

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA  
UNSTARRED QUESTION NO: 1452  
TO BE ANSWERED ON THE 1<sup>st</sup> JULY, 2019/ASHADHA 10, 1941(SAKA)

**Bank Scams**

**1452: DR.MANOJRAJORIA:**

Will the Minister of FINANCE be pleased to state:

- whether the incidents of bank scams and forgery in respect of cheques are rising every year in the country;
- if so, the details thereof and the reasons therefor along with the actions being taken by the Government to check this trend; and
- the outcome of the enquiry into the said incidents and role of bank officers and employees in this regard?

**ANSWER**

To be answered by  
FINANCE MINISTER  
(Smt. Nirmala Sitharaman)

(a) and (b): No, sir. Reserve Bank of India (RBI) has informed that as per the reports by Scheduled Commercial Banks to RBI on frauds against “cheques/demand drafts, etc.” of Rs. 1 lakh and above, based on date of occurrence, the number of frauds for the last three financial years is as under:

Financial year	Number of cheques/demand draft related frauds
2016-17	217
2017-18	199
2018-19	104

(c): As per inputs received from Public Sector Banks, during the last three financial years, in 661 incidents of frauds related to cheques etc. where lapses were found on the part of bank officials, action has been taken after completion of inquiry against the concerned officials.

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