

Appendix Table IV.16: Frauds in Various Banking Operations Based on Date of Reporting (Continued)

(Amount in ₹ crore)

Area of Operation	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
Grand Total	2,435	795	2,426	1,316	3,027	1,208	3,367	917	4,250	1,669	4,670	1,997	4,534	3,822

Appendix Table IV.16: Frauds in Various Banking Operations Based on Date of Reporting (Continued)

(Amount in ₹ crore)

Area of Operation	2011-12		2012-13		2013-14		2014-15		2015-16		2016-17	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	1,953	3,552	2,087	6,530	1,985	8,334	2,256	17,123	2,120	17,367	2,320	20,556
Card/Internet	629	23	793	49	978	54	845	52	1,191	40	1,372	42
Deposits	857	219	791	291	774	331	875	437	759	809	693	903
Off-balance sheet	5	373	18	1,527	15	1,088	10	699	4	132	5	63
Foreign exchange transactions	22	130	10	98	9	144	16	899	17	51	16	2,201
Cash	173	20	140	23	145	24	153	43	160	22	239	37
Cheques/demand drafts, etc.	172	40	141	22	180	19	254	26	234	25	235	40
Inter-branch accounts	24	8	6	3	7	1	4	0	4	10	1	0
Clearing, etc accounts	38	31	36	7	36	24	29	7	17	87	27	6
Non-resident accounts	11	3	17	3	38	10	23	8	8	9	10	3
Others	207	98	197	112	135	64	179	162	176	146	153	77
Grand Total	4,091	4,497	4,236	8,665	4,302	10,093	4,644	19,456	4,690	18,698	5,071	23,928

Appendix Table IV.16: Frauds in Various Banking Operations Based on Date of Reporting (Concluded)

(Amount in ₹ crore)

Area of Operation	2017-18		2018-19		2019-20		2020-21	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	2,525	22,558	3,602	64,508	4,607	1,81,865	3,496	1,36,429
Card/Internet	2,059	110	1,866	71	2,677	129	2,545	119
Deposits	691	457	593	148	530	616	504	434
Off-balance sheet	20	16288	33	5538	34	2445	23	535
Foreign exchange transactions	9	1426	13	695	8	54	4	129
Cash	218	40	274	56	371	63	329	39
Cheques/demand drafts, etc.	207	34	189	34	201	39	163	85
Inter-branch accounts	6	1	3	0	2	0	2	0
Clearing, etc accounts	37	6	24	209	22	7	14	4
Non-resident accounts	6	5	3	0	8	1	1	0
Others	138	242	197	244	242	172	277	54
Grand Total	5,916	41,167	6,797	71,503	8,702	1,85,391	7,358	1,37,828

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.

Source: RBI.