

Lok Sabha unstarred question no. 1188, regarding Cyber Financial Frauds

State-wise details of frauds as reported by Scheduled Commercial Banks under the category "Card/Internet - ATM/Debit Cards, Credit Cards and Internet Banking" based on date of occurrence of frauds

Amounts in crore Rs.

| State | FY 2016-17 | | FY 2017-18 | | FY 2018-19 | | FY 2019-20 | | FY 2020-21 | |
|--|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|
| | Number | Amount Involved | Number | Amount Involved | Number | Amount Involved | Number | Amount Involved | Number | Amount Involved |
| Andaman and Nicobar Islands | -- | -- | 5 | 0.09 | 22 | 0.08 | 5 | 0.03 | 3 | 0.01 |
| Andhra Pradesh | 33 | 0.51 | 79 | 0.22 | 316 | 1.13 | 543 | 1.49 | 701 | 1.83 |
| Arunachal Pradesh | 1 | 0.00 | 11 | 0.13 | 7 | 0.08 | 85 | 0.41 | 6 | 0.01 |
| Assam | 31 | 0.26 | 239 | 2.10 | 210 | 1.74 | 652 | 3.49 | 158 | 0.54 |
| Bihar | 7 | 0.08 | 76 | 0.45 | 205 | 0.93 | 539 | 1.88 | 847 | 2.59 |
| Chandigarh | 16 | 0.16 | 105 | 0.37 | 112 | 0.35 | 196 | 0.53 | 278 | 0.77 |
| Chhattisgarh | 6 | 0.03 | 52 | 0.22 | 166 | 0.63 | 227 | 0.72 | 168 | 0.29 |
| Dadra and Nagar Haveli and Daman and Diu | 3 | 0.00 | 10 | 0.01 | 15 | 0.02 | 55 | 0.09 | 67 | 0.17 |
| Goa | 4 | 0.03 | 51 | 0.29 | 173 | 0.76 | 238 | 0.68 | 121 | 0.40 |
| Gujarat | 55 | 0.65 | 596 | 9.55 | 1,296 | 3.05 | 2,803 | 6.69 | 4,671 | 13.38 |
| Haryana | 393 | 9.33 | 8,756 | 23.92 | 9,438 | 23.41 | 6,739 | 24.56 | 5,605 | 22.50 |
| Himachal Pradesh | 19 | 0.11 | 33 | 0.15 | 118 | 0.35 | 288 | 1.18 | 113 | 0.33 |
| Jammu and Kashmir | 46 | 0.44 | 15 | 0.06 | 66 | 0.18 | 136 | 0.52 | 45 | 0.17 |
| Jharkhand | 12 | 0.15 | 50 | 0.30 | 151 | 0.69 | 193 | 0.90 | 242 | 1.35 |
| Karnataka | 309 | 4.55 | 1,636 | 12.13 | 2,153 | 6.97 | 4,058 | 23.57 | 4,079 | 14.09 |
| Kerala | 28 | 0.53 | 135 | 0.95 | 632 | 2.59 | 900 | 4.08 | 634 | 3.25 |
| Ladakh | -- | -- | 1 | 0.00 | 7 | 0.05 | 5 | 0.02 | 4 | 0.02 |
| Madhya Pradesh | 14 | 0.20 | 114 | 0.66 | 445 | 1.58 | 965 | 3.15 | 725 | 2.56 |
| Maharashtra | 1,075 | 13.61 | 17,016 | 44.33 | 22,606 | 47.63 | 30,148 | 83.89 | 26,522 | 66.99 |
| Manipur | 1 | 0.00 | 6 | 0.06 | 5 | 0.03 | 24 | 0.08 | 6 | 0.03 |
| Meghalaya | 2 | 0.00 | 12 | 0.06 | 22 | 0.12 | 24 | 0.12 | 15 | 0.05 |
| Mizoram | -- | -- | 2 | 0.01 | 9 | 0.06 | 3 | 0.01 | -- | -- |
| Nagaland | -- | -- | 12 | 0.07 | 4 | 0.03 | 47 | 0.24 | 3 | 0.01 |
| NCT of Delhi | 352 | 5.03 | 2,173 | 16.36 | 4,759 | 16.25 | 7,894 | 22.21 | 7,774 | 18.95 |
| Odisha | 6 | 0.07 | 63 | 0.61 | 394 | 1.81 | 370 | 2.04 | 255 | 1.03 |
| Overseas | 4 | 0.08 | 35 | 0.30 | 19 | 0.15 | 18 | 0.19 | 3 | 0.01 |
| Puducherry | 1 | 0.03 | 11 | 0.05 | 11 | 0.06 | 20 | 0.06 | 19 | 0.03 |
| Punjab | 18 | 0.33 | 251 | 1.11 | 459 | 1.98 | 938 | 3.53 | 991 | 2.14 |
| Rajasthan | 21 | 0.22 | 197 | 1.46 | 577 | 2.50 | 1,269 | 11.28 | 1,199 | 2.82 |
| Sikkim | -- | -- | 3 | 0.01 | 14 | 0.04 | 10 | 0.04 | 17 | 0.05 |
| Tamil Nadu | 540 | 6.10 | 4,082 | 51.01 | 5,621 | 25.62 | 7,416 | 30.88 | 5,659 | 16.08 |
| Telangana | 54 | 0.37 | 603 | 3.66 | 1,151 | 3.42 | 1,893 | 4.02 | 2,761 | 6.19 |
| Tripura | | | 6 | 0.04 | 16 | 0.06 | 146 | 0.45 | 23 | 0.05 |
| Uttar Pradesh | 110 | 1.58 | 841 | 3.09 | 5,409 | 8.78 | 3,236 | 8.97 | 3,973 | 11.66 |
| Uttarakhand | 18 | 0.12 | 155 | 0.75 | 134 | 0.50 | 191 | 0.95 | 230 | 1.55 |
| Uttaranchal | 5 | 0.13 | -- | -- | -- | -- | -- | -- | -- | -- |
| West Bengal | 39 | 0.86 | 274 | 1.56 | 896 | 19.25 | 1,032 | 4.23 | 1,493 | 8.32 |

Source: RBI

| | | | | | | | | | | |
|--|-----|------|--------|-------|--------|-------|--------|-------|--------|-------|
| Jana Small Finance Bank Limited | 1 | -- | 1 | -- | 1 | -- | 62 | 0.08 | 2 | -- |
| JPMorgan Chase Bank National Association | -- | -- | -- | -- | -- | -- | -- | -- | 1 | 0.49 |
| Karnataka Bank Limited | 1 | 0.01 | 12 | 0.29 | 94 | 0.30 | 234 | 0.50 | 50 | 0.71 |
| Karur Vysya Bank Limited | 2 | 0.13 | -- | -- | 1 | 0.90 | -- | -- | -- | -- |
| KIEB Hana Bank | 1 | 0.01 | -- | -- | -- | -- | -- | -- | -- | -- |
| Kotak Mahindra Bank Limited | 413 | 2.10 | 14,510 | 22.71 | 25,436 | 30.39 | 39,775 | 57.84 | 45,761 | 64.20 |
| Lakshmi Vilas Bank Limited | 1 | 0.01 | 4 | 3.60 | -- | -- | 2 | 0.08 | 2 | 0.03 |
| Nainital Bank Limited | -- | -- | 1 | 0.02 | -- | -- | -- | -- | -- | -- |
| Oriental Bank of Commerce | 6 | 0.01 | 70 | 0.22 | 173 | 15.94 | 159 | 0.75 | -- | -- |
| Paytm Payments Bank Limited | -- | -- | 1 | -- | 3,476 | 2.22 | 11 | 0.01 | 4 | -- |
| Punjab and Sind Bank | -- | -- | v | -- | -- | -- | 38 | 0.07 | 87 | 0.45 |
| Punjab National Bank | 8 | 0.09 | 35 | 0.29 | 18 | 0.14 | 418 | 1.89 | 202 | 0.58 |
| RBI Bank Limited | 17 | 0.26 | 56 | 7.80 | 162 | 2.66 | 369 | 2.55 | 241 | 1.29 |
| Shinhan Bank | -- | -- | -- | -- | 4 | 0.02 | 1 | 0.01 | 1 | 0.01 |
| South Indian Bank Limited | 2 | 0.05 | 12 | 0.06 | 127 | 0.57 | 393 | 0.82 | 417 | 2.70 |
| Standard Chartered Bank | 369 | 5.93 | 611 | 3.02 | 634 | 3.84 | 838 | 15.25 | 426 | 5.03 |
| State Bank of India | 227 | 1.95 | 1,569 | 17.46 | 4,790 | 21.58 | 6,269 | 28.32 | 1,607 | 12.60 |
| State Bank of Travancore | 2 | 0.09 | -- | -- | -- | -- | -- | -- | -- | -- |
| Suryoday Small Finance Bank Limited | -- | -- | 1 | -- | -- | -- | -- | -- | 3 | -- |
| Syndicate Bank | 4 | 0.02 | 26 | 0.39 | 135 | 0.46 | 27 | 0.22 | -- | -- |
| Tamilnad Mercantile Bank Limited | -- | -- | 10 | 0.04 | 10 | 0.19 | 24 | 0.11 | 19 | 0.37 |
| The Dhanalakshmi Bank Limited | 1 | -- | 8 | 0.03 | 5 | 0.02 | 17 | 0.05 | 16 | 0.05 |
| UCO Bank | -- | -- | 2 | 0.02 | 14 | 0.11 | 16 | 0.11 | 4 | 0.01 |
| Ujjivan Small Finance Bank Limited | -- | -- | -- | -- | 5 | 0.03 | 13 | 0.28 | 2 | 0.01 |
| Union Bank of India | 9 | 0.30 | 105 | 0.71 | 126 | 0.72 | 396 | 1.40 | 373 | 1.17 |
| United Bank of India | -- | -- | 29 | 0.18 | 25 | 0.11 | -- | -- | -- | -- |
| Utkarsh Small Finance Bank Limited | -- | -- | -- | -- | 1 | 0.01 | 3 | 0.01 | -- | -- |
| Vijaya Bank | 4 | 0.37 | 2 | 0.23 | -- | -- | -- | -- | -- | -- |
| Yes Bank Limited | -- | -- | 16 | 0.13 | 14 | 0.57 | 8 | 9.40 | 297 | 0.72 |

Source: RBI
