

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5770
ANSWERED ON:11.05.2012
BANK ATM FRAUDS
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Will the Minister of FINANCE be pleased to state:

- (a) whether there has been an increase in the incidents of robberies from banks/ATM/vans in various parts of the country during each of the last three years;
- (b) if so, the details thereof, year/State/bank-wise and the amount looted therefrom during the above period; and
- (c) the steps taken/proposed to be taken by the Government to strengthen the security in the banks/ATMs/vans to prevent such incidents?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) & (b) : Reserve Bank of India (RBI) has reported that State-wise and Bank-wise data related to incidents pertaining to robberies as reported by the Scheduled Commercial Banks is as per Annexure-I & II respectively.

(c) RBI vide its circular letter dated 22nd February, 2006 have advised banks to initiate various security arrangements for ATMs. Recommendations include separate dial lock keys for every ATM with double lock system, every ATM should have atleast two cameras, following of instructions on the process of opening of ATM and loading of money strictly, frequent examination of cameras installed in ATMs and sharing of information with the concerned police authorities, maintaining of library of camera recording, maintaining a visitors' register in every ATM room to monitor the movement of bank officers/employees, ensuring sound alarm system in ATM room, ensure adequate security guard and verification of their credentials, ATM door should have a log-in system, ATM located in less populated/deserted areas and other ATMs where local police has advised so, should remain closed at night or shifted elsewhere, and each ATM should have glass door, however, it should not obstruct camera recording of the person entering the ATM room.

Besides above, RBI has also issued guidelines on 21st April, 2009 for improving the security arrangements in the bank branches and the morale of staff including security personnel. These guidelines include appointment of security guards, daily inspection of burglar alarm systems, close liaison with local police, working condition of fire alarms, etc. Besides above, it has also been recommended to install electronic security gadgets such as CCTV, alarm system, sensors, electronic locks, hot lines, and installation of auto dialers in major branches of the banks (optional).