

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION No. 4022**

TO BE ANSWERED ON 10<sup>th</sup> AUGUST, 2018 (FRIDAY)/SHRAVANA 19, 1940 (SAKA)

**ATM Robberies**

**4022. SHRI KODIKUNNIL SURESH:**

**SHRI VENKATESH BABU T.G.:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the incidents of ATM robberies has increased across the country;
- (b) if so, the total number of incidents reported along with cash stolen/recovered, cases solved/unsolved and the unrecovered amount during the last three years and the current year, bank, State/UT-wise;
- (c) whether the Government has taken any steps to revise guidelines or to issue new guidelines/directives for the protection, upkeep and upgradation of ATMs;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the details of banks that have complied to the said directives and have completed upgradation of ATMs?

**Answer**

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

- (a) and (b) As apprised by Reserve Bank of India (RBI), specific data on incidents of ATM robberies is not available. However data on incidents of robbery/dacoity/burglary/theft for the last three years and the current year, as reported by RBI, State/UT-wise and bank-wise, are at Annexure 1 and 1(A) respectively. Bank-wise data on ATM/Debit card frauds (for frauds reported  $\geq$ Rs.1 lakh) for the last three years and the current year, as reported by RBI, is at Annexure-2.
- (c) to (e) RBI has advised banks from time to time to enhance security arrangements at their branches and ATMs. These include coverage of ATM sites by CCTVs, verification of credentials of private security guards, ensuring adequate training of security staff posted at ATMs etc. Banks have also been advised to review and strengthen the security arrangements in their branches and ATMs to deal with instances of robbery, etc and for dealing with risk perceptions emerging from such incidents.

Further, RBI, vide its circular on 'Control Measures for ATMs – Timeline for Compliance' dated 21.6.2018, have advised banks to initiate immediate action to implement the control measures for ATMs, including upgradation of software in a time bound manner and to closely monitor the compliance.

The Government has also instructed the banks to comply with the timelines prescribed by the RBI for upgradation of software for ATMs and to closely monitor the progress.

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**Annexure 1 as referred to in part (a) and (b) of reply to Lok Sabha question No. 4022 for 10.8.2018 regarding "ATM Robberies"**

Data on Robbery/Dacoity/Burglary/Theft reported by banks operating in India during FY 2015-16 to 2017-2018 and the current year: State-wise								
States	2015-16		2016-17		2017-18		April 2018 - June 2018	
	Number of Incidents	Amount Involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)
Andhra Pradesh	46	3.87	38	11.59	5	0.22	3	0.01
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	28	3.88	50	1.64	39	0.94	12	0.07
Bihar	23	1.13	119	3.09	147	3.35	43	0.65
Chandigarh	3	1.34	1	0	1	1.33		0
Chhattisgarh	21	1.28	13	0.69	13	0.63	5	0.15
Daman & Diu	0	0	0	0	0	0	0	0
Delhi	31	0.95	31	6.09	53	2.25	8	0.33
Goa	1	0.12	1	0	5	0.35		0
Gujarat	44	1.58	46	1.75	51	1.89	6	1.71
Haryana	58	1.17	70	4.03	49	3.34	11	0.44
Himachal Pradesh	5	0.05	13	1.18	8	0	2	0
Jammu & Kashmir	18	0.11	38	2	32	0.87	3	0.05
Jharkhand	19	0.41	31	1.59	29	2.22	10	0.61
Karnataka	47	4.06	25	0.99	29	9.38	6	0.84
Kerala	23	0.06	14	0.29	6	0.13	3	0
Madhya Pradesh	62	1.53	35	0.51	51	0.99	13	0.16
Maharashtra	95	2.88	64	10.18	76	7.81	42	1.42
Manipur	1	0.18	2	2.65	2	0.25	1	0
Meghalaya	2	0.08	2	0.13	1	0	0	0
Maizoram	0	0	0	0	0	0	1	0
Nagaland	0	0	0	0	1	0.14	0	0
Odisha	19	1.5	61	5.81	47	0.48	16	1.96
Paduchery	0	0	0	0	1	0	0	0
Punjab	78	2.79	70	2.15	56	2.47	6	0.07
Rajasthan	117	2.01	47	0.78	26	0.75	10	0.18
Tamil Nadu	29	1.04	23	0.8	20	0.26	7	8.24
Telangana	0	0	1	0	19	0.09	2	0.05
Tripura	0	0	2	0	4	0.06	0	0
Uttar Pradesh	89	5.45	98	5.36	85	2.09	21	0.97
Uttaranchal	7	0.07	12	0.32	11	0.45	4	0.48
West Bengal	56	2.56	105	1.68	105	1.74	26	0.45
<b>Grand Total</b>	<b>922</b>	<b>40.1</b>	<b>1012</b>	<b>65.3</b>	<b>972</b>	<b>44.49</b>	<b>261</b>	<b>18.85</b>

Source: RBI

**Annexure 1 (A) as referred to in part (a) and (b) of reply to Lok Sabha question No. 4022 for 10.8.2018 regarding "ATM Robberies"**

Data on Robbery/Dacoity/Burglary/Theft reported by banks operating in India during FY 2015-16 to 2017-2018 and the current year: Bank-wise								
Bank Name	2015-16		2016-17		2017-18		April 2018 - June 2018	
	Number of Incidents	Amount involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)	Number of Incidents	Amount Involved (Rs. in crore)
Allahabad Bank	14	0.81	18	0.63	13	1.59	1	0.03
American Express Banking Corp.	0	0	0	0	0	0	0	0
Andhra Bank	29	1.98	15	0.3	31	0.15	8	1.04
AU Small Finance Bank		0		0	1	0	1	0
Axis Bank Ltd.	27	5.39	33	8.28	39	11.99	8	1.43
Bandhan Bank Ltd.	54	0.24	283	0.62	276	1.89	76	0.47
Bank of America, National Association	1	0.01	0	0	0	0	0	0
Bank of Baroda	67	1.14	39	1.78	29	1.86	12	0.04
Bank of India	25	0.47	22	2.04	12	0	8	8.03
Bank of Maharashtra	84	2.12	18	0.15	17	1.34	17	0.02
Bharatiya Mahila Bank Ltd.	0	0	2	0	0	0	0	0
Canara Bank	14	2.26	12	3.08	12	0.74	2	0.05
Capital Local Area Bank Ltd		0		0		0		0
Catholic Syrian Bank Ltd.	0	0	1	0	1	0	1	0
Central Bank of India	15	2.16	20	0.6	36	0.13	6	0.12
Citibank N.A.	0	0	0	0	1	0	0	0
City Union Bank Ltd.	0	0	0	0	0	0	0	0
Corporation Bank	8	0.83	4	0.19	1	0.09	1	0
DCB Bank Ltd	0	0	0	0	0	0	0	0
Dena Bank	7	0	8	0.03	18	0.12	1	0
Deutsche Bank ( Asia )	0	0	1	0	0	0	0	0
Development Credit Bank		0		0	2	0.08	0	0
Dhanlaxmi Bank Limited	6	0	4	0.04	1	0.02	0	0
Equitas Small Finance Bank	0	0	2	0.01	12	0.08	0	0
Federal Bank Ltd.		0		0		0		0
Fincare Small Finance Bank		0		0	4	0.02	0	0
Fino Payments Bank Limited		0		0	5	0.03	0	0
HDFC Bank Ltd.	33	2.05	22	4.56	26	2.15	10	0.53
ICICI Bank Ltd.	37	2.81	35	11.17	41	9.82	17	3.9
IDBI Bank Limited	4	0	7	0.18	3	0.01	3	0.06
Indian Bank	10	1.16	13	0.03	15	0.22	2	0.18
Indian Overseas Bank	25	0.24	24	0.55	38	0.34	4	0.21
IndusInd Bank Ltd.	4	0.36	4	0.18	9	0.58	5	0.19
ING Vysya Bank Ltd.	1	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd.	18	0.11	29	1.31	26	0.52	3	0.05
Karnataka Bank Ltd.	6	0	4	0.22	1	0	0	0
Karur Vysya Bank Ltd.	4	0	4	0	0	0	0	0
Kotak Mahindra Bank Ltd.	7	0.92	19	0.49	27	0.46	8	0.08
Krishna BhimaSamruddhi Lab	0	0	0	0	0	0	1	0
Lakshmi Vilas Bank Ltd.	0	0	0	0	1	0.01	0	0
Nainital Bank Ltd.	2	0	0	0	0	0	0	0
North East Small Finance Bank		0		0	1	0.01	2	0.01
Oriental Bank of Commerce	43	0.14	43	1.92	6	0.04	0	0
Punjab & Sind Bank	22	0.2	20	0.07	14	0.06	0	0
Punjab National Bank	24	2.67	30	3.77	15	1.13	3	0.29
Ratnakar Bank Ltd					1	0.08	0	0
South Indian Bank Ltd.	10	0	17	0.02	14	0.07	3	0
Standard Chartered Bank	6	0.27	1	0.12	6	0.76	2	0.14
State Bank of Bikaner & Jaipur	70	0.7	27	0.31			0	0
State Bank of Hyderabad	3	1.55	5	0.55			0	0
State Bank of India	98	5.64	105	15.83	132	4.94	25	1.09
State Bank of Mysore	12	0.96	6	0.15				
State Bank of Patiala	40	0.42	30	0.25				
State Bank of Travancore	20	0	10	0				
Suryadaya Small Finance Bank		0		0	3	0	0	0
Syndicate Bank	21	0.29	14	0.14	4	0.3	1	0.04
Tamilnad Mercantile Bank Ltd.	0	0	3	0.01			1	0.08
UCO Bank	12	1.31	10	3.16	8	0.88	3	0.14
Ujjivan Small Finance Bank		0		0	7	0.19	11	0.14
Union Bank of India	26	0.35	29	1.24	49	0.62	10	0.37
United Bank of India	6	0.35	9	1.26	4	0.94	1	0.07
Utkarsh Small Finance Bank		0		0	2	0.05	1	0.04
Vijaya Bank	7	0.2	9	0.06	7	0.11	3	0.03
Yes Bank Ltd	0	0	1	0.01	3	0.07	0	0
<b>Grand Total</b>	<b>922</b>	<b>40.1</b>	<b>1012</b>	<b>65.3</b>	<b>972</b>	<b>44.49</b>	<b>261</b>	<b>18.85</b>

Source: RBI

Annexure 2 as referred to in part (a) and (b) of reply to Lok Sabha question No. 4022 for 10.8.2018 regarding "ATM Robberies"

Bank-wise Data on ATM/Debit Cards frauds for the last Three Years and Current Year (Frauds Reported >=Rs. 1 Lakh)								
Bank Name	2015-16		2016-17		2017-18		2018-19 (April - June 2018)	
	No.of Frauds	Amount Involved (Rs. In Crores)	No.of Frauds	Amount Involved (Rs. In Crores)	No.of Frauds	Amount Involved (Rs. In Crores)	No.of Frauds	Amount Involved (Rs. In Crores)
Andhra Bank		0	1	0.05				
AU Small Finance Bank		0		0			1	0.04
Axis Bank	37	2.51	31	2.5	53	1.72	16	0.23
Bank of Baroda	13	0.62	3	0.95	3	0.17		
Bank of India	1	0.08		0	2	0.09	2	0.41
Bank of Maharashtra		0	1	0.02		0		
Bhartiya Mahila Bank Ltd.		0	1	0.01		0		
Canara Bank	1	0.01	1	4.54	3	0.32	2	0.39
Central Bank of India	2	0.04	1	0.01	4	0.05	6	0.09
Citibank	25	0.36	40	0.71	51	4.09	17	0.27
City Union Bank		0		0	1	31.56		
Corporation Bank	1	0.02	18	0.26	1	0.01	1	0.02
Dena Bank		0	1	0.01	2	0.05		
Deutsche Bank(Asia)	1	0.02		0	5	0.1	4	0.04
Development Credit Bank		0		0	1	0.03		
ESAF Small Finance Bank		0		0			1	0.03
Federal Bank		0	2	0.27	9	1.56		
Fincare Small Finance Bank		0		0			6	0.1
FirstRand Bank		0	1	0.02		0		
HDFC Bank	69	1.09	52	0.75	94	1.23	26	0.29
HSBC	11	0.32	22	0.47	21	0.4	22	0.41
ICICI Bank	263	7.92	215	6.77	348	6.65	28	0.54
IDBI Bank Ltd.	52	0.78	30	0.56	23	0.46	3	0.04
Idfc Bank Limited		0		0	1	0.02		
Indian Bank	3	0.07	24	0.81	4	0.07	3	0.04
Indusind Bank	1	0.09		0	11	0.19	5	0.24
Karnataka Bank		0		0	2	0.24	1	0.02
Korea Exchange Bank		0	1	0.01		0		
Kotak Mahindra Bank	30	1.08	44	0.88	71	1.35	45	0.71
Ratnakar Bank Ltd		0		0		0		
Lakshmi Vilas Bank	1	0.02	1	0.01	2	3.55		
Oriental Bank of Commerce	4	0.08		0		0	1	0.02
Punjab National Bank	2	0.09	1	0.06	2	0.03		
Ratnakar Bank Ltd		0	1	0.08	6	0.08	1	0.01
Royal Bank of Scotland	5	0.07	1	0.01		0		
Shinhan Bank	1	0.01		0		0		
South Indian Bank		0	1	0.04	1	0.02		
Standard Chartered Bank	21	0.55	219	4.16	37	0.7	11	0.12
State Bank of India	5	0.2	4	0.11	144	10.22	60	1
State Bank of Travancore		0	2	0.09		0		
Syndicate Bank	8	0.27		0		0		
Tamilnad Mercantile Bank		0		0	1	0.03		
UCO Bank		0	2	0.05		0		
Union Bank of India	6	0.3	3	0.26	3	0.12	4	0.09
United Bank of India		0		0	3	0.1		
Vijaya Bank		0		0	1	0.05	1	0.18
Yes Bank		0		0	1	0.01	3	0.07
<b>Grand Total</b>	<b>563</b>	<b>16.57</b>	<b>724</b>	<b>24.47</b>	<b>911</b>	<b>65.26</b>	<b>270</b>	<b>5.41</b>

Source: RBI