Citizens’ Money Saved before It Is Lost: Financial Fraud Risk Indicator (FRI) Prevents Suspected Cyber Fraud transactions of over ₹5,000 Crore

FRI has protected over ₹5,000 crore of citizens’ hard-earned money in fifteen months since its launch on 22nd May 2025

1,600+ organisations on the Digital Intelligence Platform; 25+ training sessions conducted for 1,500 banks, financial institutions and regulators

Prevention has scaled nearly eight-fold due to increased adoption of FRI by financial institutions— from ₹660 crore in the first six months to ₹5,043.73 crore as on August 2026

Every rupee stopped at source is a fraud that never happened — no FIR, no investigation, no account freeze, no record requisitions, no months of follow-up by the citizen

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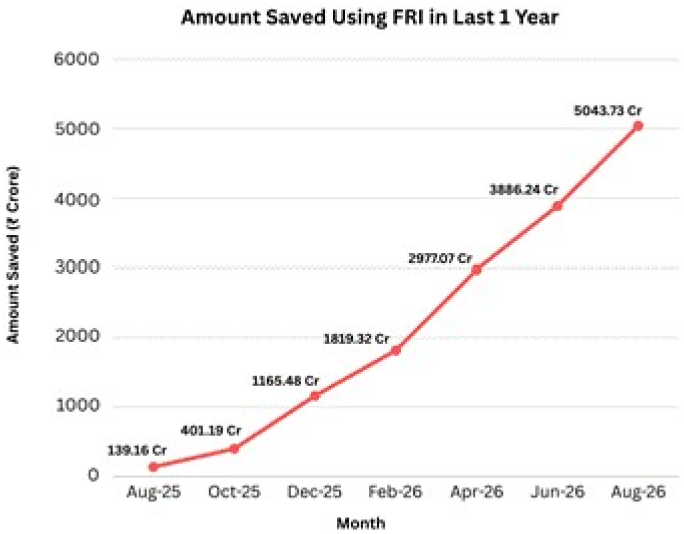
In a significant gain for citizen protection in the digital economy, the **Department of Telecommunications (DoT)** has helped prevent suspected cyber fraud losses of more than ₹**5,000 crore** through its **Financial Fraud Risk Indicator (FRI)** within fifteen months of its launch on 22nd May 2025. This money did not have to be traced, frozen or recovered. It never left the citizen’s account in the first place.

The milestone marks a decisive scaling-up of an initiative that had prevented ₹660 crore of losses in its first six months of operation. It reflects the growing role of telecom intelligence in shielding citizens from digital financial fraud, and the strength of coordinated action across the telecom, banking, fintech, securities, insurance and law enforcement ecosystems.

Money that stayed in citizens’ pockets

Behind the figure of ₹5,000 crore are lakhs of individual moments of protection: a pensioner who did not lose a life’s savings to a fake KYC call; a small trader whose payment to a "fraud-supplier" was held back seconds before it left; a first-time digital user who saw a warning on the screen and stopped. In each case the citizen was protected before the harm occurred, instead of the hassle of investigation afterwards.

The pace of protection has accelerated sharply. Cumulative savings though use of FRI rose from ₹139.16 crore in August 2025 to ₹5,043.73 crore by August 2026 with over ₹2,000 crore prevented in the four months from April 2026 alone, as adoption has deepened across banks and payment platforms.



Cumulative suspected fraud losses prevented through FRI, August 2025 to August 2026 (₹ crore)

FRI - A First-of-Its-Kind Telecom Intelligence Framework

The FRI is an innovative risk-assessment framework developed by DoT to help financial institutions assess in real time, the likelihood that a mobile number may be associated with cyber-crime or financial fraud.

FRI is developed under DoT's Digital Intelligence Platform (DIP), that classifies mobile numbers into 3 categories namely Medium, High, or Very High risk-based on likelihood of their involvement in financial fraud. The classification draws on inputs from multiple sources, including citizen reports on the Sanchar Saathi platform, the Indian Cybercrime Coordination Centre's National Cybercrime Reporting Portal (NCRP), and intelligence shared by telecom operators, banks and financial institutions and other telecom related parameters.

This intelligence is securely shared through DoT's DIP with banks, payment service providers, insurers, securities intermediaries, and pension sector entities. By incorporating telecom-risk intelligence into customer onboarding, transaction monitoring, and fraud detection systems, institutions are able to identify high-risk transactions before losses occur, shifting fraud management from a reactive to a pro-active and preventive model.

Prevention is far better than recovery

When a cyber fraud succeeds, the citizen’s loss is only the beginning. Fraud proceeds could typically move within minutes through a chain of mule accounts across several banks, before they are siphoned out. Recovery then becomes a race against time.

A single successful fraud sets in motion a long and expensive chain of public and institutional effort. An FRI check, by contrast, is completed in a fraction of a second at the moment the payment is initiated. There is no complaint to file, no case to investigate, no account to freeze, no record to requisition, and no money to trace. One machine-to-machine check, running silently in the background, replaces a chain of manual actions across multiple institutions.

Seen in this light, the figure of ₹5,000 crore understates the benefit to the nation. It counts only the money that stayed with citizens. It does not count the complaints never lodged, the FIRs never registered, the investigation hours never spent, the freeze notices never issued, the telecom records never requisitioned, the branch visits never made, or the distress never suffered. Prevention removes the need for investigation altogether.

A whole-of-Government shield – importance of cross-sectoral collaboration

Financial frauds rarely stay within one sector. A fraud may begin with the misuse of a telecom resource, travel through a digital payment channel, and finally strike a banking, securities, insurance or pension account. Countering such threats calls for a coordinated, intelligence-led "whole of Government" approach.

DoT has accordingly worked closely with financial sector regulators and stakeholders to embed FRI signals directly into their fraud detection and prevention workflows. Banks and UPI service providers are already using FRI intelligence to stop or flag transactions involving high and very high risk mobile numbers in real time. Close inter-agency collaboration with the Reserve Bank of India (RBI), the National Payments Corporation of India (NPCI), the Securities and Exchange Board of India (SEBI) and other financial sector institutions remains central to this effort.

Extending the protection beyond banking

The framework is being progressively extended so that citizens are protected wherever their money is held at the source itself:

- to securities market intermediaries, to curb frauds involving trading and demat accounts;
- to insurance entities, for stronger fraud checks at the time of policy issuance and claims processing; and
- to pension ecosystem stakeholders, to safeguard access to pension accounts and the transactions made from them.

Building capacity across the financial sector

Prevention at this scale depends on institutions being able to act on the signal they receive. DoT has conducted more than 25 training sessions covering 1,500 banks, financial institutions and regulators on FRI methodology, DIP integration and the use of risk signals in fraud workflows, thus, building the confidence needed for faster identification and quicker decisions at the counter and in the app.

Jan Bhagidari — the citizen is the first line of defence

The success of FRI rests on Jan Bhagidari, or citizen participation. Every citizen who reports a suspicious call or message on the Sanchar Saathi portal or mobile application adds to the intelligence that powers FRI. A single report from one alert citizen can result in warnings that protect thousands of others who could have become victim of cyber-fraud.

The Department places on record its appreciation of the vigilance of citizens and "Cyber Warriors" whose reports sustain this system.

What citizens are advised to do

- Take payment warnings seriously. If a banking or UPI application cautions you about the number you are paying, pause and verify independently before proceeding.
- Report suspected fraud calls, SMS or WhatsApp messages on Chakshu, through the Sanchar Saathi portal (www.sancharsaathi.gov.in) or the mobile application, available on Android and iOS.
- In case of a financial cyber fraud, call 1930 or report on the National Cybercrime Reporting Portal immediately - the first hour matters most.
- Check the mobile connections issued in your name on Sanchar Saathi and report any that are not yours.
- Report lost or stolen handsets on Sanchar Saathi so that they can be blocked and traced.
- Check for genuineness of mobile handset before buying one.

The Department remains committed to a secure digital payments ecosystem built on proactive fraud detection, intelligence-driven policy interventions, and sustained inter-agency and public-private collaboration.

About the Financial Fraud Risk Indicator (FRI)

FRI is a multi-dimensional analytical framework launched by DoT on 22nd May 2025 under its Digital Intelligence Platform (DIP) to provide financial institutions with actionable, real-time intelligence for cyber fraud prevention. It forms part of DoT's wider suite of citizen-protection initiatives, which includes Sanchar Saathi, Chakshu, CEIR and ASTR, aimed at combating telecom-enabled cyber fraud.

About the Digital Intelligence Platform (DIP)

The Digital Intelligence Platform is a secure, nationwide intelligence-sharing and coordination platform developed by DoT to counter telecom-enabled cyber frauds and the misuse of telecom resources. Launched in 2024, DIP enables real-time collaboration among more than 1,600 stakeholders, including telecom service providers, banks, financial institutions, law enforcement agencies and government departments, through the sharing of actionable intelligence on the Mobile Number Revocation List (MNRL), suspected fraudulent mobile numbers (FRI) and related digital identifiers. Through MNRL, mobile numbers disconnected for reasons including cybercrime involvement, failed re-verification, TSP internal analysis and violation of prescribed connection limits are shared with all stakeholders. By providing the disconnected numbers in near real-time, MNRL enables banks and other stakeholders to strengthen their fraud controls, seed correct numbers for service and transactional communication with citizens and prevent misuse of revoked mobile connections. By bringing these stakeholders onto a single platform, DIP has institutionalised a whole-of-ecosystem approach to fraud prevention.

Citizens are encouraged to visit the **Sanchar Saathi Portal** at **www.sancharsaathi.gov.in** or download the **Sanchar Saathi Mobile App** to access the various citizen-centric services available on the platform.

For Android:

https://play.google.com/store/apps/details?id=com.dot.app.sancharsaathi

For iOS:

https://apps.apple.com/app/sancharsaathi/id6739700695

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