GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA
UNSTARRED QUESTION NO-2042
ANSWERED ON-14.3.2022

CYBER FRAUDS

2042. SHRI KRUPAL BALAJI TUMANE:
SHRI VINAYAK RAUT:

Will the Minister of FINANCE be pleased to state:

(a) the details of the number of financial cyberfrauds and the amount involved, State-wise and notifiedcommercial bank account-wise during the last three yearsand the current year;

(b) the number of cases settled and the amount(inIndian rupee)recovered so far;

(c) the number of remaining cases to be settled;

(d) whether the Ministry has maintained any recordof financial cyber frauds committed by digital paymentplatforms and UPI platforms; and

(e) if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) to (e): Cyber financial frauds in banking primarily relate to frauds that have taken place in ATMs, debit cards, credit cards and Internet banking platforms. Under the Reserve Bank of India Act 1934, the Banking Regulation Act, 1934 and the Payments and Settlement System Act, 2007, the Reserve Bank of India (RBI) is vested with supervisory powers and functions of non-banking financial institutions, banks and payments system respectively. As such, data in respect of financial cyber frauds relating to the said entities are maintained by RBI. Based on data furnished by RBI on frauds reported by Scheduled Commercial Banks under the category"Card/Internet- ATM/Debit Card, Credit Card & Internet Banking" during the financial years 2018-19 to 2020-21 and the period up to December 31, 2021 in the current financial year, bank-wise and state-wise details are at Annex-I and Annex-II respectively.

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Lok Sabha unstarred question no.2042, regarding "Cyber Frauds"

Frauds reported by Scheduled Commercial Banks under the category "Card/Internet- ATM/Debit Card, Credit Card & Internet Banking"

Amount in crore Rs.

S.No.	State/Union Territory	Financial year 2018-19		Financial year 2019-20		Financial year 2020-21		Financial year 2021-22 (till 31.12.2021)	
		Number of frauds	Total amount involved	Number of frauds	Total amount involved	Number of frauds	Total amount involved	Number of frauds	Total amount involved
1	Andaman and Nicobar islands	10	0.12	21	0.09	3	0.01	1	0.01
2	Andhra Pradesh	181	0.36	631	2.15	733	1.96	392	0.89
3	Arunachal Pradesh	1	0.01	25	0.12	71	0.38	4	0.00
4	Assam	87	0.85	583	3.33	377	1.88	124	1.41
5	Bihar	151	0.61	438	1.58	871	2.44	789	2.79
6	Chandigarh	111	0.37	194	0.56	268	0.74	190	0.79
7	Chhattisgarh	106	0.41	234	0.73	222	0.54	131	0.95
8	Dadra and Nagar Haveli and Daman and Diu	16	0.02	52	0.08	65	0.15	55	0.18
9	Goa	114	0.57	231	0.60	190	0.58	185	0.74
10	Gujarat	1135	2.23	2719	6.53	4746	12.37	2281	6.95

11	Haryana	8,983	21.20	6,782	24.01	5,991	25.54	4,638	11.49
12	Himachal Pradesh	47	0.17	190	0.81	256	0.84	118	0.35
13	Jammu and Kashmir	27	0.07	109	0.32	105	0.49	43	0.17
14	Jharkhand	109	0.61	207	0.69	261	1.74	204	0.57
15	Karnataka	1886	5.17	3974	24.54	4371	14.81	2397	11.93
16	Kerala	212	1.46	991	4.66	956	4.11	435	1.63
17	Ladakh	-	-	3	0.03	13	0.07	3	0.03
18	Madhya Pradesh	212	0.62	865	2.72	979	3.48	576	2.37
19	Maharashtra	21,673	42.35	30,546	83.60	27,449	70.46	19,671	55.89
20	Manipur	8	0.07	8	0.03	25	0.09	5	0.03
21	Meghalaya	12	0.05	31	0.16	23	0.11	11	0.06
22	Mizoram	5	0.01	9	0.07	-	-	2	0.01
23	Nagaland	3	0.02	32	0.18	21	0.09	4	0.04
24	National Capital Territory of Delhi	4191	15.76	7928	23.01	8435	21.20	5001	20.78
25	Odisha	115	0.53	581	3.10	300	1.39	252	0.81
26	Puducherry	6	0.05	20	0.06	26	0.04	10	0.01
27	Punjab	288	0.92	752	2.88	1226	3.68	857	2.72
28	Rajasthan	374	1.47	1033	9.89	1574	5.12	758	2.66
29	Sikkim	4	0.00	20	0.08	17	0.04	7	0.03
30	Tamil nadu	5497	24.06	7443	24.63	5585	24.14	5292	17.47
31	Telangana	974	2.61	1853	3.82	2918	7.14	1558	8.83
32	Tripura	9	0.03	121	0.40	53	0.13	5	0.01

33	Uttar pradesh	5109	7.80	3197	13.54	4130	11.67	3082	9.87
34	Uttarakhand	128	0.53	206	0.87	251	1.68	190	0.68
35	West bengal	493	17.99	1341	4.00	1471	9.49	971	3.90
36	Overseas	27	0.29	16	0.15	6	0.04	-	-
	Grand Total	**52, 304**	**149.42**	**73, 386**	**244.01**	**73, 988**	**228.65**	**50, 242**	**167.03**

Source: Reserve Bank of India

Lok Sabha unstarred question no.2042, regarding "Cyber Frauds"

Frauds reported by Scheduled Commercial Banks under the category "Card/Internet- ATM/Debit Card, Credit Card & Internet Banking"

Amount in crore Rs.

S.No.	Bank/Financial Institution	Financial year 2018-19			Financial year 2019-20			Financial year 2020-21			Financial year 2021-22 (till 31.12.2021)		
		Number of frauds	Total amount involved	Total amount recovered	Number of frauds	Total amount involved	Total amount recovered	Number of frauds	Total amount involved	Total amount recovered	Number of frauds	Total amount involved	Total amount recovered
1	Airtel Payments Bank Limited	0	0.00	0.00	23	0.00	0.00	2	0.01	0.00	0.00	0.00	0.00
2	Allahabad Bank	5	0.02	0.00	12	0.46	0.20	0.00	0.00	0.00	0.00	0.00	0.00
3	American Express Banking Corp.	7,534	16.44	1.77	3,928	12.31	1.53	1,881	12.04	0.58	1911	4.37	0.71

4	AU Small Finance Bank Limited	15	0.28	0.03	56	0.15	0.00	0.00	0.00	0.00	1	0.00	0.00
5	Axis Bank Limited	635	3.56	0.44	981	29.39	2.11	5,256	26.36	3.29	4345	18.16	2.12
6	Bandhan Bank Limited	12	0.04	0.00	159	0.45	0.09	133	0.35	0.14	164	0.43	0.19
7	Bank of America , National Association	90	0.35	0.34	129	0.37	0.20	74	0.12	0.11	13	0.02	0.02
8	Bank of Bahrain & Kuwait B.S.C.	0	0.00	0.00	0	0.00	0.00	3	0.01	0.00	3	5.44	0.00
9	Bank of Baroda	8	0.11	0.00	7	0.04	0.01	6	0.04	0.00	2	1.10	0.00
10	Bank of India	3	0.48	0.35	3	0.03	0.00	0.00	0.00	0.00	1	0.10	0.00
11	Bank of Maharashtra	0	0.00	0.00	313	0.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Canara Bank	20	1.42	0.09	76	1.28	0.14	8	1.69	0.35	3	2.99	2.70
13	Capital Small Finance Bank Limited	2	0.00	0.00	2	0.01	0.00	25	0.06	0.00	12	0.05	0.00
14	Catholic Syrian Bank Ltd	9	0.02	0.00	24	0.04	0.00	20	0.03	0.00	2	0.00	0.00
15	Central Bank of India	476	1.81	0.12	756	2.30	0.25	837	3.85	0.19	386	1.67	0.00
16	Citibank N.A	1,857	9.71	1.70	1,978	9.17	0.86	1,429	6.62	0.34	898	4.20	0.17
17	City Union Bank Limited	0	0.00	0.00	281	0.93	0.00	219	0.58	0.01	65	0.25	0.07
18	Corporation	87	0.34	0.00	60	1.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00

	Bank												
19	DBS Bank India Ltd.	89	0.11	0.00	242	0.63	0.00	149	0.24	0.01	91	0.12	0.00
20	DCB Bank Limited	103	0.30	0.29	219	1.14	0.24	80	0.54	0.07	34	0.12	0.02
21	Deutsche Bank Ag	51	0.19	0.01	42	0.15	0.00	24	0.11	0.00	8	0.03	0.01
22	Doha Bank Qsc	1	0.00	0.00	0	0.00	0.00	1	0.01	0.00	0.00	0.00	0.00
23	Equitas Small Finance Bank Limited	2	0.00	0.00	11	0.03	0.00	8	0.12	0.01	6	0.01	0.00
24	ESAF Small Finance Bank Limited	3	0.05	0.02	1	0.28	0.00	3	0.00	0.00	0.00	0.00	0.00
25	Federal Bank Ltd	67	0.36	0.01	550	1.33	0.00	283	0.75	0.00	193	0.35	0.03
26	Fincare Small Finance Bank Limited	11	0.13	0.01	9	0.02	0.01	10	0.02	0.00	0.00	0.00	0.00
27	HDFC Bank Ltd.	4,807	17.19	0.41	5,989	20.13	0.43	3,743	11.35	0.07	4,174	12.51	0.18
28	Hongkong And Shanghai Banking Corpn.Ltd.	2,888	9.43	8.06	3,623	10.10	6.55	2,577	7.88	5.80	2,011	4.44	3.76
29	ICICI Bank Limited	1540	8.03	0.00	2272	16.08	0.02	1009	28.21	0.00	3026	21.30	0.20
30	IDBI Bank Limited	1005	6.32	0.01	1847	10.07	0.96	1821	5.24	0.04	1385	3.78	0.01
31	IDFC First Bank	105	0.74	0.00	240	1.20	0.01	163	0.98	0.00	148	0.29	0.01

	Limited												
32	Indian Bank	85	0.78	0.02	153	1.52	0.00	75	7.53	0.49	65	0.24	0.05
33	Indian Overseas Bank	0	0.00	0.00	2	4.95	0.00	329	0.81	0.34	195	0.51	0.00
34	Indusind Bank Ltd	42	3.03	0.52	67	3.03	0.29	110	5.10	0.13	402	8.70	1.12
35	Jana Small Finance Bank Limited	0	0.00	0.00	49	0.06	0.00	18	0.03	0.00	1	0.37	0.00
36	JP Morgan Chase Bank National Association	0	0.00	0.00	0	0.00	0.00	1	0.49	0.49	0.00	0.00	0.00
37	Karnataka Bank Ltd	64	0.22	0.12	164	0.37	0.16	155	0.96	0.22	0.00	0.00	0.00
38	Karur Vysya Bank Ltd	1	0.90	0.05	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	Kotak Mahindra Bank Ltd.	24,140	29.35	0.05	40,921	55.07	0.02	46,271	68.70	0.49	26,267	43.93	0.03
40	Lakshmi Vilas Bank Ltd	1	0.04	0.00	1	0.05	0.04	3	0.06	0.00	0.00	0.00	0.00
41	Nainital Bank Ltd	0	0.00	0.00	1	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00
42	NSDL Payments Bank Limited	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00	1	0.00	0.00
43	Oriental Bank of Commerce	177	16.01	0.00	223	1.14	0.17	0.00	0.00	0.00	0.00	0.00	0.00
44	Paytm Payments Bank Limited	3477	2.22	0.24	6	0.01	0.00	9	0.01	0.00	6	0.01	0.00
45	Punjab and Sind	0	0.00	0.00	24	0.05	0.00	65	0.40	0.00	80	0.17	0.00

	Bank												
46	Punjab National Bank	19	0.17	0.02	50	0.26	0.05	474	2.01	0.10	175	0.57	0.03
47	RBL Bank Limited	138	2.56	0.28	348	2.41	0.13	268	1.55	0.00	234	7.05	0.08
48	Shinhan Bank	4	0.02	0.00	1	0.01	0.00	1	0.01	0.00	1	0.01	0.00
49	South Indian Bank Ltd	91	0.48	0.01	341	0.76	0.02	456	2.68	0.10	269	1.51	0.02
50	Standard Chartered Bank	645	2.65	0.00	830	16.04	0.07	407	5.04	0.01	1003	4.20	0.01
51	State Bank of India	1682	10.78	0.10	6004	26.69	7.70	4863	23.63	0.11	2195	16.63	0.17
52	Suryoday Small Finance Bank Limited	1	0.00	0.00	0	0.00	0.00	3	0.00	0.00	0.00	0.00	0.00
53	Syndicate Bank	147	0.52	0.03	31	0.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	Tamilnad Mercantile Bank Ltd	10	0.19	0.00	24	0.11	0.00	16	0.37	0.00	9	0.03	0.00
55	The Dhanalakshmi Bank Ltd	8	0.04	0.00	17	0.05	0.00	16	0.05	0.00	4	0.01	0.00
56	UCO Bank	7	0.10	0.00	16	0.05	0.00	13	0.10	0.00	0.00	0.00	0.00
57	Ujjivan Small Finance Bank Limited	2	0.01	0.01	11	0.27	0.02	7	0.04	0.00	2	0.01	0.00
58	Union Bank of India	93	1.01	0.00	254	0.97	0.05	382	1.17	0.00	303	1.10	0.00
59	United Bank of	27	0.11	0.00	4	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00

	India												
60	Utkarsh Small Finance Bank Limited	1	0.01	0.00	3	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	Vijaya Bank	1	0.18	0.10	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	Yes Bank Ltd.	16	0.61	0.00	8	9.43	2.42	282	0.70	0.00	148	0.26	0.00
	Grand Total	**52,304**	**149.42**	**15.18**	**73,386**	**244.01**	**24.78**	**73, 988**	**228.65**	**13.51**	**50, 242**	**167.03**	**11.70**

Source: Reserve Bank of India