



**LETTER OF TRANSMITTAL**

**Chairman**

**Working Group on  
information security,  
electronic banking,  
technology risk  
management and  
cyber frauds  
Reserve Bank of India,  
Central Office  
Mumbai**

**Smt. Shyamala Gopinath  
Deputy Governor,  
Reserve Bank of India,  
Mumbai**

**January 14, 2011**

Madam,

I have great pleasure in submitting the Report of the Working Group on information security, electronic banking, technology risk management, and tackling cyber frauds which provides detailed suggestions in areas relating to IT Governance, Information security, IT operations, Information system audit, Cyber frauds, Business Continuity Planning, customer education and legal issues arising out of use of IT.

On behalf of the members of the Committee, colleagues and on my own behalf, I convey my sincere thanks for entrusting us with this task of contemporary relevance.

With regards,

Yours sincerely,

Sd/

(G. Gopalakrishna)  
Chairman

**Report of the Working Group Working Group on information security,  
electronic banking, technology risk management and cyber frauds**

**G Gopalakrishna (Chairman)**

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