year-wise; and
- (b) the steps taken/proposed by the Government for ensuring secure e-transaction and safety and security of customers?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRISHIV PRATAPSHUKLA)

(a): Reserve Bank of India (RBI) has put in place a Central Fraud Registry. It has informed that 13,083, 16,468 and 13,653 cases of ATM/Debit Card and Internet Banking frauds, where the amount involved is Rs. 1 lakh and above, were reported by commercial banks during financial years 2014-15, 2015-16 and 2016-17 respectively. As per RBI's instructions, banks are required to report cases of fraud to law enforcement agencies. No centralised information is maintained regarding the outcome of investigations by law enforcement agencies.

(b): For security of e-transactions, RBI has issued Cyber Security Framework to banks and Cyber Security Instructions to issuers of pre-paid instruments ("wallets"). Further, CERT-In issues alerts and advisories to financial institutions regarding latest cyber-threats/vulnerabilities and counter measures. RBI reviews cyber security developments and threats on an ongoing basis and takes necessary measures to strengthen cyber-resilience of banks.

To protect customers, RBI has issued instructions providing for zero liability of a customer where an unauthorised electronic transaction occurs due to contributory fraud or negligence or deficiency on the part of the bank, irrespective of whether or not the transaction is reported by the customer, and where a third-party breach occurs and the deficiency lies neither with the bank nor with the customer but elsewhere in the system, and the customer notifies the bank within three working days of receiving communication from the bank regarding the transaction. Further, under RBI's Banking Ombudsman Scheme, customers can lodge a complaint with the Banking Ombudsman against banks, for non-adherence to RBI's instructions regarding mobile/electronic banking services.

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