

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

**UNSTARRED QUESTION No. 138**

Answered on 18<sup>th</sup> November, 2019 (Monday) /Kartika 27, 1941 (Saka)

**“Robberies from Bank ATMs”**

138. SHRI SHRIRANG APPA BARNE:

SHRI VINAYAK RAUT:

DR. DNV SENTHILKUMAR S.:

Will the Minister of FINANCE be pleased to state:

- (a) whether there has been an increase in the incidents of robberies from Bank ATMs in various parts of the country especially in Maharashtra during each of the last three years and the current year;
- (b) if so, the details thereof and the reasons therefor;
- (c) the details of number of cases involving fraudulent withdrawal of money from various banks through ATMs during the said period, State/UT-wise and Bankwise;
- (d) whether the Government has formulated any policy to check such frauds and prevent it before taking place and if so, the details thereof and if not, the reasons therefor; and
- (e) the action taken by the Government to strengthen the security in the Bank ATMs to prevent such incidents in this regard?

**Answer**

The MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) & (b) As apprised by Reserve Bank of India (RBI), data on incidents of robbery, dacoity, burglary and theft in ATMs for the last two financial years and the current financial year up to the quarter ending September 30, 2019 is at **Annex-1**. The above data is available from April 01, 2017.

(c) As informed by Reserve Bank of India (RBI), State-wise and bank-wise data on frauds involving Card/Internet - ATM/Debit Cards based on date of reporting for the last 3 financial years and current financial year up to the quarter ending September 30, 2019 (amount involved ₹ 1 lakh and above) are at **Annex -2 and Annex-3** respectively.

(d) & (e) RBI Master Circular on ‘Frauds-Classification and Reporting’, dated 1.7.2015, advises banks 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.

As per RBI’s circular on ‘Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions’ dated 6.7.2017, in case of unauthorised transactions occurring due to contributory fraud / negligence / deficiency on the part of the bank and due to third party breach with customer notifying the bank within three working days of receiving communication from the bank regarding the unauthorised transaction, the customer is entitled to zero liability.

RBI, circular dated 21.6.2018 on ‘Control measures for ATMs – Timeline for compliance’, advises banks to initiate immediate action to implement the control measures for ATM, including up-gradation of software in a time bound manner and to closely monitor the compliance.

Further, RBI, *vide* its circular dated 27.8.2015 on ‘Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions – Issuance of EMV Chip and PIN Cards’, has advised banks to ensure that by December 31, 2018 all active cards issued by them are EMV Chip and Pin-based.

Moreover, RBI circular dated 6.7.2017, advises 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.

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Annexure as referred in the part (a) & (b) to the Lok Sabha Unstarred Question No. 138 to be answered on 18.11.2019 regarding " Robberies from Bank ATMs "

Data on Robbery, Dacoity, Burglary and Theft Occurred in ATMs for the last two years and current year up to the quarter ending September 30, 2019

State	2017-18	2018-19	2019-20
	No. of Incidents	No. of Incidents	No. of Incidents
Andhra Pradesh	2	8	5
Arunachal Pradesh	0	2	0
Assam	1	2	7
Bihar	15	23	7
Chandigarh	0	2	0
Chhattisgarh	2	6	9
Goa	4	3	2
Gujarat	21	28	18
Haryana	29	51	28
Himachal Pradesh	2	4	1
Jammu & Kashmir	18	7	2
Jharkhand	4	5	1
Karnataka	14	16	8
Kerala	4	8	4
Madhya Pradesh	16	41	21
Maharashtra	27	67	34
Mizoram	1	0	0
NCT of Delhi	26	39	25
Odisha	15	20	5
Puducherry	1	1	0
Punjab	26	28	17
Rajasthan	10	65	19
Tamil Nadu	8	10	3
Telangana	14	22	7
Uttar Pradesh	21	36	9
Uttarakhand	5	3	0
West Bengal	17	18	6
<b>Grand Total</b>	<b>303</b>	<b>515</b>	<b>238</b>

Note - The above data is available from 2017-18 onwards only

Source: Reserve Bank of India (RBI)

## Annexure as referred in the part (c) to the Lok Sabha Unstarred Question No. 138 to be answered on 18.11.2019 regarding " Robberies from Bank ATMs "

State-wise data on frauds involving Card/Internet - ATM/Debit Cards based on date of reporting for the last 3 years and current year up to the quarter ending September 30, 2019(Amount Involved  $\geq$  1 lakh)

State	2016-17	2017-18	2018-19	2019-20
	No.of Frauds	No.of Frauds	No.of Frauds	No.of Frauds
Andaman & Nicobar Islands	-	-	4	1
Andhra Pradesh	20	3	6	10
Arunachal Pradesh	-	2	-	1
Assam	2	68	20	37
Bihar	4	5	15	15
Chandigarh	6	3	7	4
Chhattisgarh	1	2	4	6
Goa	-	2	9	2
Gujarat	13	16	25	10
Haryana	54	45	58	22
Himachal Pradesh	1	2	1	5
Jammu & Kashmir	-	6	1	-
Jharkhand	9	2	13	6
Karnataka	94	80	65	67
Kerala	8	10	15	21
Madhya Pradesh	2	10	10	11
Maharashtra	223	242	233	101
Manipur	-	-	2	-
Meghalaya	-	1	2	3
Mizoram	-	-	-	2
Nagaland	-	2	1	1
NCT of Delhi	115	132	179	84
Orissa	1	4	13	19
Puducherry	2	1	1	1
Punjab	2	23	17	10
Rajasthan	8	12	20	18
Tamil Nadu	102	131	147	50
Telangana	-	31	21	10
Tripura	-	1	-	1
Uttar Pradesh	31	37	54	38
Uttarakhand	5	10	11	3
West Bengal	15	20	21	27
Overseas	6	8	5	-
<b>Grand Total</b>	<b>724</b>	<b>911</b>	<b>980</b>	<b>586</b>

Source: Reserve Bank of India (RBI)

## Annexure as referred in the part (c) to the Lok Sabha Unstarred Question No. 138 to be answered on 18.11.2019 regarding " Robberies from Bank ATMs "

Bank-wise data on frauds involving Card/Internet - ATM/Debit Cards based on date of reporting for the last 3 years and current year up to the quarter ending September 30, 2019 (Amount Involved &gt;= 1 lakh)

Bank Name	2016-17	2017-18	2018-19	2019-20
	No. of Frauds	No. of Frauds	No. of Frauds	No. of Frauds
Allahabad Bank	-	-	1	-
Andhra Bank	1	-	-	-
Au Small Finance Bank Limited	-	-	3	-
Axis Bank Limited	31	53	63	28
Bandhan Bank Limited	-	-	2	3
Bank Of Baroda	3	3	2	-
Bank Of India	-	2	3	1
Bank Of Maharashtra	1	-	-	1
Bharatiya Mahila Bank Ltd.	1	-	-	-
Canara Bank	1	3	8	8
Central Bank Of India	1	4	29	6
Citibank N.A	40	51	59	35
City Union Bank Limited	-	1	-	3
Corporation Bank	18	1	8	4
Dcb Bank Limited	-	1	4	5
Dena Bank	1	2	-	-
Deutsche Bank Ag	-	5	6	2
Esaf Small Finance Bank Limited	-	-	2	-
Federal Bank Ltd	2	9	4	14
Fincare Small Finance Bank Limited	-	-	6	-
Firststrand Bank Ltd	1	-	-	-
Hdfc Bank Ltd.	52	94	116	37
Hongkong And Shanghai Banking Corpn.Ltd.	22	21	51	19
Icici Bank Limited	215	348	107	65
Idbi Bank Limited	30	23	49	32
Idfc Bank Limited	-	1	2	2
Indian Bank	24	4	11	8
Indusind Bank Ltd	-	11	34	18
Karnataka Bank Ltd	-	2	2	-
Keb Hana Bank	1	-	-	-
Kotak Mahindra Bank Ltd.	44	71	133	57
Lakshmi Vilas Bank Ltd	1	2	1	-
Oriental Bank Of Commerce	-	-	2	2
Punjab National Bank	1	2	2	-
Rbl Bank Limited	1	6	5	5
South Indian Bank Ltd	1	1	7	8
Standard Chartered Bank	219	37	28	33
State Bank Of India	6	144	206	183
Syndicate Bank	-	-	3	-
Tamilnad Mercantile Bank Ltd	-	1	2	1
The Royal Bank Of Scotland Plc	1	-	-	-
Uco Bank	2	-	4	-
Ujjivan S F Bank Limited	-	-	-	1
Union Bank Of India	3	3	7	2
United Bank Of India	-	3	1	1
Utkarsh S F Bank Limited	-	-	1	-
Vijaya Bank	-	1	1	-
Yes Bank Ltd.	-	1	5	2
<b>Grand Total</b>	<b>724</b>	<b>911</b>	<b>980</b>	<b>586</b>

Source: Reserve Bank of India (RBI)