1	2	3	4	5
Meghalaya	16	1		17
Mizoram		3		3
Nagaland	4	5		9
NCT of Delhi			224	224
Odisha			64	64
Orissa	159	94	7	260
Others	2	9	4	15
Pondicherry	23	2		25
Puducherry			2	2
Punjab	350	277	165	792
Rajasthan	138	163	205	506
Sikkim	1	3	1	5
Tamil Nadu	475	411	374	1260
Telangana			90	90
Tripura	9	6		15
Uttar Pradesh	549	519	422	1490
Uttarakhand			15	15
Uttaranchal	69	59	10	138
West Bengal	781	266	216	1263
GRAND TOTAL	5785	4360	3804	13949

Source: RBI

Banks cheated by individuals and companies

1202. KUMARI SELJA:

SHRI C.P. NARAYANAN:

Will the Minister of FINANCE be pleased to state:

(a) how many public sector and private banks have been cheated by individuals and companies in the last three years;

(b) the details of such banks and amounts involved;

(c) how many culprits have been apprehended and money retrieved;

(d) whether it is a fact that thousands of crores of rupees are lost by the banks; and

(e) what is the preventive machinery at present and its effectiveness?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) As per Reserve Bank of India (RBI) inputs, the details of frauds in the last three financial years under the category "cheating and forgery", where the amount involved is Rupees one lakh or more, as reported by Public Sector Banks and Private Sector Banks, are given in Statement-I and Statement-II respectively (*See* below).

(c) As per RBI data, the amount recovered in cases of fraud in the financial year 2016-17 under the category "cheating and forgery", where the amount involved is Rupees one lakh or more, as reported by Public Sector Banks and Private Sector Banks, is ₹ 754.1 crore. Centralised information on arrest/apprehension of culprits is not maintained.

(d) As per RBI data for amounts involved of Rupees one lakh or more in frauds in the financial year 2016-17 under the category "cheating and forgery", as reported by Public Sector Banks and Private Sector Banks, the amount of expected loss in such frauds is ₹ 12,092.64 crore.

(e) RBI has taken a number of measures to prevent and control frauds. These include the following:

(i) a framework for dealing with loan frauds of ₹ 50 crore and above, under which banks classify potential fraud accounts as red-flagged accounts based on observation/evaluation of early warning signals, and take timebound action;

(ii) an online searchable database of frauds reported by banks, in the form of Central Fraud Registry, as a tool of timely identification, control and mitigation of fraud risk and for carrying out due diligence during credit sanction process;

(iii) issuance of caution advices by RBI, detailing names of fraudsters and their *modus operandi;* and

(iv) re-verification of title deeds in respect of all credit exposures of ₹ 5 crore and above by banks, as mandated by RBI.

An Expert Committee under the chairmanship of Shri Y. H. Malegam has been constituted by RBI to look into, *inter alia,* factors leading to increasing incidence of frauds in banks and the measures (including IT interventions) needed to curb and prevent it, and the role and effectiveness of various types of audits conducted in banks in mitigating the incidence of such frauds.

Statement

Frauds reported under the category "Cheating and Forgery" by Public Sector Banks (For frauds involving amounts of ₹ 1 lakh or above)

Bank	2014-15		2015-16		2016-17	
	No. of cases	Amount in crore ₹	No. of cases	Amount in crore ₹	No. of cases	Amount in crore ₹
1	2	3	4	5	6	7
Allahabad Bank	41	74	17	261	44	893
Andhra Bank	30	508	35	249	48	141
Bank of Baroda	163	1,164	144	1,626	105	1,144
Bank of India	25	36	72	577	92	2,709
Bank of Maharashtra	34	189	21	12	11	29
Canara Bank	76	134	66	1,585	103	214
Central Bank of India	165	2,113	109	169	98	788
Corporation Bank	44	1,209	93	1,317	44	685
Dena Bank	30	389	19	71	26	23
IDBI Bank Ltd.	33	220	56	176	49	142
Indian Bank	59	73	53	130	65	447
Indian Overseas Bank	95	523	73	449	57	889
Oriental Bank of Commerce	103	65	84	506	50	40
Punjab & Sind Bank	20	5	10	6	8	6
Punjab National Bank	34	121	44	109	60	1,524
State Bank of Bikaner & Jaipur	33	454	40	147	29	131

1	2	3	4	5	6	7
State Bank of Hyderabad	11	2	27	368	31	105
State Bank of India	227	1,555	231	1,845	240	2,343
State Bank of Mysore	6	1	3	0	64	21
State Bank of Patiala	31	7	27	409	35	32
State Bank of Travancore	19	52	6	3	28	8
Syndicate Bank	148	781	131	1,618	140	368
UCO Bank	83	1,411	66	245	47	683
Union Bank of India	65	138	92	419	62	639
United Bank of India	5	1	13	9	3	0
Vijaya Bank	22	27	8	2	21	20
TOTAL	1,602	11,251	1,540	12,307	1,560	14,025

Source: Reserve Bank of India

Statement-II

Frauds reported under the category "Cheating and Forgery" by Private Sector Banks

(For frauds involving amounts of ₹ 1 lakh or above)

Bank	2014-15		2015-16		2016-17	
	No. of cases	Amount in crore ₹	No. of cases	Amount in crore ₹	No. of cases	Amount in crore ₹
1	2	3	4	5	6	7
Axis Bank	110	272	135	323	117	1,974
Catholic Syrian Bank	7	2	10	9	36	20
City Union Bank	0	0	1	9	0	0
Development Credit Bank	0	0	4	0	0	0
Dhanalakshmi Bank	6	2	1	4	2	0
Federal Bank	33	13	45	25	22	3
HDFC Bank	191	11	210	79	220	149

1	2	3	4	5	6	7
ICICI Bank	323	256	493	254	597	404
IDFC Bank Limited	0	0	0	0	1	0
Induslnd Bank	1	0	6	2	5	0
ING Vysya Bank	17	4	0	0	0	0
Jammu & Kashmir Bank	0	0	1	1	3	1
Karnataka Bank	16	22	4	1	23	31
Karur Vysya Bank	11	122	18	181	19	18
Kotak Mahindra Bank	3	1	27	6	8	10
Lakshmi Vilas Bank	0	0	1	0	10	101
Nainital Bank	3	0	2	0	3	0
RBL Bank	2	5	4	3	2	3
South Indian Bank	3	16	3	1	2	312
Tamilnad Mercantile Bank	16	, 5	9	5	11	3
Yes Bank	0	0	3	1	3	17
TOTAL	742	730	977	906	1,084	3,047

Source: Reserve Bank of India

Status of economic growth

1203. SHRIMATI RAJANI PATIL: Will the Minister of FINANCE be pleased to state:

(a) the details of performance of the economy during each of the last three years along with the factors responsible for the slow down, sector-wise;

(b) the details of the growth forecast for the current and subsequent years and the changes made;

(c) whether the economic growth has benefited all sections of the society and if so, the details thereof and if not, the reasons therefor; and

(d) the steps taken by Government to boost the economic growth and to ensure that economic growth benefits all sections of society?