

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

UNSTARRED QUESTION NO. †4615

TO BE ANSWERED ON THE 23<sup>rd</sup> MARCH 2018 / CHAITRA 2, 1940 (SAKA)

Fraudulently Withdrawal of Money

†4615. SHRI SANJAY HARIBHAU JADHAV:

Will the Minister of FINANCE be pleased to state:

- (a) the detailed number of incidents of withdrawing money fraudulently from the bank accounts using the Aadhaar number of customers which came to light during the last one year;
- (b) whether any action has been taken against the bank employees responsible for these frauds and if so, the details thereof;
- (c) the number of such cases reported bank, amount and State/UT-wise including Maharashtra and
- (d) the steps taken/being taken by the Government to detect such type of fraud in the banks?

**ANSWER**

The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)

(a) to (d): As per data reported by Public Sector Banks (PSBs) there have been incidents of money being fraudulently withdrawn from bank accounts using the customers Aadhaar number in a few banks. Bank-wise details of such cases, including the amount involved, the steps taken to prevent such cases and action taken against those responsible, are at Annex.

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Lok Sabha USQ No. 4615, for 23.3.2018

## Fraudulently Withdrawal of Money

Sr. No.	Bank	Number of cases	Amount involved (in lakh Rupees)	Action taken
1	Allahabad Bank	1	0.49	FIR has been lodged and action against the staff involved is under process.
2	Bank of India	2	137*	In both cases, wrongful/fraudulent mapping of Aadhaar numbers was done by business correspondents/staff. The bank has sensitised operational staff to take proper precautions by mapping Aadhaar numbers, strengthening control measures, and stepped up inspections to prevent such frauds in future. The bank has also initiated disciplinary action against the erring staff. In addition, the bank has stepped up follow-up inspections to ensure prevention of such frauds.
3	Syndicate Bank	2	2.26	In one case, after detailed investigation, staff members responsible for wrong linkage of Aadhaar card were cautioned for negligence. In the other case, detailed investigation has been conducted and departmental action against the staff concerned is under process. Further, the amounts fraudulently withdrawn from the bank accounts have been recovered and paid to the customers.
4	UCO Bank	1	1.95	An FIR has been lodged against the erring staff and the business correspondent concerned. Further, the services of the business correspondent concerned have been terminated and departmental action has been initiated against the then Manager of the branch. To prevent such frauds, the bank has issued instructions to raise staff awareness and ensure due caution. The bank has compensated the customers for the amount of loss incurred.

\* Rounded off to the nearest lakh

Source: Banks