

# DoT and Financial Intelligence Unit- India Sign Landmark MoU to Combat Cyber Crimes and Financial Frauds

## Real-Time Financial Fraud Risk Data Exchange Set to Boost Cybersecurity Efforts

## DoT and FIU-IND Partnership Enhances Early Detection of Fraudulent Mobile Numbers for Safer Digital Payments

## DoT's Digital Intelligence Platform Expands as New Collaboration Enhances Security with 660+ Stakeholders

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In a significant step towards strengthening India's fight against misuse of telecom resources in cyber-crimes and financial frauds, the Department of Telecommunications (DoT) and the Financial Intelligence Unit-India (FIU-IND) today signed a comprehensive Memorandum of Understanding (MoU) to enhance information sharing and coordination.

The MoU was signed by Shri Sanjeev Kumar Sharma, Dy. Director General (AI & Digital Intelligence Unit - DIU), DoT and Shri Amit Mohan Govil, Director, FIU-IND, in the august presence of Dr. Neeraj Mittal, Secretary (Telecom) and Shri Arvind Shrivastava, Secretary (Revenue), marking a new era of collaborative intelligence sharing between Digital Intelligence Unit (DIU) of DoT and the country's apex financial intelligence agency.



Speaking on the occasion, Dr. Neeraj Mittal highlighted the evolving role of technology across departments. “As technology advances, departments have leveraged it to achieve their respective goals. While this is an essential first step, true progress lies in transcending departmental boundaries to address existing gaps. Developing synergies by learning from each other is crucial,” he said. Dr. Mittal further proposed, “We could consider establishing a joint working group as the next step, focusing on identifying shell companies and conducting deeper, collaborative analysis and detection.”

Shri Arvind Shrivastava, Secretary (Revenue), underscored the importance of partnership in maximizing technological potential. He stated, “This is an excellent collaboration where both sides contribute to enhancing each other’s systems. Given the technology-driven nature of this partnership, I am confident it will deliver high efficiency in terms of accuracy and timeliness, enabling us to make optimal use of the data.”

### **”Key Highlights of the Partnership**

## Enhanced Data Sharing Mechanisms:

Real-time sharing of Financial Fraud Risk Indicator (FRI) data, which classifies mobile numbers as medium, high, or very high risk based on their association with financial fraud.

DoT will share Mobile Number Revocation List (MNRL) data, including the date and reason of such disconnection, with FIU-IND on an automatic basis.

FIU-IN will share mobile numbers linked to accounts involved in Suspicious Transaction Reports (STRs) related to cyber fraud and money mule activities.

Information exchange will be facilitated leveraging advanced technology platforms like DoT's Digital Intelligence Platform (DIP) and FIU-IND's Finnex 2.0 portal.

System-based exchange portals will enable secure, real-time data transmission between the agencies.

## Strengthening India's Telecom Cybersecurity Ecosystem

This strategic partnership comes at a crucial time when India's digital payment ecosystem has witnessed unprecedented growth, making it essential to safeguard citizens from sophisticated fraud schemes. The collaboration will significantly enhance the country's ability to:

- 1. Prevent Financial Crimes:** By combining DoT's telecom intelligence with FIU-IND's financial intelligence, authorities can now identify and act against fraudulent mobile connections before they cause financial damage to citizens.
- 2. Protect Digital Transactions:** The shared FRI data will enable financial institutions to implement enhanced risk checks for mobile numbers flagged as high-risk during digital payment transactions.
- 3. Real-Time Intelligence for Proactive Action:** The MoU enables both agencies to move from reactive to pro-active fraud detection and prevention. The FRI, developed through multi-dimensional analysis using inputs from various sources including DoT's Chakshu platform (Sanchar Saathi), intelligence from financial institutions and Law Enforcement Agencies (LEAs), will provide early warning signals about potentially fraudulent mobile numbers.

The collaboration builds upon DoT's successful Digital Intelligence Platform, which currently has over 700 users from various stakeholder organizations including 36 State/UT Police, Central LEAs, SEBI, NPCI, FIU-IND and 650 banks and financial institutions.

## Looking Ahead

This partnership represents a significant milestone in India's comprehensive approach to cybersecurity, complementing existing initiatives such as the Sanchar Saathi, which have already helped disconnect 2.84 crore fraudulent mobile connections. Utilizing the FRI, Banks and FIs have been able to prevent/decline 48 lakh transactions, saving ₹140 crore from potential frauds.

The MoU will facilitate the development of Standard Operating Procedures for information sharing, enable feedback mechanisms to strengthen fraud detection analytics at the national level, and support the issuance of guidelines and red flag indicators to financial institutions for improved fraud prevention.

Both agencies will maintain continuous consultation to adapt to evolving cyber threats and ensure the framework remains effective in protecting India's growing digital economy.

## About Financial Intelligence Unit-India:

FIU-IND is the central national agency responsible for receiving, processing, analyzing, and disseminating information relating to suspect financial transactions and coordinating efforts against money laundering and financing of terrorism.

## About Digital Intelligence Unit (DIU):

Digital Intelligence Unit of Department of Telecom is a specialized wing established to devise comprehensive systems for curbing the misuse of telecom resources for cyber-crime and financial fraud. DIU is credited with implementation of several AI and big data analytics based technological solutions like ASTR (an indigenous

AI tool that identifies multiple SIM cards under varying names or forged KYC documents), CIOR (real time international spoofed calls detection and blocking system) system, Sanchar Saathi portal & Mobile App and FRI (Financial Fraud Risk Indicator).

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