

**Appendix Table IV.7: Frauds in Various Banking Operations Based on Date of Reporting (Continued)**

(Amount in ₹ crore)

Bank Group	2004-05		2005-06		2006-07		2007-08		2008-09		2009-10		2010-11	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	1,564	672	1,525	1,162	1,734	1,055	1,750	721	1,976	1,388	2,190	1,263	2,382	2,740
Card/Internet	26	3	144	6	491	11	679	15	1,036	37	1,215	35	763	21
Deposits	374	28	325	28	384	49	458	79	599	66	666	195	790	583
Off-balance sheet	6	33	7	25	4	4	6	8	9	22	10	370	10	212
Foreign exchange transactions	16	14	10	30	28	7	25	30	15	14	16	28	19	148
Cash	75	4	89	16	87	7	99	5	141	36	143	14	154	21
Cheques/demand drafts, etc.	108	15	110	9	141	10	192	17	234	15	202	17	184	27
Inter-branch accounts	31	6	36	7	18	1	22	3	16	5	18	2	10	1
Clearing, etc accounts	20	2	23	4	35	12	30	9	52	45	51	7	34	11
Non-resident accounts	11	2	9	0	17	1	9	4	26	2	13	2	9	2
Others	204	16	148	29	88	51	97	26	146	39	146	64	179	56
<b>Grand Total</b>	<b>2,435</b>	<b>795</b>	<b>2,426</b>	<b>1,316</b>	<b>3,027</b>	<b>1,208</b>	<b>3,367</b>	<b>917</b>	<b>4,250</b>	<b>1,669</b>	<b>4,670</b>	<b>1,997</b>	<b>4,534</b>	<b>3,822</b>

- Notes:**
1. Refers to frauds of ₹1 lakh and above.
  2. The figures reported by banks and financial institutions are subject to change based on revisions filed by them.
  3. Frauds reported in a year could have occurred several years prior to year of reporting.
  4. Amounts involved are as reported and do not reflect the amount of loss incurred. Depending on recoveries, the loss incurred gets reduced. Further, the entire amount involved in loan accounts is not necessarily diverted.
  5. Post issuance of revised Master Directions on Fraud Risk Management dated July 15, 2024, the banks are reporting only those payment system related transactions which are concluded as fraud committed on bank(s).

**Source:** RBI.

**Appendix Table IV.7: Frauds in Various Banking Operations Based on Date of Reporting (Continued)**

(Amount in ₹ crore)

Bank Group	2011-12		2012-13		2013-14		2014-15		2015-16		2016-17		2017-18	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	1,953	3,552	2,087	6,530	1,984	7,949	2,254	16,924	2,116	17,180	2,313	20,196	2,520	22,388
Card/Internet	629	23	793	49	978	54	845	52	1,191	40	1,372	42	2,058	102
Deposits	857	219	791	291	774	331	875	437	759	809	693	903	691	457
Off-balance sheet	5	373	18	1,527	15	1,088	10	699	4	132	5	63	20	16,288
Foreign exchange transactions	22	130	10	98	9	144	16	899	16	31	16	2,201	9	1,426
Cash	173	20	140	23	145	24	153	43	160	22	239	37	218	40
Cheques/demand drafts, etc.	172	40	141	22	180	19	254	26	234	25	235	40	207	34
Inter-branch accounts	24	8	6	3	7	1	4	0	4	10	1	0	6	1
Clearing, etc accounts	38	31	36	7	36	24	29	7	17	87	27	6	37	6
Non-resident accounts	11	3	17	3	38	10	23	8	8	9	10	3	6	6
Others	207	98	197	112	135	64	179	162	176	146	153	77	138	242
<b>Grand Total</b>	<b>4,091</b>	<b>4,497</b>	<b>4,236</b>	<b>8,665</b>	<b>4,301</b>	<b>9,708</b>	<b>4,642</b>	<b>19,257</b>	<b>4,685</b>	<b>18,491</b>	<b>5,064</b>	<b>23,568</b>	<b>5,910</b>	<b>40,990</b>

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  3. Frauds reported in a year could have occurred several years prior to year of reporting.
  4. Amounts involved are as reported and do not reflect the amount of loss incurred. Depending on recoveries, the loss incurred gets reduced. Further, the entire amount involved in loan accounts is not necessarily diverted.
  5. Post issuance of revised Master Directions on Fraud Risk Management dated July 15, 2024, the banks are reporting only those payment system related transactions which are concluded as fraud committed on bank(s).

**Source:** RBI.

**Appendix Table IV.7: Frauds in Various Banking Operations Based on Date of Reporting (Concluded)**  
(Amount in ₹ crore)

Bank Group	2018-19		2019-20		2020-21		2021-22		2022-23		2023-24		2024-25 (till Sep. 2024)	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	3,556	53,069	4,455	1,56,466	3,364	1,12,681	3,745	41,485	4,063	22,421	4,124	11,017	3,531	19,748
Card/Internet	1,866	71	2,677	129	2,545	119	3,596	155	6,699	277	29,082	1,457	13,133	514
Deposits	593	148	530	616	503	434	471	493	652	258	2,002	240	934	363
Off-balance sheet	27	5,250	29	2,279	23	535	21	1,077	14	285	11	256	0	0
Foreign exchange transactions	13	695	8	54	4	129	7	7	13	12	19	38	6	1
Cash	274	56	371	63	329	39	649	93	1,485	159	484	78	205	18
Cheques/demand drafts, etc.	189	34	201	39	163	84	201	158	118	25	127	42	49	54
Inter-branch accounts	3	0	2	0	2	0	3	2	3	0	29	10	3	1
Clearing, etc accounts	24	209	22	7	14	4	16	1	18	3	17	2	3	1
Non-resident accounts	3	0	8	1	1	0	1	2	2	1	6	2	1	0
Others	197	244	242	172	277	54	299	98	470	422	165	33	596	667
<b>Grand Total</b>	<b>6,745</b>	<b>59,776</b>	<b>8,545</b>	<b>1,59,826</b>	<b>7,225</b>	<b>1,14,079</b>	<b>9,009</b>	<b>43,571</b>	<b>13,537</b>	<b>23,863</b>	<b>36,066</b>	<b>13,175</b>	<b>18,461</b>	<b>21,367</b>

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  3. Frauds reported in a year could have occurred several years prior to year of reporting.
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  5. Post issuance of revised Master Directions on Fraud Risk Management dated July 15, 2024, the banks are reporting only those payment system related transactions which are concluded as fraud committed on bank(s).

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