

**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	
	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	1,977	1,402	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
<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>4,251</b>	<b>1,683</b>	<b>4,670</b>	<b>1,997</b>

**Appendix Table IV.16: 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
Advances	2,382	2,740	1,953	3,552	2,087	6,530	1,985	8,334	2,256	17,123	2,120	17,367
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	17	51
Cash	154	20	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
<b>Grand Total</b>	<b>4,534</b>	<b>3,822</b>	<b>4,091</b>	<b>4,497</b>	<b>4,236</b>	<b>8,665</b>	<b>4,302</b>	<b>10,093</b>	<b>4,644</b>	<b>19,456</b>	<b>4,690</b>	<b>18,698</b>

**Appendix Table IV.16: 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	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Advances	2,320	20,556	2,525	22,558	3,603	64,539	4,608	1,81,942	3,501	1,37,023
Card/Internet	1,372	42	2,059	110	33	5,538	34	2,445	23	535
Deposits	693	903	691	457	13	695	8	54	4	129
Off-balance sheet	5	63	20	16,288	1,866	71	2,677	129	2,545	119
Foreign exchange transactions	16	2,201	9	1,426	593	148	530	616	504	434
Cash	239	37	218	40	3	0	2	0	2	0
Cheques/demand drafts, etc.	235	40	207	34	274	56	371	63	329	39
Inter-branch accounts	1	0	6	1	189	34	201	39	163	85
Clearing, etc. accounts	27	6	37	6	24	209	22	7	14	4
Non-resident accounts	10	3	6	5	3	0	8	1	1	0
Others	153	77	138	242	197	244	242	172	277	54
<b>Grand Total</b>	<b>5,071</b>	<b>23,928</b>	<b>5,916</b>	<b>41,167</b>	<b>6,798</b>	<b>71,534</b>	<b>8,703</b>	<b>1,85,468</b>	<b>7,363</b>	<b>1,38,422</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.

**Source:** NABARD.