

Appendix Table IV.7: 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	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13
Advances	1,564	672	1,525	1,162	1,734	1,055	1,750	721	1,976	1,388	2,190	1,263
Card/Internet	26	3	144	6	491	11	679	15	1,036	37	1,215	35
Deposits	374	28	325	28	384	49	458	79	599	66	666	195
Off-balance sheet	6	33	7	25	4	4	6	8	9	22	10	370
Foreign exchange transactions	16	14	10	30	28	7	25	30	15	14	16	28
Cash	75	4	89	16	87	7	99	5	141	36	143	14
Cheques/demand drafts, etc.	108	15	110	9	141	10	192	17	234	15	202	17
Inter-branch accounts	31	6	36	7	18	1	22	3	16	5	18	2
Clearing, etc accounts	20	2	23	4	35	12	30	9	52	45	51	7
Non-resident accounts	11	2	9	0	17	1	9	4	26	2	13	2
Others	204	16	148	29	88	51	97	26	146	39	146	64
Grand Total	2,435	795	2,426	1,316	3,027	1,208	3,367	917	4,250	1,669	4,670	1,997

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

(Amount in ₹ crore)

Area of Operation	2010-11		2011-12		2012-13		2013-14		2014-15		2015-16	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	14	15	16	17	18	19	20	21	22	23	24	25
Advances	2,382	2,740	1,953	3,552	2,087	6,530	1,984	7,949	2,254	16,924	2,116	17,181
Card/Internet	763	21	629	23	793	49	978	54	845	52	1,191	40
Deposits	790	583	857	219	791	291	774	331	875	437	759	809
Off-balance sheet	10	212	5	373	18	1,527	15	1,088	10	699	4	132
Foreign exchange transactions	19	148	22	130	10	98	9	144	16	899	16	30
Cash	154	21	173	20	140	23	145	24	153	43	160	22
Cheques/demand drafts, etc.	184	27	172	40	141	22	180	19	254	26	234	25
Inter-branch accounts	10	1	24	8	6	3	7	1	4	0	4	10
Clearing, etc accounts	34	11	38	31	36	7	36	24	29	7	17	87
Non-resident accounts	9	2	11	3	17	3	38	10	23	8	8	9
Others	179	56	207	98	197	112	135	64	179	162	176	146
Grand Total	4,534	3,822	4,091	4,497	4,236	8,665	4,301	9,708	4,642	19,257	4,685	18,491

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

(Amount in ₹ crore)

Area of Operation	2016-17		2017-18		2018-19		2019-20		2020-21		2021-22	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	26	27	28	29	30	31	32	33	34	35	36	37
Advances	2,316	20,339	2,525	22,558	3,571	55,844	4,497	1,63,178	3,401	1,17,018	3,789	43,512
Card/Internet	1,372	42	2,058	103	1,866	71	2,677	129	2,545	119	3,596	155
Deposits	693	903	691	457	593	148	530	616	504	434	471	493
Off-balance sheet	5	63	20	16288	28	5299	31	2317	23	535	21	1,077
Foreign exchange transactions	16	2,201	9	1426	13	695	8	54	4	129	7	7
Cash	239	37	218	40	274	56	371	63	329	39	649	93
Cheques/demand drafts, etc.	235	40	207	34	189	34	201	39	163	85	201	158
Inter-branch accounts	1	0	6	1	3	0	2	0	2	0	3	2
Clearing, etc accounts	27	6	37	6	24	209	22	7	14	4	16	1
Non-resident accounts	10	3	6	5	3	0	8	1	1	0	1	2
Others	153	77	138	242	197	244	242	172	277	54	299	98
Grand Total	5,067	23,711	5,915	41,160	6,761	62,600	8,589	1,66,576	7,263	1,18,417	9,053	45,598

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.