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# The emerging risks faced by Indian youth

With about 26% population in the age group of 15-29 years, India boasts an unparalleled reservoir of young talent. These digitally connected, aspirational youngsters do not hesitate to experiment and venture into unexplored territories. They are well-positioned to propel the country to the next level of growth.

However, alongside this promise comes a new spectrum of risks that previous generations never encountered. Online trading accounts might get hacked by cyber criminals, and shopping websites that seem harmless can con people, transforming financial vulnerability into a deeper crisis. The impact extends beyond monetary loss as these result in intensified stress, erode emotional stability, and contribute to mounting mental health challenges. Coupled with sedentary digital lifestyles, these patterns are also contributing to lifestyle diseases. In 2025, over 7% of attempted transactions involving consumers in India were suspected to be digital fraud, almost double the global rate.

The Rise of Digital Risk

Today, smartphones and tablets have become the primary gateway to education, entertainment, social interaction and even career opportunities. As per reports, among people aged 15-29 who own a mobile phone, 95.5% in rural areas and 97.6% in urban areas own a smartphone. While technology has empowered young Indians, it has also exposed them to unprecedented vulnerabilities.

Cyber fraud, like identity theft, phishing attacks, and financial scams, has become increasingly common. Young adults, who frequently transact online, invest through digital platforms, and use multiple payment applications, often underestimate the financial consequences of cybercrime. Between 2021 and June 2025, the National Cybercrime Reporting Portal (NCRP) received 6.59 million complaints, evidence of both a sustained and escalating expansion of India's cyber threat profile.

A single cyber incident can lead to significant monetary loss, legal complications, and emotional distress. Many young professionals remain unaware that specialised cyber insurance policies are now available for individuals in India. These plans provide protection against unauthorised digital transactions, online shopping fraud, identity theft, cyber extortion, and expenses related to restoring compromised digital devices.

As digital lifestyles become the norm, cyber insurance is likely to become as relevant as health insurance for the younger generation. There are many ways that youngsters can get scammed by cyber criminals, which is all the more reason to get insured by cyber insurance.

Cyber Crime and Its Types When it comes to online shopping, there are many advertisements on various social media platforms that allure youngsters with incredible sale offers on branded products. Some advertisements even feature unique products that attract the young crowd. Needless to say, once the payment is made by the buyer, the fake seller vanishes, leaving no trace of their presence online. All attempts to contact them also go in vain, and the buyer ends up losing money. In some cases, clicking on these advertisement links may also install malware on one's device, which may subsequently lead to identity theft, or even digital theft of funds, or cyber extortion. Youngsters should also be wary that the malware hidden in online shopping links can also corrupt their devices.

The individual cyber policy offers a wide range of covers that protect individuals from financial losses due to the aforesaid events. Cover like online shopping covers financial losses arising from purchases made on fake shopping websites or apps, whereas data restoration cover pays for the cost of hiring an IT expert to decontaminate the device and return it to its pre-incident state post a malware attack.

Health Disorders and the Importance of Insurance

The other defining challenge that Indian youth face is the rising incidence of lifestyle-related diseases. Recent studies confirm that young Indians are increasingly suffering from non-communicable diseases (NCDs) like diabetes and cardiac arrest, conditions that were once associated with middle age. As per recent reports, about 18% of Indians aged 18-40 are already diabetic, and 25% in the prediabetic range. This marks a sharp departure from the traditional view of diabetes as a middle-aged disease. Studies indicate a growing proportion of cardiac incidents occurring among individuals under 40, signalling an emerging public health concern.

Given the rise of such illnesses, it is highly recommended that youngsters should opt for a robust health insurance policy at a young age, as it gives the policyholder the advantage of completing their waiting periods while still healthy, ensuring faster access to coverage when they actually need it later.

When it comes to choosing health insurance, it is prudent to opt for one that is equipped with an OPD cover. This type of cover is especially beneficial for treating minor diseases/disorders which does not require hospitalisation, and can be easily treated with a doctor consultation and prescribed medication. Apart from this, as the country is witnessing a significant rise in cancer and heart diseases, it is advisable to opt for a critical illness policy, which is a benefit-only policy that provides a lump-sum payout if diagnosed with listed illnesses like cancers, cardiac surgeries, and more.

Ultimately, India's youth represent both the country's greatest strength and its most vulnerable demographic in the digital age. With smartphones and online platforms opening doors to education, careers, and global opportunities, the same gateways also expose them to unprecedented risks, from cyber fraud and identity theft to mental health challenges and lifestyle diseases. By embracing both cyber insurance and health insurance, India's young generation can safeguard their digital and physical well-being, enabling them to focus on realising their aspirations without being derailed by unavoidable risks.

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