

- (b) if so, the reasons for this sharp decline;
- (c) whether no Basic Grant has been allotted to Andhra Pradesh for 2012-13; and
- (d) if so, the reasons therefor?

THE MINISTER OF PANCHAYATI RAJ (SHRI V. KISHORE CHANDRA DEO): (a) and (b) No, Sir. The General Basic Grant for Panchayati Raj Institutions for the years 2010-11 and 2011-12 to Andhra Pradesh was Rs. 480.74 crore and Rs. 615.85 crore respectively. While the first instalment of Rs. 304.70 crore against allocation for 2011-12 has been released, the second instalment would become due on elections to Panchayats being held in the State and constitution of Panchayats there upon.

(c) and (d) No, Sir. The estimated Basic Grant for Andhra Pradesh for 2012-13 is Rs. 659.53 crore.

#### **Stealing of money from ATM/Banks**

\*37. SHRI A. ELAVARASAN: Will the Minister of FINANCE be pleased to state:

- (a) whether fraudsters have stolen crores of rupees from several Indian banks cleverly exploiting a design flaw in the Automated Teller Machine and their net-work nature;
- (b) if so, details thereof;
- (c) whether the fraud involves withdrawing only a part of the money at an ATM machine throws up and letting it to swallow the rest and the machine cannot count the retracted notes;
- (d) if so, the details thereof including the value of money lost and the number of ATM/Banks affected;
- (e) whether the banks have executed any change of the design in their cash machine to combat it; and
- (f) if so the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) Some of the frauds are taking place at ATMs as a fraudster picks up major part of the amount and leaves a few notes in the bin which are swallowed back by the machine after cut-off time. These transactions are marked as unsuccessful transactions and amount is credited back to drawer's account. There is no mechanism in the ATMs to

count the retracted notes by the ATM Machine. RBI has reported that no separate data is maintained on the nature of ATM frauds. However, the details of incidents of fraud related to ATMs/Debit Cards and amount involved for the last 4 years are as under:

(Rs. in lakhs)			
Sl. No.	Calendar year	Total cases reported	Amount involved
1.	2008	153	246.01
2.	2009	296	279.00
3.	2010	275	335.19
4.	2011	487	706.82

(d) RBI has quoted Federal Bank Ltd.s report dated May 30, 2012 stating that ATM frauds containing 874 incidents were noticed across India involving an amount of Rs. 83.35 lakhs. As per the report, few persons have defrauded the bank by taking part of withdrawal amount and allowing the balance to be taken back by ATM; however, full transaction of withdrawal was not accounted for in their account.

(e) and (f) With regard to change in design in ATMs, the following action has been taken by:

- RBI has given approval to the National Payment Corporation of India (NPCI), the operator of National Financial Switch (NFS) which is the largest ATM Network in the country, to disable cash retraction feature in ATM machines so that frauds due to partial withdrawal of cash may be stopped.
- NPCI has reported that cash retraction feature had been disabled at only 39,169 ATMs out of 99,995 ATMs as on June 30, 2012.
- RBI *vide*, letter dated July 27, 2011 has advised NPCI that cash retraction feature should be disabled in all ATMs by August 31, 2012.

#### **Posts lying vacant in ministries/departments**

\*38. SHRI D. RAJA: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that a huge number of posts, both under General category and also under SC/ST category, are lying vacant in almost all the Ministries and Departments under Central Government;