

**QUALIFICATION OF FRAUD AND WAYS TO AVOID ONLINE  
BANKING FRAUDS: A STUDY FROM UZBEKISTAN AND INDIAN  
PERSPECTIVE**

**Khurshida Mirziyatovna Abzalova\***; **Dr. Bhupinder Singh\*\***

\*Associate Professor, Doctor of Law,  
Tashkent State University of Law UZBEKISTAN  
Email id: khurshida.abzalova@yandex.ru

\*\*Associate Professor,  
CHRIST (Deemed to be University) INDIA  
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**ABSTRACT**

*Currently, so-called “high technologies” are actively used in the banking sector, including remote banking systems or online banking. Meanwhile, the emergence of these banking services has significantly complicated the qualification of thefts committed in the field of banking services. Online banking is a set of information technologies aimed at providing banking services via the Internet, without a client's personal visit to the bank. The most common example of online banking is banking operations using telephones, computers, ATMs.*

**KEYWORDS:** *ATM, modifying, Criminal Code, globalization, regulatory, Triangle fraud, Banking, M-banking, BSBD, CCTV.*

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