

### Bank frauds reported by the Lok Sabha and by the RBI

Bank Group-wise and Year-wise - (Amount involved >= Rs 1 lakh)														(All amounts in Rs. crore)				
Bank Group Name	2013-14		2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		April-June 2019		April-June 2020	
	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved	Number of Frauds	Amount Involved
Public Sector banks	2,591	7,543	3,113	16,803	2,789	16,910	2,709	19,530	2,883	29,247	3,568	63,283	4,413	1,48,400	1,133	31,894	745	19,958
Nationalised Banks	1,879	5,814	2,220	14,037	2,019	13,619	1,915	16,493	1,902	26,705								
SBI and Its Associates	712	1,729	893	2,766	770	3,291	794	3,036	981	2,542								
	(60.2)	(74.2)	(67.1)	(86.4)	(59.4)	(90.4)	(53.5)	(81.6)	(60.2)	(60.2)	(52.48)	(88.5)	(50.7)	(79.9)	(56.0)	(75.5)	(47.8)	(69.2)
Private Sector Banks	1,148	1,729	1,111	2,128	1,416	1,267	1,625	3,983	1,940	2,374	2,286	6,742	3,066	34,211	601	8,593	664	8,009
	(26.7)	(17.0)	(23.9)	(10.9)	(30.2)	(6.8)	(32.1)	(16.6)	(26.7)	(26.7)	(33.6)	(9.4)	(35.2)	(18.4)	(29.7)	(20.3)	(42.6)	(27.8)
Foreign Banks	560	792	401	279	481	223	725	80	974	256	762	955	1026	972	250	429	127	328
	(13.0)	(7.8)	(8.6)	(1.4)	(10.2)	(1.2)	(14.3)	(0.3)	(13.0)	(13.0)	(11.2)	(1.3)	(11.8)	(0.5)	(12.4)	(1.0)	(8.2)	(1.1)
Financial Institutions	7	107	11	244	7	299	6	335	12	165	28	553	15	2,048	4	1,311	3	546
	(0.2)	(1.0)	(0.2)	(1.3)	(0.1)	(1.6)	(0.1)	(1.4)	(0.2)	(0.2)	(0.4)	(0.8)	(0.2)	(1.1)	(0.2)	(3.1)	(0.2)	(1.9)
Local Area Banks	0	0	1	0	0	0	0	0	2	0	1	0.02	2	0.43	1	0	0	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Small Finance Banks	0	0	2	0	0	0	2	2	65	6	115	8	147	11	25	1	16	2
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(1.7)	(0.0)	(1.7)	(0.0)	(1.2)	(0.0)	(1.0)	(0.0)
Payment Banks	0	0	0	0	0	0	0	0	3	1	39	2	38	2	10	0	3	0
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.6)	(0.0)	(0.4)	(0.0)	(0.5)	(0.0)	(0.2)	(0.0)
Grand Total	4,306	10,171	4,639	19,455	4,693	18,699	5,067	23,930	5,879	32,049	6,799	71,543	8,707	1,85,644	2,024	42,228	1,558	28,843
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Notes :**

(i) Figures in brackets are percentages

(ii) Nationalised banks collectively account for most of the frauds recorded both in terms of number of frauds and the amounts involved. Private banks come next

(iii) Amounts presented in the Lok Sabha were in lakh rupees; we have converted them into crore to normalise the data in the table above.

Sources: RBI: Lok Sabha Unstarred Question No. 2957, replied on 3 August, 2018 -- for the years 2013-14 to 2017-18. Figures thereafter are from the RBI annual report 2019-20