BUYBACK STRATEGIES OF CORPORATES: A REVIEW

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ABSTRACT

The repurchase of shares, or the purchase by a company of its own shares that it has previously issued, is one of the main tools of financial restructuring. When a company has surplus cash that it does not need in the medium term (e.g., in three to five years) and does not invest it at the expected rate of return, the company chooses to buy back securities, one of the methods of returning the surplus cash to shareholders. As mentioned earlier, corporate restructuring is undertaken by managers for a variety of motives, such as eliminating losses, increasing operational efficiency, focusing the business, and strengthening the market position. But protecting the interests of the company's owners, or shareholders, should be the manager's top priority. Do these structural alterations actually improve anything? This is a significant query that requires an answer. As a result, a lot of academics and researchers have tried to determine whether or not these corporate restructurings, which are carried out for a variety of reasons, actually accomplish this goal. In this paper by reviewing the existing literature an attempt has been made to study the various buyback strategies of corporates.

Key Words: Buyback, Indian Economy, Dividend, Stock Market

Introduction:

The development of the Indian economy is related to the rise of the Indian corporate segment in the last two to three decades and definitely after the opening up of the economy at the beginning of the last decade of the 20th century. The upsurge attracts companies from all over the world, in the context of capital. Securing and sustaining these funds depends on the ability of companies to meet the objectives of investors through their share price in the stock

EEFECTS OF EMOTIONAL INTELLIGENCE ON PERSONAL FINANCIAL PLANNING OF HOUSEHOLDS

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Abstract

The prime objective of this study is to investigate relationship between emotional intelligence and personal financial planning of households. We have examined the direct and indirect effects of emotional intelligence being independent variable on financial planning of investor being dependent variable of the study. We used both primary and secondary sources of data collection as per the requirement. Convenient sampling technique has been applied to collect data from survey. Furthermore, descriptive statistical tools have been used to analyze primary data. The major findings of the study suggest that there is positive relationship between emotional intelligence and financial planning. Investors with a high EI aptitude are competent enough to control and manage their personal financial activities in an effective and efficient manner and a vice-versa. Sample size of the study is inadequate due to time and monetary constraints. For effective data collection and data analysis only head of the family that represents entire household's responses has been recorded. Future study can explore individual family member's contribution towards personal finance.

Keywods: Emotional Intelligence, Financial Planning, Households Investment, Financial awareness, financial system etc.

INTRODUCTION

In today's modern era the need of household's investment behavior is taking greater importance amongst the stakeholders because of few unrealistic conventional finance assumptions which has been proved irrational and illogical. Consequently such baseless theoretical assumptions have modified over the period of time. In this sequence personal finance of household is one of the emerging issues in the finance field. There are several factors that affect the financial decisions of household investors such as mental and physical health, emotional intelligence, personality traits, demographic variables (age, gender, education etc.) motivation, financial literacy, risk appetite, investment goals etc.

Hence we have observed many such other factors that little or more play an influential role for determining optimum portfolio of household investment. Therefore, it becomes quite significant to develop proper knowledge about household's investment strategies and habit. Furthermore, we must explore innovative tools and techniques to overcome upon investment hindrances and to increase household's participation rates in formal financial market. Most importantly regulators, policy makers and govt. must take cognizant to develop adequate organized financial setups to incorporate all the residents including marginalized section of the society under the same umbrella. Because we have came into notice that due to inadequate better to say

ISSUES AND CHALLENGES TO FINTECH INDUSTRY IN INDIA

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ABSTRACT

India is a growing market for fintech. India is an exciting country since a significant portion of the population lacks access to banking services.

Fintech is viewed as a paradigm shifter and disruptive innovation that has the power to upend the established financial markets. In India, fintech has expanded quickly over the previous years and is anticipated to do so in the near future. The study begins by concentrating on the fundamental categories of financial technologies and their roles. It then goes on to analyse the issues and challenges these technologies present in the Indian Financial System.

KEY WORDS: ***Financial Technology, Fintech, Financial Services, Indian Financial System, Business Finance***

JEL Code: G1, G2

INTRODUCTION

Fintech, the abbreviation for financial technology, refers to a sector made up of businesses that supply financial services effectively through the use of technology. In the twenty-first century, it is an emerging sort of service. By implementing technology in the financial sectors for mobile payments, loans, money transfers, and even asset management, new start-up businesses are attempting to replace the conventional transaction system with modern, efficient techniques.

Peer-to-peer lending, peer-to-peer payment technologies, digital wallets, blockchain, and mobile banking are a few further examples of how technology is being used in financial transactions. These seek to expend the benefits and achieve high financial transaction efficiency.

Additionally, they assist in lowering customer expenses.

FINTECH IN INDIA

With an ever-increasing reliance on information technology, the word "fintech" is used to characterise new technological breakthroughs in the financial services industry. Originally used to describe the back-end technology employed by major financial institutions, the phrase has come to refer to all technological advancements in the financial industry, such as those in financial literacy and education, retail banking, investing, etc.

One of the most significant trends expected to have an immediate impact on the global financial sector is technological innovation. The business models and

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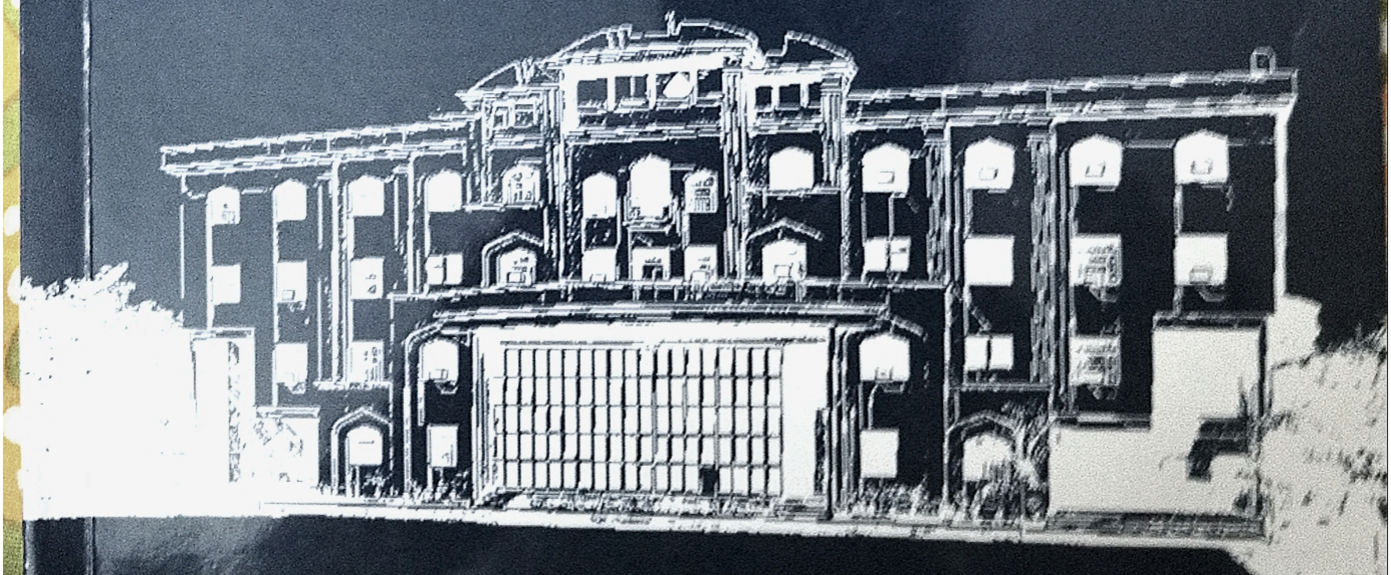

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An Analysis of Legal Framework to Combat the Cybercrime (SAARC Countries)

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Abstract

Cybercriminals have a plethora of options to commit crimes and engage in other unpleasant activities due to the internet's current widespread use. Due to jurisdictional barriers and legal limitations, it is typically difficult to prosecute using contemporary judicial systems. Governments, businesses, and industries have all assumed the obligation to combat various forms of cybercrime. This paper examines what constitutes cybercrime and how law enforcement in SAARC nations has been able to address these crimes. The study provides a brief overview of the legal framework to prevent cybercrime in SAARC countries. The paper concludes with a discussion of the overall ineffectiveness of SAARC nations in combating the problem of cybercrimes, highlighting the intrinsic limitations and inadequacies of present legal approaches to cybercrime.

Keywords: SAARC Countries, Cyber Law, Cybercrime, Global Cybersecurity Index.

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A Comparative Study of Green Banking Initiatives Implemented by the Indian Banks

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ABSTRACT

Due to increasing industrialization, global warming and other environmental degradation have become critical issues. It is not an individual economic problem, but a global challenge, and rapid economic growth can only be achieved if every industry contributes to a sustainable environment. Banks can play an important role in contributing towards a sustainable environment and green world through green banking initiatives. Green banking means performing normal banking functions using environment-friendly technologies. In recent decades, there has been a worldwide emphasis on eco-friendly banking. India is likewise doing its best to promote environmentally responsible banking. The present paper is an attempt to assess the current condition of green banking in India and the manner in which Indian banks are prioritising sustainable development investment. In order to accomplish this objective, a comparison of two public and two private sector banks has been performed. In addition, this research also investigates the potential for green banking in India in the future. The study finds that Indian banks have expanded beyond just offering online services to include carbon neutralisation, support for environmentally conscious projects, waste management, and other relevant fields. It is suggested that there is still room for the promotion of additional green banking initiatives in India so that a variety of small banks can also make substantial contributions to green banking. The findings of the study may assist bank regulators and other regulatory bodies in determining the growth potential of green banking in India.

***Keywords**: Banks, Green Banking, Carbon Neutralization, Sustainable Environment.*

INTRODUCTION

The expansion of economies has led to an increase in the prevalence of environmental issues like climate change, greenhouse gases, carbon emissions, global warming, and extremes of rainfall and drought. As a direct consequence of this, the standard of the environment deteriorates. The rate at which we are irresponsibly depleting the earth's resources raises the question of what kind of legacy we will be leaving for future generations. Therefore, the idea of sustainable growth while also protecting the environment has emerged as one of the most pressing concerns in the context of the global community. At the international level, different groups have tried to adopt strategies for sustainable development. Multilateral organisations,

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Cryptocurrency with Special Reference to Bitcoins: An Indian Perspective

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Abstract

A significant number of activities have been moved online because of the quick development of communication technology. Subsequently, these activities have become more versatile and proficient. The growth in the number of individuals utilising the web has led to the thought of a virtual world with other business peculiarities known as cryptographic forms of money in order to empower money-related activities including purchasing, selling, and exchanging. Since virtual money isn't dependent upon similar degrees of oversight and guideline as conventional monetary standards, most countries have decided to prohibit it from their financial frameworks. This paper investigates the ongoing legitimateness of cryptocurrency in India and the impact of potential government activities on these monetary standards. The study also focuses special attention on Bitcoins by analysing the history, pros and cons, development, and legal status of Bitcoins in India.

Keywords: Cryptocurrency, legality, RBI, Bitcoin.rn, Standard deviation, Beta, Coefficient of Variance.

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GREEN BONDS: SUSTAINABLE FINANCING PRACTICES IN INDIA

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ABSTRACT

Preserving our planet's environment has risen to the top of today's global priority list. Each nation has begun taking deliberate steps in this direction, however large or small, and has also cooperated with others to protect the planet's temperature and environment. Corporations are shifting their attention to greening the business process as a means of providing environmental viability. The same holds true for the financial sector, where ecological concerns have become central to the role of financial administration. Green bonds have been issued by a variety of Indian institutions beginning with Yes Bank in 2015. The energy industry is the primary target of the bonds. In order to reduce its carbon footprint, India has set ambitious goals, including expanding its use of green energy and boosting its efficiency. Green bonds have many positive social impacts, including promoting climate justice and ecologically friendly development. As the Indian government commits more resources to renewable energy and environmental protection, the country's green bond issuance is expected to rise and play an increasingly important role in India's sustainable growth. The paper makes an effort to describe the features of green bonds that make them a practical option, especially in the Indian setting. Additionally, the paper examines the present policy landscape and makes suggestions for further developing India's green bond market.

Keywords: *Green Bonds, India INX, Sustainable Finance.*

Introduction

Our planet's environment is in dire need of rescue at this point. Each country has started taking active steps in this direction, no matter how big or small, and is working together with others to prevent further damage to the climate and the planet. Because of this, green bonds have emerged as a novel way to put money to work. Green bonds, as the name implies, are debt instruments issued to fund or refinance initiatives that benefit the environment and the climate. The term climate bond is another name for these financial commitments. "After the Paris Agreement in 2007, the World Bank initiated the issuance of green bonds, and by 2023, it is predicted that the global yearly issuance of green bonds will reach up to US$1 trillion"(International Finance Corporation, 2022). After China, India is the biggest developing market for environmentally friendly bond issuance. In the current economic climate, green projects enjoy a lot of attention and support, and this is proving to be a winning formula for luring foreign investors. For India in particular, achieving carbon neutrality will require massive investment in green bonds—roughly US$ 10 trillion. However, green bonds are an improvement that helps both buyers and the environment. "Sovereign green bonds will be issued as part of the government's total market borrowings in the Union Budget for 2022-23 to mobilise resources for green infrastructure"(Press Communique, 2022). In order to lower the carbon intensity of the economy, the government plans to invest the money it receives from the sale of green bonds in ecologically friendly and long-term projects. In contrast to the long history of corporate green bond issuance, sovereign green bond issuance is a more recent occurrence. Poland released the first-ever green sovereign bonds in 2016. "Sovereign green

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CENTRAL BANK DIGITAL CURRENCY (CBDC): A GLOBAL PERSPECTIVE

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Abstract

With the rapid development of technology, many countries have adopted or intended to implement digital money as a means of exchange. These digital currencies will be held centrally by the nation's central bank and be accepted as legal tender. The introduction of digital currency will make all significant transactions transparent and accountable. CBDC (Central Bank Digital Currency) could potentially pave the way for the rapid and low-cost internationalization of payment systems. The research paper attempts to investigate the three stages of the global trends in digital currencies across nine different countries. India is in the second stage, which is pilot testing the digital currency in the country. The present study further explains the differences between digital currency, cryptocurrencies, and UPI payments.

Keywords Central bank digital currency, Demonetization, Cryptocurrency, UPI payment, RBI.

1. Introduction

Massive amounts of data can now be gathered, handled, and transmitted easily and quickly because of the convergence of improved digital technology and expanded use of the internet. Digital technology has also changed the financial system. Despite the fact that information technology and communication have been improving for a very long time, the last ten years have seen a number of significant developments. The Covid-19 pandemic may have sped up technological development even more (Ozili 2022). As a result of these developments, various central banks and governments have intensified their efforts to explore the prospect of developing a digital form of fiat currency.

CBDC (Central Bank Digital Currency) is a form of digital or virtual currency issued by the central bank. CBDC although has no physical manifestation as opposed to paper currency but could serve as a viable alternative to conventional physical currency. It utilises online accounting and transfer systems to keep track of transactions. Thus, digital money, like its monetary equivalent, serves as both a unit of account and a medium of exchange. When compared to physical cash, CBDC has the advantage of streamlining the entire monetary transaction. In light of these benefits, numerous national governments have prioritised the shift to digital currency, and the popularity of CBDC has surged in recent years.

According to the concept note on CBDC issued by RBI (Reserve Bank of India) in October 2022 "As of July 2022, there are 105 countries in the process of exploring CBDC, a number that covers 95% of global Gross Domestic Product (GDP). Ten nations have issued CBDC, with the first being the Bahamian Sand Dollar in 2020 and the most recent being

Central Bank Digital Currencies (CBDC): Trends And Future Research

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Abstract: *In recent years, many countries have shown their interest in Central Bank Digital Currencies (CBDCs) due to the quick technological advancements taking place in the financial world. The term digital currency refers to the digital representation of a country's fiat currency issued and regulated by the central bank. Ten countries including India have already launched their CBDCs. The first digital currency was the Bahamian Sand Dollar launched by Bahamas in October 2020. There is a strong need to investigate the potential for the development of CBDC and its impacts on national monetary policy. The present study examined the research trend in the field of CBDCs from 2018 to 2023 with the help of bibliometric data extracted from the SCOPUS database. Biblioshiny and VOSviewer techniques are used to understand the evolution of the topic. The study identifies the most important publishing source, the most contributing author, and their collaborations. It also presents developing areas of study in central bank digital currencies through keyword analysis of the retrieved literature.*

Keywords: *Cryptocurrency, Central bank digital currency, Central Bank, Bibliometric analysis.*

Introduction

Digital technology has changed the financial system. Despite the fact that information technology and communication have been improving for a very long time, the last decade has seen a number of significant developments. The Covid-19 pandemic may have sped up technological development even more (Ozili 2022). As a result of these developments, various central banks and governments have intensified their efforts to explore the prospect of developing a digital form of fiat currency. CBDC (Central Bank Digital Currency) is a digital or virtual currency issued, monitored and controlled by a country's central bank. Since its introduction, the CBDC system has been the topic of extensive discussion and research within the financial industry. Many countries have started developing their very own digital currencies to be issued by their central banks. The Central bank will recognise digital money as a valid form of payment and regard it as legal tender. The world is headed toward a future with a digital economy and a future that uses digital currency (Ian Smith 2022). In October 2020, the Bahamas introduced the Sand Dollar, the world's first digital money. Since then ten nations, including India, have introduced CBDCs in their own country. There is a need to examine the state the of CBDC study, as well as its prospects for future development, and how they might affect national monetary policy.

RESEARCH OBJECTIVES

The present study has the following specific objectives:

1. To recognise the most influential journals publishing on CBDC,
2. To identify the top contributing authors and countries in the field of CBDC studies and their collaboration.
3. To discover the most used keyword in the CBDC studies.

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ROLE OF BIG DATA ANALYTICS IN FINANCIAL FRAUD DETECTION- A BIBLIOMETRIC ANALYSIS

Shivani Abrol[1] and Monika Gupta[2]

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Abstract

Using data analytics and machine learning to combat fraud is a strategy that many businesses have already considered. Fraud may be detected, investigated, and prevented with the aid of big data analytics and machine learning. The purpose of this research is to systematically review the 219 Scopus-indexed publications in context of data analytics in detecting financial crime during 1999 to 2022. The findings indicate that a significant portion of the literature focuses on the utilization of big data analytics, specifically machine learning and deep learning techniques, for the purpose of detecting credit fraud or financial statement fraud. Previous studies have primarily concentrated on the utilization of hybrid technology in the realm of financial fraud detection, thereby indicating its potential as a promising avenue for future research. This study highlights the prominent research gap existing for a predictive model that can issue a warning as soon as a vulnerability for fraudulent behavior is noted. Moreover, findings highlight the accentuated need for data-driven financial investment model and stock market anomalies in context of data analytics and text mining, along with key future research agenda.

Keywords: Financial Fraud Detection, Big Data, Big Data Analytics, Machine Learning, Deep Learning, Bibliometric Analysis

JEL Classification: G3, G320, C8, C55, D83

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NPTEL- Technology Enhance Learning Initiative

Dr. Shivani Abrol[1], Dr. Monika Gupta[2], Dr. Swati Aggarwal[3]

ABSTRACT

Education for a sustainable future is a topic of intense discussion around the world. In the twenty-first century, providing equal learning opportunities has emerged as a central goal for universities and colleges everywhere. New and innovative educational initiatives, such as Open Educational Resources (OERs) and Massive Open Online Courses (MOOCs), have arisen in recent years to satisfy the requirements of the world's expanding desire for knowledge. The National Programme on Technology Enhanced Learning (NPTEL) was founded in 2003 by the Indian Ministry of Human Resource Development (MHRD), seven Indian Institutes of Technology (IITs), and the Indian Institute of Science (IISc), to provide undergraduate students with access to courses in all of the major engineering and physical science disciplines. The purpose of this paper is to evaluate NPTEL's effectiveness and investigate its efforts to expand its course offerings. The study concluded that NPTEL facilitates creative and inventive thinking, and interactive learning, and satisfies specific learner requirements.

Keywords: NPTEL, SWAYAM, MOOCs

INTRODUCTION

Presently, the entire globe is discussing sustainable education for sustainable living. Accessible and equitable teaching opportunities are the foundation of a sustainable educational system. In addition, providing the learners with the necessary knowledge, training, and skills to be truly productive. Sustainable education would equip people with the information, abilities, and values essential for creating a future that can support human flourishing for generations to come. Higher education institutions around the world have made it a top priority in the 21st century to ensure that all students have access to quality education. Learners, however, deserve the chance to participate in high-quality programmes tailored to their interests and skill sets, ensuring that they gain the most from their educational experiences. Therefore, it is essential to determine whether the education and training are truly focused on learners' needs and adequately skill-oriented to provide them with a minimal quality of living. As a result, government initiatives in education may play a pivotal role in modernising curricula to accommodate students' requirements in the twenty-first century. In light of this, the government in a country like India are currently debating how education may be made skill-oriented, enhancing the capacities of students and preparing them to become productive citizens in the future. Developed countries have become the epicentre of world-class education due to their judicious use of online curriculum transmission and focus on more realistic educational goals. However, a growing nation like India still faces various difficulties in its efforts to provide everyone with a quality education. Regarding education, India still has many unanswered concerns, such as if the quality of education could be attained; if the inequalities in accessing education can be eliminated, and if new educational initiatives in the form of Massive Open Online Courses (MOOCs) can bring forth opportunities for persistence and reasonable learning. Open Educational Resources (OERs) and Massive Open Online Courses (MOOCs) are the new and modern educational interventions that have emerged in recent years to meet the needs of the world's increasing desire for knowledge. Numerous policies and initiatives have been developed by the Ministry of Human Resource Development to encourage the widespread adoption of massive open online courses (MOOCs) to provide accessible, high-quality education at a low cost to India's large and diverse population.

Technology Enhanced Learning and Teaching (TELT) is a pedagogical framework for the development of educational content and an interactive information exchange system that delivers supplementary learning through interactions. Enabling, educating, and empowering each citizen and community through knowledge is the guiding principle of the TELT programme, which aims to provide quality education to all students regardless of their location. The approach is supported by a web-based e-learning platform that provides the scope of instructions for both students and teachers, facilitating more efficient two-way communication and education. The model was designed with the following objectives in mind:

1. Learning is the process of developing the ability to see abstractions, recognise patterns, make informed judgments, and take appropriate action.
2. Instructional objectives provide students with a sense of purpose, motivation, and direction.
3. Real-world activities should be incorporated into the instruction process.

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BUYBACK OF SHARES: CONCEPTUAL FRAMEWORK

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ABSTRACT

For financial restructuring one of the major tools in hands of companies is to purchase or repurchase its own shares. This paper is a conceptual paper wherein concept of buyback of shares, history of buyback and various motives of buyback of shares are discussed. The main source of data collection is secondary. This paper is a result of review of different research papers, books, articles etc., collected from different sources.

Key Words: Buyback of Shares, Motives, Shareholders Valuation, Financial Restructuring

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Introduction and Concept of Buyback of Share

The repurchase of shares, or the purchase by a company of its own shares that it has previously issued, is one of the main tools of financial restructuring. It is about the handling of capital, including decisions about its retention or disbursement. It refers to the change in a company's capital structure, i.e., the restructuring of a company's assets and liabilities in line with its cash flow needs, including share repurchase, unbundling, and debt restructuring. A share repurchase is an investment practice by a company in its own shares to reduce share capital or for treasury operations. In formal practice, the price of the shares is offset against issued capital and reserves and surplus for the value in over par value, while in subsequent treasury operation practice, the total share capital is not reduced as the shares purchased can be reissued to the public or for the employee share option scheme.

"SAVINGS AND INVESTMENT PREFERENCES OF LOW INCOME HOUSEHOLDS"

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Abstract
The prime objective of this study is to investigate relationship between Investment decision and investment preference low income of households. We have examined the various factors such as psychological, sociological, demographical, cultural and religious factors that influence investment decisions. We used both primary and secondary sources of data collection as per the requirement of the study. Judgment sampling technique has been used to collect primary data from survey method. sample size is 56. Furthermore, descriptive statistical tools have been used to analyze primary data. The significant findings of the study suggest that there is positive relationship between Investment decision and investment preference low income of households. Investors with a high EI aptitude are competent enough to control and manage their personal financial activities in an effective and efficient manner and a vice-versa. Sample size of the study is inadequate due to time and monetary constraints. For effective data collection and data analysis only head of the family that represents entire household's responses has been recorded. Future study can explore individual family member's contribution towards personal finance.
KEY WORDS: Investment decisions, Investment preference, financial literacy, Head of households, financial strategy etc.

INTRODUCTION

Indian financial system is so giant and divergent in nature that is scattered in several aspects whether organized or unorganized. Each sect of it plays a significant role in economic growth and development. The term Investment can be simply defined as putting your money outside your pocket to gain some commensurate return in future. In this study we tried to explore low income households savings and investment preferences and their attitude towards formal or informal financial market. Investment has become necessity for everyone whether households that do investment basically to satisfy their consumption needs or business houses that do investment primarily to fulfill their productive need (Selvakumar and Mahesh, 2015). It has been observed that still families in India give importance to conventional values that they are carrying forward from their ancestor where family are build on mutual sacrifice to strengthen the relationship between family members. Where still head of the family take financial or non financial decisions in order to attained financial well being of entire family. We also felt at the same time that families are now turning back to their traditional custom and culture as it was

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ROSCAs: INFORMAL PERSONAL FINANCE OF LOW INCOME HOUSEHOLDS

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ABSTRACT

Presents study primarily focuses to know that how in absence of adequate or suitable formal financial instruments a low income family or investor satisfy their financial requirements? Emotional intelligence of a person related to investment decision of investors or not? Major objective of this study is to investigate the role of emotional aspects in personal financial decisions of low income households/family. The study is confined to Delhi region only due to several constraints such as time and money. Total sample size for the study is 56, we used purposive sampling technique to collect primary data using structured questionnaire. Key findings of the study suggest that there is significant positive association between emotional factor and personal financial decisions of low income households. Households having sound emotional quotient are capable to manage their financial matter smoothly and a vice a versa. Small sample size and narrow geographical area etc. are the key limitations of the present study. There is a huge opportunity to explore this area of research in future also. It has been observed that formal financial setups are inadequately available in the organized financial market for low income households. So they are bound to depend directly or indirectly on informal sources of personal finance, for example Chit fund or Kametis, Nidhis and other unorganized NBFC instruments.

KEY WORDS: Emotional Intelligence, Personal Finance, Low Income Households, Financial System, Financial Environment etc.

INTRODUCTION

Indian financial system is broadly divided into two categories organized and unorganized financial system. Hence, it is important for the development of better financial system, because financial system and economic growth are interlinked to each other (Rao, 2007). India, being one of the fastest growing economies rather top five major economies of the world is on the path of advancement to incorporate favorable amendments that suits to the current financial system (Kirton, 1996). Due to policy failure of formal financial setups informal or unorganized financial structure coexists.

Informal financial sector is characterized as unregulated and non institutionalized dealing with the conventional and rural touch of unorganized sector of economy (Rao, 2007). The reason for its presence in the modern society because of financial dualism, socio- economic disparities, cultural structure and financial repression which prohibits or keep away certain section of the societies or deprived or underprivileged group of people from the access to formal financial system, particularly in the situation of borrowings or credits from the formal financial institutions such as formal banks.

A Study on Emerging Trends of Cybercrimes in India

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Abstract: *Cybercrime usually involves the use of a computer as a target, a tool to target, or a small instrument within the target. Cybercrime is not just common in India, but it is also spreading internationally. The Indian government, as well as legislators and executors, have been attempting to curb cybercrime in India, yet it continues to spread across the country at a fast pace. In the Indian legal system, cybercrimes were addressed mainly under the Information Technology Act of 2000 and the Indian Penal Code (IPC). The present study compares the trend in cybercrime cases across the IT Act and IPC in several cities for a period of four years starting from 2016 to 2020. Between 2016 and 2020, data on cybercrime in 13 cities were obtained from the NCRB's official website. The study shows how cybercrime incentives differ city-wise via graphical depiction. Mumbai has the most cybercrime charges filed under the IPC, while Bengaluru has the most instances filed under the IT Act. To rein in those situations, one could claim that tighter limits are essential. However, policymakers should avoid adopting standard policies because the reasons for cybercrime events differ from city to city.*

Keywords: *Cybercrime; NCRB; Indian Penal Code; The Information Technology Act, 2000.*

Introduction

In today's fast-paced technological environment, new technologies are reshaping humanity's face. As the global usage of the internet grows, so does the crime linked with it, which is referred to as cybercrime. Cybercrime is typically committed by employing a computer as a target, a target to target, or a small tool in the target. Cybercrime is not only common in India, but it is also on the rise around the world. The security of technologies like mobile computing, cloud computing, online banking, e-commerce, and so on, has become a top priority since they store personally identifying information. Cyber security and the protection of important information infrastructures are vital to the security and economic well-being of any country. For both new service innovation and government regulation, making the Internet (and its users) safer is critical. A more comprehensive and secure strategy for cybercrime is needed. Law enforcement must be able to investigate and prosecute cybercrime since technology measures alone cannot prevent all crimes. To prevent data loss, many countries and governments are establishing strong cyber security regulations. To avoid becoming a victim of cybercrime, everyone should be informed on cyber security. Cybercrime was addressed by the Information Technology (IT) Act of 2000, the Indian Penal Code (IPC), and Special Acts and Local Laws (SLL). Offences reported under IT Act covers, tempering computer source documents, cyber terrorism, computer-related offences, interception or monitoring or decryption of information, publication/transmission of obscene/ sexually explicit act in electronic form, abetment to

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