

Data for Corporate Lending of Public Sector Banks (PSBs) as on 31.12.2016

(₹ in crore)

	Corporate Lending		
	Gross Advances	Gross NPAs	Gross NPA Ratio (%)
Public Sector Banks (PSBs)	26,20,993	4,57,247	12.76

Source: RBI, December- 2016 (Provisional Data)

The names and details of borrowers are not disclosed as prescribed under section 45E of the Reserve Bank of India (RBI) Act, 1934 and Banking Laws, which provide for the obligation of a bank or financial institution to maintain secrecy about the affairs of its constituents.

Online frauds in banks

2139. SHRI NARAYAN LAL PANCHARIYA:

SHRI SANJAY RAUT:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has developed any mechanism to detect online frauds in Banks before their reporting by customers;

(b) if so, the details thereof during each of the last three years and the current year;

(c) whether the cases of frauds in Banks have increased during the said period, if so, the details thereof, Bank-wise and the reasons therefor;

(d) whether any Bank employee have been found involved in such cases during the said period; and

(e) if so, the details thereof, Bank-wise along with the action taken by Government/ respective Banks against such employees?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) to (e) In terms of Reserve Bank of India (RBI) Circular no. DBSCO/CSITE/BC. 11/33.01.001/2015-16 dated June 2, 2016 on Cyber Security Framework in Banks, banks have been advised to report all unusual cyber security incidents to RBI within 2 - 6 hours of detection.

As on February 28, 2017 the details of the incidents reported by banks since above mentioned circular are given as under:—

Sl. No.	Type of Incidents	Total no. of incidents reported
1.	Ransomware	7
2.	Distributed Denial of Service (DDos)	2
3.	Phishing Attacks	6
4.	Rogue Mobile Application	6
5.	Card Skimming	3
6.	Virus/Malware	13

The details of On line (Credit/Debit cards/ATM Cards/Internet banking) fraud cases (amount involved \geq ₹ 1.00 lakhs), including of staff involved, bank wise during the last three years are given in Statement (*See below*).

Whenever a complaint against a bank official(s) is received and any irregularities are found or observed on the part of Banks' official (s), the Banks initiate action as per their extant rules and commensurate punishment is awarded to the delinquent employees based on the seriousness of the wrongdoings as per Bank's disciplinary rules.

Further, RBI has issued the instructions, relating to staff involvement, to banks as a part of the Master Directions of CFMC DBS.CO. CFMC.BC.No.1/23.04.001/2016-17 dated July 01, 2016.

Statement

Details of Credit Card, ATM/ Debit Cards & Internet Banking fraud cases (amount involved \geq ₹1.00 Lakh) reported from April 01, 2013 to December 31, 2016 (₹ in Lakh)

Bank Name	2013-14(1)			2014-15(2)			2015-16 (3)			June, Sept. & Dec. Quarters 2016(4)		
	No. of Frauds	Amount involved in Lakh	No. of Cases wherein staff is involved	No. of Frauds	Amount involved in Lakh	No. of Cases wherein staff is involved	No. of Frauds	Amount involved in Lakh	No. of Cases wherein staff is involved	No. of Frauds	Amount involved in Lakh	No. of Cases wherein staff is involved
1	2	3	4	5	6	7	8	9	10	11	12	13
Allahabad Bank	1	3.14	1	0	0	0	0	0	0	0	0	0
American Express Banking Corp.	218	2121.99	0	166	990.68	0	154	575.86	1	122	447.67	1
Andhra Bank	0	0	0	1	1.79	1	0	0	0	1	5.36	0
Axis Bank Ltd.	44	228.8	0	46	153.34	1	86	603.63	0	54	362.25	0

Bank of Baroda	0	0	0	4	1840.98	0	13	61.77	1	4	103.02	0
Bank of India	2	5.14	0	1	3.36	0	4	37.1	0	1	2.11	0
Bank of Maharashtra	4	24.93	0	1	1.15	0	1	3.57	0	1	1.65	0
Bharatiya Mahila Bank Ltd.	0	0	0	0	0	0	0	0	0	1	1.17	0
Canara Bank	1	150.54	0	2	62.72	0	1	1.12	0	1	453.66	0
Central Bank of India	20	230.81	0	6	72.19	0	11	64.31	1	3	6.09	1
Citibank N.A.	82	155	1	75	231.04	0	106	253.62	0	137	255.26	0
Corporation Bank	14	27.24	0	3	126.27	0	8	57.98	0	16	24.01	0
Dena Bank	0	0	0	1	2	0	0	0	0	1	1	0
Deutsche Bank (Asia)	1	2.69	0	2	15.25	0	1	1.5	0	0	0	0
Dhanlaxmi Bank Limited	0	0	0	1	2.27	0	0	0	0	0	0	0
Federal Bank Ltd.	0	0	0	1	8.84	0	0	0	0	2	27.44	0
Firststrand Bank	0	0	0	0	0	0	0	0	0	1	1.67	0
HDFC Bank Ltd.	100	226.59	1	152	284.27	0	164	350.61	0	113	205.77	0

Written Answers to

[21 March, 2017]

Unstarred Questions

1	2	3	4	5	6	7	8	9	10	11	12	13	170
Hongkong & Shanghai Banking Corporation Ltd.	79	483.66	0	32	95.52	0	35	81.03	0	25	54.22	0	Written Answers to [RAJYA SABHA]
ICICI Bank Ltd.	267	1169.08	3	222	470.15	2	340	921.51	4	228	678.46	2	
IDBI Bank Limited	2	4.38	0	3	17.22	0	52	77.73	0	24	37.3	0	
Indian Bank	0	0	0	6	50.62	0	3	6.96	0	21	95.11	0	
Indian Overseas Bank	0	0	0	1	2.02	0	0	0	0	0	0	0	
IndusInd Bank Ltd.	9	55.04	1	3	15.72	0	4	47.08	0	2	30.6	0	
ING Vysya Bank Ltd.	1	1.7	0	0	0	0	0	0	0	0	0	c	
Jammu & Kashmir Bank Ltd.	1	15£7	0	1	28.07	0	0	0	0	0	0	0	
Karnataka Bank Ltd.	5	19.8	0	3	10.18	0	0	0	0	0	0	0	
Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	2	13.26	0	
Korea Exchange Bank	0	0	0	0	0	0	0	0	0	1	1.28	0	Unstarred Questions
Kotak Mahindra Bank Ltd.	24	191.56	1	16	37.98	0	42	416.56	2	56	118.12	0	
Lakshmi Vilas Bank Ltd.	0	0	0	0	0	0	1	2.4	0	1	1.06	0	
Oriental Bank of Commerce	0	0	0	0	0	0	5	9.34	0	0	0	0	

Punjab National Bank	11	94.23	0	0	0	0	3	10.16	0	1	6.13	0
RBL Bank Ltd.	1	7.75	0	11	51.65	0	6	39.74	0	7	17.38	0
Shinhan Bank	0	0	0	0	0	0	1	1.46	0	0	0	0
South Indian Bank Ltd.	0	0	0	1	2	0	0	0	0	1	4.01	0
Standard Chartered Bank	77	174.16	3	69	172.18	0	122	269.88	2	238	460.48	0
State Bank of India	1	1.03	0	2	82.41	0	5	20.13	0	6	29.79	0
State Bank of Travancore	0	0	0	1	1.34	0	0	0	0	2	9.16	0
Syndicate Bank	0	0	0	0	0	0	9	34.85	0	0	0	0
Tamilnad Mercantile Bank Ltd.	1	1.43	0	1	19.5	0	1	29.5	0	0	0	0
The Royal Bank of Scotland N.V.	9	36.2	0	2	19.48	0	6	10.04	0	1	1	0
UCO Bank	0	0	0	0	0	0	0	0	0	1	3	0
Union Bank of India	2	1828	0	4	249.28	0	6	29.68	0	2	16.62	1
Vijaya Bank	0	0	0	2	40.47	1	0	0	0	5	44.45	0
Yes Bank Ltd	1	1.75	0	3	7.06	2	0	0	0	0	0	0
GRAND TOTAL	978	5451.77	11	845	5169	7	1190	4019.12	11	1082	3519.56	5

Written Answers to

[21 March, 2017]

Unstarred Questions