

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

**UNSTARRED QUESTION No. 279**

TO BE ANSWERED ON MONDAY, JUNE 24, 2019/ ASHADHA 3, 1941 (SAKA)

**ATM Fraud Cases**

279. SHRI DHARAMBIR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken note of the recent rise in the number of ATM fraud cases in the country;
- (b) if so, the details thereof, State/UT-wise including Haryana;
- (c) whether the Government has taken any concrete steps to check such fraud; and
- (d) if so, the details thereof?

**Answer**

**THE FINANCE MINISTER  
(SHRIMATI NIRMALA SITHARAMAN)**

(a) to (d) As apprised by Reserve Bank of India (RBI), State/UT-wise data on 'ATM/Debit Card' frauds (Amount involving Rs.1 lakh and above) during the last two years 2017-18 and 2018-19 is Annexed.

In this regard, RBI has also issued circulars/ guidelines from time to time, for preventing bank frauds and suitably protecting the interest of the customers which inter-alia includes:

1. Banks have been directed to examine the fraud cases and report them to law enforcement agencies, examine staff accountability, complete proceedings against the erring staff expeditiously, take steps to recover the amount involved in the fraud, claim insurance wherever applicable and streamline the system as also the procedures so that frauds do not recur.
2. The customers will have zero liability in case of unauthorised transactions occurring due to contributory fraud / negligence / deficiency on the part of the bank and due to third party breach, provided, they notify the bank regarding the unauthorised transactions within three working days of receiving the communication from the bank regarding this transaction.
3. Banks to provide customers with 24x7 access through multiple channels (at a minimum via website, phone banking, SMS, e-mail , IVR , a dedicated toll-free helpline, reporting to

home branch, etc.) for reporting unauthorised transactions that have taken place and/ or loss or theft of payment instrument, such as, card, etc.

4. RBI is running the awareness campaign under the banner of 'RBI Kehta Hai' on safe digital banking which inter-alia include:

- Not to share password/pin/OTP received through SMS.
- Act swiftly on alerts received on transactions, which customer have not initiated or not authorized.
- Practicing safe mobile banking, such as, awareness on benefits of registering mobile number with bank for instant alerts.
- Not storing important banking data in mobile.
- Use only verified, secure and trusted website.
- Avoid banking transactions on free networks,
- Change PIN regularly.
- Blocking ATM card, Credit Card and prepaid card immediately if it is lost or stolen.

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**Annexure as referred in the part (b) to the Lok Sabha Unstarred Question No. 279  
to be answered on 24.6.2019 regarding "ATM Fraud Cases"**

State-wise data on frauds reported under "ATM/Debit Card" by Scheduled Commercial Banks and selected FIs based on Date of Reporting (amount involving Rs. 1 lakh and above)				
State	2017-18		2018-19	
	No.of Frauds	Amount involved (Rs. In Crore)	No.of Frauds	Amount involved (Rs. In Crore)
Andaman & Nicobar Islands	0	0	4	0.09
Andhra Pradesh	3	0.13	6	0.13
Arunachal Pradesh	2	0.08	0	0
Assam	68	1.37	20	0.49
Bihar	5	0.13	15	0.25
Chandigarh	3	0.04	7	0.1
Chhattisgarh	2	0.04	4	0.12
Goa	2	0.04	9	0.24
Gujarat	16	7.45	25	0.39
Haryana	45	0.67	58	1.13
HIMACHAL PRADESH	2	0.03	1	0.01
Jammu & Kashmir	6	0.19	1	0.03
JHARKHAND	2	0.03	13	0.33
KARNATAKA	80	5.68	65	1.35
Kerala	10	0.15	15	0.4
MADHYA PRADESH	10	0.49	10	0.15
Maharashtra	242	5.19	233	4.81
MANIPUR	0	0	2	0.05
Meghalaya	1	0.02	2	0.03
Nagaland	2	0.03	1	0.01
NCT of Delhi	132	2.81	179	2.87
Odisha	4	0.12	13	0.27
Puducherry	1	0.02	1	0.03
Punjab	23	0.46	17	0.37
Rajasthan	12	0.21	20	0.82
Sikkim	0	0	0	0
Tamil Nadu	131	37.55	147	3.63
TELANGANA	31	0.71	21	0.61
Tripura	1	0.02	0	0
UTTAR PRADESH	37	0.84	54	1.21
UTTARAKHAND	10	0.15	11	0.18
West Bengal	20	0.5	21	0.98
Overseas	8	0.13	5	0.26
<b>Grand Total</b>	<b>911</b>	<b>65.26</b>	<b>980</b>	<b>21.36</b>

Source:RBI