

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
**LOK SABHA**  
**UNSTARRED QUESTION NO-†1974**  
ANSWERED ON- 13/03/2023

**ATM FRAUDS**

†1974. SHRI RAHUL KASWAN

Will the Minister of FINANCE be pleased to state:-

- (a) whether it is a fact that there has been a big surge in the cases of criminal fraud and deceit involving gaining illegal access to PIN numbers, change of ATM cards and other means in the country;
- (b) if so, the details thereof during the last two years, bank-wise, State-wise including in Rajasthan;
- (c) whether the Government has taken any action to control such cases of fraud and deceit; and
- (d) if so, the details thereof?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (d): As per Reserve Bank of India (RBI) data on frauds reported by Scheduled Commercial Banks (SCBs) under the category “Card/Internet-ATM/Debit Cards, Credit Cards and Internet Banking”, the number of such frauds, based on the year of occurrence, has year-on-year (Y-o-Y) decline by 4.56% in the financial year 2020-21 and further decline by 7.9% in the financial year 2021-22. Bank-wise and State-wise details of such frauds, by the year of occurrence, for the last two financial years are at **Annex-1** and **Annex-2**.

Comprehensive steps have been taken to enhance security of digital payment transactions, including those of card transactions, online transactions *etc.*, and to reduce ATM banking frauds which include, *inter alia*, the following –

1. RBI has issued Master Direction on Digital Payment Security Controls on 18.2.2021. As per this direction, banks have been advised to put in place necessary controls to protect the confidentiality and integrity of customer data, and processes associated with the digital product/services offered by them.
2. RBI has issued Guidelines dated 31.12.2019 on Cyber Security Controls for third party ATM Switch Application Service Providers (ASPs).
3. Display of posters in bank ATMs and branches to spread awareness against frauds.

4. 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.*
5. For immediate reporting of Cyber Crime /financial frauds and to stop siphoning-off of funds by the fraudsters, Financial Cyber Fraud Reporting and Management System module has been made operational by the Indian Cyber Crime Coordination Centre, working under the Ministry of Home Affairs.
6. A National Cyber Crime Reporting Portal has been launched by the Ministry of Home Affairs to enable public to report incidents pertaining to all types of cybercrimes, and a toll-free number has also been operationalised to get assistance in lodging online complaints.

In addition to this, several other initiatives have also been taken which include, *inter alia*, the following –

- (i) enabling all ATMs for processing EMV chip and PIN cards;
- (ii) mandating PIN entry for all ATM transactions;
- (iii) conversion of magnetic strip card to EMV chip and PIN cards;
- (iv) restricting international usage by default and enablement of the same only after specific mandate from the customer;
- (v) certification of merchant terminals;
- (vi) Capping the value/mode of transactions/beneficiaries;
- (vii) mandating enablement of online alerts for all transactions;
- (viii) setting daily limits on transaction amount.

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## Lok Sabha Unstarred question no. 1974, regarding ATM Frauds

Details of Frauds in scheduled commercial banks during the financial year 2020-21 and 2021-22 in category of 'Card/Internet-ATM/Debit Cards, Credit Cards and Internet Banking', by the year of occurrence

Amounts in crore Rs.

Bank	FY 2020-21		FY 2021-22	
	Number	Amount involved	Number	Amount involved
Airtel Payments Bank Limited	2	0.01	--	--
American Express Banking Corp.	1,808	12.73	2,258	5.83
AU Small Finance Bank Limited	--	--	6	0.05
Axis Bank Limited	5,407	32.38	6,124	25.07
Bandhan Bank Limited	135	0.35	189	0.51
Bank of America, National Association	71	0.12	16	0.02
Bank of Bahrain and Kuwait BSC	4	0.01	1	5.44
Bank of Baroda	5	1.11	6	0.91
Bank of India	--	--	1	0.10
Bank of Maharashtra	--	--	4	0.12
Canara Bank	2	1.29	1	0.22
Capital Small Finance Bank Limited	25	0.06	16	0.07
Catholic Syrian Bank Limited	20	0.03	3	0.01
Central Bank of India	842	3.47	1,104	4.95
Citibank N.A	1,110	5.48	1,182	6.75
City Union Bank Limited	256	0.77	25	0.06
DBS Bank India Limited	160	0.22	89	0.09
DCB Bank Limited	73	0.53	38	0.12
Deutsche Bank Ag	24	0.10	101	0.32
Doha bank Qsc	1	0.01	--	--
Equitas Small Finance Bank Limited	8	0.12	11	0.02
ESAF Small Finance Bank Limited	3	0.00	1	0.00
Federal Bank Limited	282	0.63	305	0.54
Fincare Small Finance Bank Limited	7	0.01	--	--
HDFC Bank Limited	3,834	12.96	3,866	10.61
Hongkong And Shanghai Banking Corporation	2,681	5.91	2,241	5.41
ICICI Bank Limited	1,390	32.67	5,002	34.39
IDBI Bank Limited	1,729	5.00	1,552	5.78
IDFC First Bank Limited	176	0.50	130	0.25
Indian Bank	86	0.36	107	0.32
Indian Overseas Bank	73	0.18	232	0.59
Indusind Bank Limited	139	5.96	1,045	23.56
Jana Small Finance Bank Limited	2	0.00	1	0.37
Jpmorgan Chase Bank National Association	1	0.49	--	--
Karnataka Bank Limited	50	0.71	--	--
Kotak Mahindra Bank Limited	45,773	64.23	33,296	57.72
Lakshmi Vilas Bank Limited	2	0.03	--	--
Nsdl Payments Bank Limited			1	0.00
Paytm Payments Banks Limited	4	0.00	7	0.02

Bank	FY 2020-21		FY 2021-22	
	Number	Amount involved	Number	Amount involved
Punjab and Sind Bank	88	0.45	55	0.14
Punjab National Bank	271	2.56	7	0.15
RBL Bank Limited	254	1.35	1,944	5.15
Shinhan Bank	1	0.01	1	0.01
South Indian Bank Limited	418	2.71	359	2.09
Standard Chartered Bank	627	6.33	2,228	5.25
State Bank of India	1,993	22.03	1,187	22.62
Suryoday Small Finance Bank Limited	3	0.00	--	--
Tamilnad Mercantile Bank Limited	19	0.37	8	0.06
The Dhanalakshmi Bank Ltd	16	0.05	4	0.01
UCO Bank	4	0.01	--	--
Ujjivan Small Finance Bank Limited	2	0.01	3	0.01
Union Bank of India	478	1.55	91	0.40
Yes Bank Limited	299	0.73	200	0.34

Source: RBI

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## Lok Sabha Unstarred question no. 1974, regarding ATM Frauds

State wise details of Frauds during the financial year 2020-21 and 2021-22 in category of 'Card/Internet-ATM/Debit Cards, Credit Cards and Internet Banking', by the year of occurrence

Amounts in crore Rs.

State/Union- Territory	FY 2020-21		FY 2021-22	
	Number	Amount involved	Number	Amount involved
Andaman and Nicobar Islands	3	0.01	--	--
Andhra Pradesh	706	1.88	541	2.60
Arunachal Pradesh	6	0.01	2	0.00
Assam	165	0.95	151	1.24
Bihar	891	3.13	936	3.94
Chandigarh	284	0.83	217	1.20
Chhattisgarh	173	0.61	188	4.89
Dadra and Nagar Haveli	67	0.17	61	0.17
Goa	133	0.42	189	0.69
Gujarat	4,715	15.39	2,883	8.22
Haryana	5,724	23.52	5,508	16.43
Himachal Pradesh	136	0.44	118	0.71
Jammu & Kashmir	50	0.19	69	0.64
Jharkhand	244	1.36	255	1.10
Karnataka	4,146	15.35	2937	10.88
Kerala	641	3.27	681	2.87
Ladakh	4	0.02	3	0.02
Madhya Pradesh	776	2.72	769	4.45
Maharashtra	26,844	75.70	26,085	74.62
Manipur	6	0.03	5	0.03
Meghalaya	15	0.05	12	0.09
Mizoram	--	--	2	0.01
Nagaland	3	0.01	5	0.03
NCT of Delhi	8,003	22.09	8,075	24.35
Odisha	259	5.74	323	1.73
Puducherry	20	0.03	15	0.07
Punjab	1,027	2.40	1,010	5.74
Rajasthan	1,234	4.97	944	6.66
Sikkim	17	0.05	7	0.01
Tamil Nadu	5,700	16.47	5,322	17.26
Telangana	2,781	6.31	2,077	12.49
Tripura	23	0.05	7	0.01
Uttar Pradesh	4,079	12.11	4,151	16.10
Uttarakhand	232	1.55	246	0.73
West Bengal	1,548	8.74	1,251	6.39

Source: RBI

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