

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO 2168**  
TO BE ANSWERED ON 05.01.2018

**ATM FRAUD CASES**

**2168 DR. KANWAR DEEP SINGH:**

Will the Minister of Electronics and Information Technology be pleased to state:

- (a) whether the ATM fraud cases are increasing in the country;
- (b) if so, the cases registered, investigated and the action taken during last three years;
- (c) whether there is a policy to check such frauds; and
- (d) if not, the steps being taken by Government in this regard?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION  
TECHNOLOGY  
(SHRI ALPHONS KANNANTHANAM)

(a) and (b): Fraud cases including those of ATM Frauds are being monitored by Central Fraud Monitoring Cell (CFMC) of the Reserve Bank of India (RBI). As per the inputs provided by Reserve Bank of India, they do not have specific information about the above mentioned question. However as per the data available with RBI on frauds related to Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved  $\geq$  `1.00 Lakh) reported for last three years, a total of 3433 frauds cases were registered, details of which have been provided in Annexure 1 and Annexure 2.

(c) and (d): Guidelines to protect the consumer while taking up digital transaction has been issued by RBI and CERT-In and listed in Annexure 3.

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## ANNEXURE-1

**Details of Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved >= ₹1.00 Lakh) reported for**

Bank Name	2014-15			2015-16			2016-17		
	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved
American Express Banking Corp.	166	990.68		154	575.86	1	164	552.46	1
Andhra Bank	1	1.79	1	0	0		1	5.36	
Axis Bank Ltd.	46	153.34	1	86	603.63	1	64	381.25	
Bank of Baroda	4	1840.98		13	61.77		4	103.02	
Bank of India	1	3.36		4	37.1		1	2.11	
Bank of Maharashtra	1	1.15		1	3.57		1	1.65	
BharatiyaMahila Bank Ltd.	0	0		0	0		1	1.17	
Canara Bank	2	62.72		1	1.12		1	453.66	
Central Bank of India	6	72.19		11	64.31	1	3	6.09	1
Citibank N.A.	75	231.04		106	253.62		161	419.68	
Corporation Bank	3	126.27		8	57.98		22	33.31	
Dena Bank	1	2		0	0		1	1	
Deutsche Bank(Asia )	2	15.25		1	1.5		0	0	
Dhanlaxmi Bank Limited	1	2.27		0	0		0	0	
Federal Bank Ltd.	1	8.84		0	0		2	27.44	
FIRSTRAND BANK	0	0		0	0		1	1.67	
HDFC Bank Ltd.	152	284.27		164	350.61		140	254.66	
Hongkong& Shanghai Banking Corporation Ltd.	32	95.52		35	81.03		48	99.13	
ICICI Bank Ltd.	222	470.15	2	340	921.51	4	273	784.23	2
IDBI Bank Limited	3	17.22		52	77.73		30	56.28	
Indian Bank	6	50.62		3	6.96		28	106.85	
Indian Overseas Bank	1	2.02		0	0		0	0	
IndusInd Bank Ltd.	3	15.72		4	47.08		3	33.1	
Jammu & Kashmir Bank Ltd.	1	28.07		0	0		1	9.4	
Karnataka Bank Ltd.	3	10.18		0	0		0	0	
Karur Vysya Bank Ltd.	0	0		0	0		2	13.26	
Korea Exchange Bank	0	0		0	0		1	1.28	
Kotak Mahindra Bank Ltd.	16	37.98		42	416.56	2	75	143.4	
Lakshmi Vilas Bank Ltd.	0	0		1	2.4		1	1.06	
Oriental Bank of Commerce	0	0		5	9.34		0	0	
Punjab National Bank	0	0		3	10.16		1	6.13	
RBL Bank Ltd.	11	51.65		6	39.74		8	19.37	
Shinhan Bank	0	0		1	1.46		0	0	
South Indian Bank Ltd.	1	2		0	0		1	4.01	

Standard Chartered Bank	69	172.18		122	269.88	2	314	590.73	
State Bank of India	2	82.41		5	20.13		6	29.79	
State Bank of Travancore	1	1.34		0	0		2	9.16	
Syndicate Bank	0	0		9	34.85		1	1.58	
Tamilnad Mercantile Bank Ltd.	1	19.5		1	29.5		0	0	
The Royal Bank of Scotland N.V.	2	19.48		7	11.04		1	1	
UCO Bank	0	0		0	0		2	5.31	
Union Bank of India	4	249.28		6	29.68		3	25.69	2
Vijaya Bank	2	40.47	1	0	0		5	44.45	
Yes Bank Ltd	3	7.06	2	0	0		0	0	
<b>Grand Total</b>	<b>845</b>	<b>5169</b>	<b>7</b>	<b>1191</b>	<b>4020.12</b>	<b>11</b>	<b>1373</b>	<b>4229.74</b>	<b>6</b>

#### ANNEXURE-2

Details of Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved >= ₹1.00 Lakh) reported									
State wise	2014-15			2015-16			2016-17		
	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved	Number of frauds	Amount in Lakhs	Number of frauds where staff is involved
Overseas	5	1922.4		13	70.86		7	21.68	
Andhra Pradesh	14	35.18	1	35	173.26	1	31	64.17	
Assam	0	0	0	1	5.98	1	3	10.63	1
Bihar	0	0		4	16.46		4	6.5	
Chandigarh	3	31.22		3	16.19		7	18.88	
Chhattisgarh	1	1.2	1	4	20.78	1	1	1.33	1
Delhi	35	114.27		74	226.33	1	156	343.61	
Goa	3	8.43		8	62.94		0	0	
Gujarat	11	275.86		26	70.83	2	16	53.32	
Haryana	187	1132.2		194	684.93	1	238	827.65	1
Himachal Pradesh	0	0		1	1.1		1	1.5	
Jammu & Kashmir	2	32.53		0	0		1	9.4	
Jharkhand	0	0		2	2.95		9	12.05	
Karnataka	91	433.28	1	179	477.28		221	916.47	
Kerala	8	22.36		2	2.5		9	45.92	
Madhya Pradesh	0	0		5	12.14		4	9.68	1
Maharashtra	255	675.13	1	368	1589.63	1	380	1210.51	1
Orissa	3	9.8		6	7.67		1	6.13	
Pondicherry	1	2.75		1	2.54		2	4.52	
Punjab	2	7.83	1	3	12.52		3	26.69	
Rajasthan	2	8.61	1	4	8.54		10	16.35	

Sikkim	2	3.05		0	0		0	0		
Tamil Nadu	175	354.26		201	373.23	1	208	438.54		
Uttar Pradesh	20	46.36	1	39	93.24		37	104.3	1	
Uttaranchal	1	1		3	26.1	2	5	13.31		
West Bengal	24	51.33		15	62.12		19	66.6		
<b>Grand Total</b>	<b>845</b>	<b>5169</b>	<b>7</b>	<b>1191</b>	<b>4020.12</b>	<b>11</b>	<b>1373</b>	<b>4229.74</b>	<b>6</b>	

### ANNEXURE-3

The following are some of the policies/guidelines issued by RBI with a view to check frauds:

- i) **Banking Ombudsman Scheme:** The Banking Ombudsman Scheme, released by RBI is available at the below given RBI website link:  
[https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006\\_2302017.pdf](https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006_2302017.pdf)

As per the above policy, the affected customers can approach the Banking Ombudsman and file complaints, which would be dealt with as per the provisions of the Banking Ombudsman Scheme 2006. The above scheme covers complaints related to frauds in digital payments including ATM/Debit Cards. With effect from 1<sup>st</sup> July, 2017, the above scheme has been revised to also include complaints related to Mobile and Electronic banking.

- ii) **Limited Liability of Customers:** Guidelines on Limited liability of customers in Unauthorized Electronic Banking Transactions (RBI Circular Number DBR.No.Leg.BC.78/09.07.005/2017-18 dated 06.07.2016) are available at the RBI website link:

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/NOTI15D620D2C4D2CA4A33AABC928CA6204B19.PDF>

**1. RBI guidelines on Cyber Security:** RBI has issued the below mentioned guidelines on cyber security:

- i) Guidelines pertaining to creation of cyber security framework in Banks, with section on **‘Arrangement for continuous surveillance’** (RBI Circular Number DBS.CO/CSITE/BC.11/33.01.001/2015-16 dated 02.06.2016) are available at the RBI website link:

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/NT41893F697BC1D57443BB76AFC7AB56272EB.PDF>

- ii) Operative guidelines for Banks on Mobile Banking Transactions in India issued by RBI on 01.07.2015 are available at RBI website link:

<https://rbidocs.rbi.org.in/rdocs/Notification/PDFs/65MNF052B434ED3C4CE391590891B8F3BE66.PDF>

- iii) Master directions on Issuance and Operation of Prepaid Payment Instruments issued by RBI on 11.10.2017 is available at RBI website link:

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/58PPIS11102017A79E58CAEA28472A94596CFA79A1FA3F.PDF>

2. Indian Computer Emergency Response Team (CERT-In) Advisories on Digital Payments: CERT-In has issued 27 focused advisories on awareness of security aspects of digital payments, from Nov’16 to Dec’ 17, that aim at creating cyber security know-how by analyzing the threat vectors and suggesting best practices for the specific area in cyber security. These advisories aim at creating know-how analyzing the threat vectors and suggesting best practices for the specific area in cyber security.
3. All authorized entities/banks issuing Prepaid Payment Instruments (PPIs) in the country have been advised by CERT-In through the Reserve Bank of India to carry out security audit by the empanelled auditors of CERT-In on a priority basis and to take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices.
4. All organizations providing digital payment services have been mandated to report cyber security incidents to CERT-In expeditiously.
5. Government has issued general guidelines for Chief Information Security Officers (CISOs) for securing applications and infrastructure and their key roles and responsibilities for compliance.

6. CERT-In is regularly conducting cyber security trainings for IT / cyber security professionals including CISOs of Government and critical sector organisations to give an exposure on current threat landscape and countermeasures. In addition, CERT-In has also conducted a workshop on security of digital payments for stakeholder organisations covering 110 participants.
7. Free Tools released for Citizens: CERT-In has also released free security tools which can be used by citizens to detect threats on mobile and desktops. These are USB Pratirodh, AppSamvid and M-Kavach.

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