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Financial Fraud Risk Indicator (FRI)

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Subject Reference: GS Paper III (Indian Economy - Banking & Tech)

- **The News (Dec 2025):** The DoT's FRI initiative has reportedly saved ₹660 crore in just six months by flagging high-risk mobile numbers to banks and UPI apps.
- **Apt Topic: "Predictive Analytics in Financial Regulation"**
- **The Mechanism:** The FRI uses data from the **Chakshu** platform and the **Sanchar Saathi** portal to categorize mobile numbers as Medium, High, or Very High Risk.
- **Strategic Impact:** It moves from "reactive" (reporting a fraud after it happens) to "proactive" (preventing the transaction). This is vital for maintaining trust in the **Digital Public Infrastructure (DPI)**.

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