

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 1409

TO BE ANSWERED ON 01.07.2019(MONDAY)/ ASHADHA 10, 1941 (SAKA)

ATM Fraud Cases

1409: SHRI KANAKMAL KATARA :

Will the Minister of FINANCE be pleased to state :

- (a) the bank-wise details of the ATM/Debit Card fraud cases during the last three years in both public and private sector banks along with the action taken thereon; and
- (b) the types of the remedial actions suggested to the Government by the Reserve Bank of India to be taken in the said cases?

Answer

**THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)**

(a) to (b) As apprised by Reserve Bank of India (RBI), bank-wise data on frauds reported under “ATM/Debit Card by public and private sector banks (during the last three years) is **Annexed**. In this regard, RBI has issued circulars/guidelines from time to time, for preventing bank frauds and suitably protecting the interest of the customers which inter-alia includes:

1. Banks have been directed to examine the fraud cases and report them to law enforcement agencies, examine staff accountability, complete proceedings against the erring staff expeditiously, take steps to recover the amount involved in the fraud, claim insurance wherever applicable and streamline the system as also the procedures so that frauds do not recur.

2. The customers will have zero liability in case of unauthorised transactions occurring due to contributory fraud / negligence / deficiency on the part of the bank and due to third party breach, provided, they notify the bank regarding the unauthorised transactions within three working days of receiving the communication from the bank regarding this transaction.

3. Banks to provide customers with 24x7 access through multiple channels (at a minimum via website, phone banking, SMS, e-mail, IVR, a dedicated toll-free helpline, reporting to home branch, etc.) for reporting unauthorised transactions that have taken place and/ or loss or theft of payment instrument, such as, card, etc.

4. RBI is running the awareness campaign under the banner of ‘RBI Kehta Hai’ on safe digital banking which inter-alia include:

- Not to share password /pin/OTP received through SMS.
- Act swiftly on alerts received on transactions, which customer have not initiated or not authorized.
- Practicing safe mobile banking, such as awareness on benefits of registering mobile number with bank for instant alerts.
- Not storing important banking data in mobile.
- Use only verified, secure and trusted website.
- Avoid banking transactions on free networks,
- Change PIN regularly.
- Blocking ATM card, Credit Card and prepaid card immediately if it is lost or stolen.

**Annexure as referred in the part (a) to the Lok Sabha Unstarred Question No 1409 for answer
on 01.07.2019 regarding "ATM Fraud Cases"**

Data on frauds reported under "ATM/Debit Card" by Public Sector Banks and Private Sector Banks based on Date of Reporting for last 3 years and Before 2016-17 (amount Involved Rs. 1 lakh and above)						
Bank Name	2016-17		2017-18		2018-19	
	No.of Frauds	Amount involved (Rs. In crore)	No.of Frauds	Amount involved (Rs. In crore)	No.of Frauds	Amount involved (Rs. In crore)
PUBLIC SECTOR BANKS						
ALLAHABAD BANK	0	0	0	0	1	0.01
ANDHRA BANK	1	0.05	0	0	0	0
BANK OF BARODA	3	0.95	3	0.17	2	0.1
BANK OF INDIA	0	0	2	0.09	3	0.48
BANK OF MAHARASHTRA	1	0.02	0	0	0	0
BHARATIYA MAHILA BANK LTD.	1	0.01	0	0	0	0
CANARA BANK	1	4.54	3	0.32	8	0.83
CENTRAL BANK OF INDIA	1	0.01	4	0.05	29	0.41
CORPORATION BANK	18	0.26	1	0.01	8	0.16
DENA BANK	1	0.01	2	0.05	0	0
IDBI BANK LIMITED	30	0.56	23	0.46	49	0.85
INDIAN BANK	24	0.81	4	0.07	11	0.14
INDIAN OVERSEAS BANK	0	0	0	0	0	0
ORIENTAL BANK OF COMMERCE	0	0	0	0	2	0.04
PUNJAB NATIONAL BANK	1	0.06	2	0.03	2	0.11
STATE BANK OF BIKANER AND JAIPUR	0	0	0	0	0	0
STATE BANK OF HYDERABAD	0	0	0	0	0	0
STATE BANK OF INDIA	4	0.11	144	10.22	206	4.85
STATE BANK OF MYSORE	0	0	0	0	0	0
STATE BANK OF PATIALA	0	0	0	0	0	0
STATE BANK OF TRAVANCORE	2	0.09	0	0	0	0
SYNDICATE BANK	0	0	0	0	3	0.06
UCO BANK	2	0.05	0	0	4	0.09
UNION BANK OF INDIA	3	0.26	3	0.12	7	0.13
UNITED BANK OF INDIA	0	0	3	0.1	1	0.02
VIJAYA BANK	0	0	1	0.05	1	0.18
PRIVATE SECTOR BANKS						
AXIS BANK LIMITED	31	2.5	53	1.72	63	1.49
BANDHAN BANK LIMITED	0	0	0	0	2	0.02
CITY UNION BANK LIMITED	0	0	1	31.56	0	0
DCB BANK LIMITED	0	0	1	0.03	4	0.04
FEDERAL BANK LTD	2	0.27	9	1.56	4	0.17
HDFC BANK LTD.	52	0.75	94	1.23	116	1.65
ICICI BANK LIMITED	215	6.77	348	6.65	107	3.18
IDFC BANK LIMITED	0	0	1	0.02	2	0.02
INDUSIND BANK LTD	0	0	11	0.19	34	1.08
ING VYSYA BANK LTD	0	0	0	0	0	0
JAMMU & KASHMIR BANK LTD	0	0	0	0	0	0
KARNATAKA BANK LTD	0	0	2	0.24	2	0.03
KARUR VYSYA BANK LTD	0	0	0	0	0	0
KOTAK MAHINDRA BANK LTD.	44	0.88	71	1.35	133	2.09
LAKSHMI VILAS BANK LTD	1	0.01	2	3.55	1	0.04
RBL BANK LIMITED	1	0.08	6	0.08	5	0.06
SOUTH INDIAN BANK LTD	1	0.04	1	0.02	7	0.17
TAMILNAD MERCANTILE BANK LTD	0	0	1	0.03	2	0.02
THE DHANALAKSHMI BANK LTD	0	0	0	0	0	0
YES BANK LTD.	0	0	1	0.01	5	0.13

Source: RBI