

GOVT. OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No 1661

TO BE ANSWERED ON THE 27th JULY, 2018 (FRIDAY) / SHRAVANA 5, 1940 (SAKA)

“Fraudulent e-Transactions”

**1661. SHRI NISHIKANT DUBEY:
SHRI RAVINDRA KUMAR PANDEY:**

Will the Minister of FINANCE be pleased to state:

(a) whether cyber crimes pertaining to fraudulent e-transactions in public and private sector banks have registered an increase in the recent years; and

(b) if so, the details thereof in each of the last three years and the current year, Bank/State/UT-wise including Jharkhand?

ANSWER

(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SHIV PRATAP SHUKLA)

(a) & (b): As per RBI, details of fraudulent e-transactions where the amount involved is Rs. 1 lakh and above Bank-wise and State-wise including Jharkhand, during last three years FY 2015-16, FY 2016-17, FY 2017-18 and quarter up to June 2018 is given in Annexure-1 & Annexure-2, respectively.

Annexure-1 to LSUSQ-1661

Details of Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved >= Rs. 1.00 Lakh) reported for last three years-Bank-wise.								
Bank Name	2015-16		2016-17		2017-18		April 2018 to June 2018	
	No. of Frauds	Amount involved in Lakh	No. of Frauds	Amount involved in Lakh	No. of Frauds	Amount involved in Lakh	No. of Frauds	Amount involved in Lakh
American Express Banking Corp.	154	575.86	164	552.46	349	1175.62	51	117.3
AU Small Finance Bank	]	]	]	]	]	]	1	3.53
Andhra Bank	0	0	1	5.36]]]]
Axis Bank Ltd.	86	603.63	64	381.25	73	238.44	17	24.84
Bank of America	]	]	]	]	16	35.23	4	8.48
Bank of Baroda	13	61.77	4	103.02	3	16.76]]
Bank of India	4	37.1	1	2.11	2	9.03	2	41.02
Bank of Maharashtra	1	3.57	1	1.65]]]]
Bharatiya Mahila Bank Ltd.	0	0	1	1.17]]]]
Canara Bank	1	1.12	1	453.66	3	31.8	4	94.82
Central Bank of India	11	64.31	3	6.09	8	297.79	6	9.16
Citibank N.A.	106	253.62	161	419.68	203	1149.15	40	125.54
City Union Bank	]	]	]	]	1	3155.92]]
Corporation Bank	8	57.98	21	32.68	1	1	1	2
DBS Bank	]	]	]	]	]	]	1	1
Dena Bank	0	0	1	1	2	4.98]]
Deutsche Bank (Asia)	1	1.5	]	]	5	9.56	4	4.3
Dhanlaxmi Bank Limited	0	0]]]]]]
Development Credit Bank	]	]	]	]	1	2.82]]
ESAF Small Finance Bank	]	]	]	]	]	]	1	2.79
Federal Bank Ltd.	0	0	2	27.44	10	192.49]]
Fincare Small Finance Bank	]	]	]	]	]	]	6	9.97
FIRSTRAND BANK	0	0	1	1.67]]]]
HDFC Bank Ltd.	164	350.61	140	254.66	159	500.51	31	88.42
Hongkong & Shanghai Banking Corporation Ltd.	35	81.03	48	99.13	272	508.08	61	106.97
ICICI Bank Ltd.	340	921.51	273	784.23	393	826.40	29	56.32
IDBI Bank Limited	52	77.73	30	56.28	39	250.16	3	4.41
IDFC Ltd	]	]	]	]	1	1.98]]
Indian Bank	3	6.96	28	106.85	7	29.76	3	3.76
Indian Overseas Bank	0	0]]]]]]
IndusInd Bank Ltd.	4	47.08	3	33.1	14	160.82	5	24.25
Jammu & Kashmir Bank Ltd.	0	0	1	9.4]]]]
Karnataka Bank Ltd.	0	0	]	]	2	24.24	1	1.6
Karur Vysya Bank Ltd.	0	0	2	13.26]]]]
Korea Exchange Bank	0	0	1	1.28]]]]
Kotak Mahindra Bank Ltd.	42	416.56	75	143.4	239	506.93	88	170.27
Lakshmi Vilas Bank Ltd.	1	2.4	1	1.06	2	355.15]]
Oriental Bank of Commerce	5	9.34	]	]	]	]	2	1559.42
Punjab National Bank	3	10.16	1	6.13	4	6.56]]
RBL Bank Ltd.	6	39.74	8	19.37	13	220.4	2	4.88
Shinhan Bank	1	1.46	1	1]]]]
South Indian Bank Ltd.	0	0	1	4.01	1	2.23	1	1.21
Standard Chartered Bank	122	269.88	314	590.73	80	158.2	18	23.31
State Bank of India	5	20.13	6	119.16	574	5029.72	270	911.44
State Bank of Travancore	0	0	2	9.16]]]]
Syndicate Bank	9	34.85	1	1.58	1	30	1	2.2
Tamilnad Mercantile Bank Ltd.	1	29.5	]	]	1	2.52]]
The Royal Bank of Scotland N.V.	7	11.04]]]]]]
UCO Bank	0	0	2	5.31]]]]
Union Bank of India	6	29.68	3	25.69	3	11.73	4	8.7
United Bank of India	]	]	]	]	4	11.03]]
Vijaya Bank	0	0	5	44.45	1	4.54	1	18.03
Yes Bank Ltd	0	0	]	]	1	1	3	6.9
Grand Total	1191	4020.12	1372	4318.48	2488	14962.6	661	3436.84

Source: RBI.

Annexure - 2 to LSUSQ-1661

Details of Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved >= Rs. 1.00 Lakh) reported for last three years State-wise

State	2015-16		2016-17		2017-18		April 2018 to June 2018	
	No. of Frauds	Amount Involved in Lakhs Rs	No. of Frauds	Amount Involved in Lakhs Rs	No. of Frauds	Amount involved in Lakh	No. of Frauds	Amount involved in Lakh
Andhra Pradesh	35	173.26	31	64.17	8	51.27	3	12.69
Arunachal Pradesh	]	]	]	]	10	48.84]]
Assam	1	5.98	3	16.06	166	754.92	28	68.92
Bihar	4	16.46	4	6.5	6	28.6]]
Chandigarh	3	16.19	7	18.88	9	27.97	8	16.96
Chhattisgarh	4	20.78	1	1.33	4	16.38	2	7.68
Goa	8	62.94	]	]	2	3.54	3	4.4
Gujarat	26	70.83	16	53.32	24	3010.78	12	18.39
Haryana	194	684.93	238	827.65	419	1306.04	90	190.73
Himachal Pradesh	1	1.1	1	1.5	21	52.74	9	22.68
Jammu & Kashmir	0	0	1	9.4	34	99.48	1	10.28
Jharkhand	2	2.95	9	12.05	5	7.19	6	27.32
Karnataka	179	477.28	221	968.88	160	769.56	33	95.7
Kerala	2	2.5	9	45.92	23	60.28	13	40.44
Madhya Pradesh	5	12.14	4	9.68	22	137.35	4	11.32
Maharashtra	368	1589.63	379	1209.88	784	2133.071	234	600.39
MANIPUR	]	]	]	]	]	]	4	22.36
Meghalaya	]	]	]	]	4	11.44	1	7.8
MIZORAM	]	]	]	]	]	]	1	1.6
Nagaland	]	]	]	]	4	9.55	2	8.84
Delhi	74	226.33	156	349.64	257	1158.25	87	271.81
Odisha	6	7.67	1	6.13	15	57.41	2	7.16
Pondicherry	1	2.54	2	4.52	1	1.81	1	3.39
Punjab	3	12.52	3	26.69	42	128.64	11	32.5
Rajasthan	4	8.54	10	16.35	19	101.01	3	10.17
Sikkim	0	0]]]]]]
Tamil Nadu	201	373.23	208	438.54	222	4085.31	39	148.78
Telangana	]	]	]	]	55	336.36	11	28.45
Tripura	]	]	]	]	5	15.16]]
Uttar Pradesh	39	93.24	37	104.3	75	231.02	32	145.16
Uttarakhand	3	26.1	5	13.31	52	139.47	12	31.28
West Bengal	15	62.12	19	66.6	29	128.16	6	1581.64
Others	13	70.86	7	47.18	11	50.95	3	8
Grand Total	1191	4020.12	1372	4318.48	2488	14962.55	661	3436.84

State-wise data where amount involved is below 1 lakh is not available.

Source: RBI.