

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:242

ANSWERED ON:13.03.2015

BANK ATM SECURITY

Dhotre Shri Sanjay Shamrao;Mahtab Shri Bhartruhari

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has taken note of incidents of robbery and attack on customers in banks, cash vans and Automated Teller Machines(ATMs) in the recent past and if so, the number of such incidents reported along with the amount looted/involved during the last three year and current year, Bank-wise;

(b) whether the public/private sector bank ATMs are provided adequate safety and security, including guards and if so, the details thereof;

(c) whether the Government/Reserve Bank of India(RBI) has prescribed any guidelines for the safety and security of bank/ATM and if so, the details thereof; and

(d) the steps taken/being taken by the Government to strengthen the security apparatus of the banks/cash vans/ATMs in the country and the outcome thereof?

Answer

THE MINISTER OF FINANCE (SHRI ARUN JAITLEY)

(a) to (d) : A Statement is laid on the table of the House.

Statement as referred in reply to part (a) to (d) of Lok Sabha Starred Question No. 242 for answer on 13.03.2015 regarding Bank/ATM Security tabled by Shri Sanjay Dhotre and Shri Bhartruhari Mahtab

(a): As per the information collected from Public Sector Banks (PSBs), number of incidents of robbery and attack on customers in Banks, cash vans and Automated Teller Machines (ATMs) for the last three years and current year, bank-wise, is annexed.

(b) to (d) : Banks have been advised by Reserve Bank of India (RBI) from time to time to enhance security arrangements at their branches and ATMs,including coverage of ATM sites by CCTVs and ensuring adequate training of security staff posted at ATMs. Banks have also been advised to review and strengthen the security arrangements in their branches/ATMs, to deal with instances of robberies etc. and for dealing with risk perceptions emerging from such incident.

RBI issues the Master Circular on "Frauds-Classification and Reporting" every year in the month of July (latest Master Circular DBS.CO.CFMC.BC.No.1/23.04.001 dated July 01, 2014) advising all the banks for timely reporting of robberies from banks /cash vans/ ATMs. On receipt of reports from banks pertaining to thefts, burglary, dacoity and bank robberies, RBI scrutinizes various aspects of the case reported and thereafter the respective banks are advised to take appropriate action.

RBI, vide Circular No.DBS.CO.CO.PPD.12789/11.01.005/2011-12 dated 13th April 2012 has observed that in several instances of robberies, lapses were found in the security arrangements made by the Banks at branches as well as at ATMs as neither security guards were posted nor CCTVs were installed at such places. These inadequate security arrangements adversely affect the Banks security image and have an adverse impact on customer confidence. While drawing reference to RBI Circular dated 13.04.2012, Department of Financial Services vide letter No. 19/1/2013-FI dated 21.11.2013 has advised that all PSBs including their RRBs review the existing security arrangements at their ATMs and take further necessary action accordingly. The review so carried out may be informed to the respective Board of Directors of the Bank.