

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

**UNSTARRED QUESTION NO. 1375**

**TO BE ANSWERED ON 01<sup>th</sup> JULY, 2019 / ASHADHA 10, 1941 (SAKA)**

**'Cash Siphoning from ATMs'**

**1375. SHRI DIBYENDU ADHIKARI**

Will the Minister of **FINANCE** be pleased to state:

- (a) whether it is a fact that the Government has received a number of complaints on siphoning of cash from ATMs of different banks;
- (b) if so, the details of the complaints received during the last two years, State and bank-wise;
- (c) the details of the guidelines of RBI for making payment to customers and the time period of returning cash in their account; and
- (d) the action taken by the Government to check and stop such illegal cash withdrawals?

**ANSWER**

**THE MINISTER OF FINANCE  
(SMT. NIRMALA SITHARAMAN)**

**(a) & (b) :** Details of the complaints received on siphoning of cash from ATMs during last two years (April, 2017 to March, 2019) is given at **Annexure**.

**(c) & (d) :** Reserve Bank of India has issued instructions to Banks regarding limiting the customer liabilities in unauthorised/fraudulent electronic transactions vide their Circular dated 6<sup>th</sup> July, 2017. For customer protection, zero liability of a customer is assured in all cases of third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system and the customer notifies the bank within three working days of receiving the communication from the bank regarding the unauthorised transaction. On being notified by the customer, the bank shall credit (shadow reversal) the amount involved in the unauthorised electronic transaction to the customer's account within ten working days from the date of such notification by the customer.

Further, the guidelines inter-alia addresses the following areas for safeguarding the customers while handling the cases of unauthorised electronic banking transactions:

- (i) Strengthening of system and procedures.
- (ii) Reporting of unauthorised transactions by customers to banks.
- (iii) Limited liability of a customer.
- (iv) Reversal timeline for zero liability/limited liability of customer.
- (v) Board approved policy for customer protection.
- (vi) Burden of proof on banks.
- (vii) Reporting and monitoring requirements.

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**ANNEXURE REFERRED IN REPLY TO PART (A) & (B) OF REPLY TO LOK SABHA UNSTARRED QUESTION NO. 1375 FOR 01.07.2019 REGARDING "CASH SIPHONING FROM ATMs"**

**DETAIL OF COMPLAINTS RECEIVED REGARDING SIPHONING OF CASH FROM ATMS OF DIFFERENT BANKS DURING LAST TWO YEARS (APRIL 2017 TO MARCH 2019)**

Name of the State/U.T.	Allahabad Bank	Andhra Bank	Bank of Baroda	Bank of India	Bank of Mah. *	Canara Bank	Central Bank	Corp. Bank	Indian Bank	IOB	OBC	PNB	PS&B	Synd. Bank	Union Bank	United Bank of India	UCO Bank	SBI	IDBI	TOTAL
Andhra Pradesh	1	8	6	0	2	0	1	0	1	1	3	36	0	1	1	2	0	6	3	<b>72</b>
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	<b>12</b>
Assam	4	1	7	0	0	0	4	0	0	0	0	2	4	1	1	12	0	289	4	<b>329</b>
Bihar	14	0	16	16	1	0	37	0	0	2	4	6	2	0	0	5	0	15	16	<b>134</b>
Chhattisgarh	3	0	10	3	2	0	2	0	0	0	0	0	2	6	0	2	0	31	45	<b>106</b>
Goa	1	0	9	25	2	1	9	7	0	2	5	2	0	0	1	0	0	49	12	<b>125</b>
Gujarat	6	0	132	14	1	0	14	3	2	0	8	0	3	14	0	0	0	4	184	<b>385</b>
Haryana	21	2	35	2	2	0	1	3	2	1	56	18	29	0	0	0	0	85	86	<b>343</b>

Himachal Pradesh	2	0	2	0	0	0	0	1	0	0	2	21	8	1	0	0	2	48	6	<b>93</b>
Jammu and Kashmir	0	0	1	1	0	0	0	0	0	0	0	3	0	0	0	0	0	60	0	<b>65</b>
Jharkhand	11	0	7	27	0	0	14	0	0	0	2	2	2	35	0	6	0	18	46	<b>170</b>
Karnataka	8	0	32	10	4	2	19	14	6	3	13	0	4	2	2	0	0	65	113	<b>297</b>
Kerala	0	0	7	4	0	0	0	1	0	1	2	3	1	2	0	0	0	61	28	<b>110</b>
Madhya Pradesh	6	0	17	14	6	0	27	0	0	1	6	9	11	53	1	2	0	69	27	<b>249</b>
Maharashtra	26	10	495	432	170	1	167	25	9	4	95	187	14	0	73	9	3	492	558	<b>2770</b>
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	7	0	<b>10</b>
Meghalaya	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	<b>15</b>
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	<b>2</b>
Nagaland	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	11	5	<b>18</b>
Odisha	2	0	8	3	0	0	1	2	1	0	2	2	2	2	0	12	0	75	5	<b>117</b>
Punjab	2	0	12	14	1	0	17	1	0	6	33	44	139	4	0	0	0	75	42	<b>390</b>
Rajasthan	7	1	116	6	2	0	11	2	0	0	18	12	7	0	1	2	0	50	11	<b>246</b>



Pondicherry	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2	
<b>Total</b>	<b>326</b>	<b>56</b>	<b>1717</b>	<b>871</b>	<b>263</b>	<b>7</b>	<b>804</b>	<b>132</b>	<b>147</b>	<b>69</b>	<b>607</b>	<b>1270</b>	<b>587</b>	<b>404</b>	<b>141</b>	<b>156</b>	<b>13</b>	<b>2468</b>	<b>1778</b>	<b>11816</b>

