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## Cyber Frauds in IIOJ&K Unearthed as Over 800 Cases detected in 5 Years:



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MIRPUR (AJK): July 21: Indian Illegally occupied Jammu and Kashmir state has witnessed a worrying rise in cyber and financial fraud cases over the last five years, with more than 830 cases reported and financial losses exceeding Rs 1 crore, says, a report reaching here on Monday from across the line of control.

The data shows that as digital transactions increase, frauds related to online payments, mobile banking, and digital lending have also gone up in J&K, the report said.

According to the official year-wise data, the report continued, 105 fraud cases were reported in 2020-21 with losses of Rs 0.36 crore and no recovery. In 2021-22, the number of frauds dropped to 76, with Rs 0.14 crore lost and no amount recovered. The following year, 2022-23, saw 66 cases and losses of Rs 0.22 crore, of which only Rs 0.11 crore was recovered, the report revealed.

However, the numbers rose sharply in 2023-24, with 370 cases registered, although the total loss reported stood at Rs 0.15 crore and no recovery was made. For the financial year 2024-25 (up to the date of reporting), 215 frauds have already been recorded, with losses of Rs 0.21 crore and recovery of only Rs 0.01 crore, the report said.

In total, the Indian Illegally occupied Jammu and Kashmir reported 832 cyber and digital financial frauds between 2020 and 2025. The cumulative financial loss stands at Rs 1.08 crore, while the total amount recovered over these five years is only Rs 0.12 crore, reflecting a poor recovery rate of just over 10 percent, the report said.

The report said that 'Police' and 'Public Order' are state subjects. Hence, the responsibility to prevent and investigate such crimes lies primarily with the Indian occupied Jammu and Kashmir

state's puppet administration.