

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

(Amount in ₹ crore)

Area of Operations	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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Advances	1,564	672	1,523	1,161	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
Cash	75	4	89	16	87	7	99	5	141	36	143	14	154	21
Cheques/DDs, etc.	108	15	110	9	141	10	192	17	234	15	202	17	184	27
Clearing Accounts, etc.	20	2	23	4	35	12	30	9	52	45	51	7	34	11
Deposits	374	28	325	28	384	49	458	79	599	66	666	195	790	583
Forex Transactions	16	14	10	31	28	7	25	30	15	14	16	28	19	148
Inter-Branch Accounts	31	6	36	7	18	1	22	3	16	5	18	2	10	1
Non-resident accounts	11	2	9	0	17	1	9	4	26	2	13	2	9	2
Off-balance Sheet	6	33	7	25	4	4	6	8	9	22	10	370	10	212
Others	204	16	148	29	88	51	97	26	146	39	146	64	179	56
Total	2,435	795	2,424	1,315	3,027	1,208	3,367	917	4,250	1,669	4,670	1,997	4,534	3,822

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. As on September 30, 2025, 942 frauds amounting to ₹1,28,031 crore were withdrawn by banks and financial institutions due to non-compliance with the principles of natural justice as per the judgment of the Hon'ble Supreme Court of India dated March 27, 2023.

6. Data pertaining to 2024-25 includes fraud classification in 122 cases amounting to ₹18,336 crore, pertaining to previous financial years, reported afresh during the financial year 2024-25 after re-examination and ensuring compliance with the judgement of the Hon'ble Supreme Court of India, dated March 27, 2023.

7. Constituent items may not add up to the total due to rounding off.

8. 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)

Area of Operations	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
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Advances	1,953	3,552	2,087	6,530	1,977	7,885	2,244	16,652	2,111	17,051	2,306	20,120	2,513	22,276
Card/Internet	629	23	793	49	978	54	845	52	1,191	40	1,372	42	2,058	102
Cash	173	20	140	23	145	24	153	43	160	22	239	37	218	40
Cheques/DDs, etc.	172	40	141	22	180	19	254	26	234	25	235	40	207	34
Clearing Accounts, etc.	38	31	36	7	36	24	29	7	17	87	27	6	37	6
Deposits	857	219	791	291	773	331	875	437	759	809	693	903	691	457
Forex Transactions	22	130	10	98	9	144	13	787	16	31	16	2,201	9	1,426
Inter-Branch Accounts	24	8	6	3	7	1	4	0	4	10	1	0	6	1
Non-resident accounts	11	3	17	3	38	10	23	8	8	9	10	3	6	6
Off-balance Sheet	5	373	18	1,527	15	1,088	10	699	4	132	5	63	20	16,288
Others	207	98	197	112	135	64	179	162	176	146	153	77	138	242
Total	4,091	4,497	4,236	8,665	4,293	9,644	4,629	18,873	4,680	18,362	5,057	23,492	5,903	40,877

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. As on September 30, 2025, 942 frauds amounting to ₹1,28,031 crore were withdrawn by banks and financial institutions due to non-compliance with the principles of natural justice as per the judgment of the Hon'ble Supreme Court of India dated March 27, 2023.

6. Data pertaining to 2024-25 includes fraud classification in 122 cases amounting to ₹18,336 crore, pertaining to previous financial years, reported afresh during the financial year 2024-25 after re-examination and ensuring compliance with the judgement of the Hon'ble Supreme Court of India, dated March 27, 2023.

7. Constituent items may not add up to the total due to rounding off.

8. 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)

Area of Operations	2018-19		2019-20		2020-21		2021-22		2022-23		2023-24		2024-25		2025-26 (till September 2025)	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Advances	3,520	51,299	4,384	1,50,865	3,276	1,02,759	3,677	34,532	3,989	15,065	4,113	9,160	7,934	31,911	4,255	17,501
Card/Internet	1,866	71	2,677	129	2,545	119	3,596	155	6,699	277	29,080	1,457	13,469	520	195	14
Cash	272	56	371	63	329	39	649	93	1,485	159	484	78	306	39	116	27
Cheques/DDs, etc.	189	34	201	39	163	84	201	158	118	25	127	42	122	74	51	8
Clearing Accounts, etc.	24	209	22	7	14	4	16	1	18	3	17	2	6	2	2	6
Deposits	593	148	530	616	502	403	471	493	652	259	2,002	240	1,207	521	222	131
Forex Transactions	13	695	8	54	4	129	7	7	13	12	19	38	23	16	21	124
Inter-Branch Accounts	3	0	2	0	2	0	3	2	3	0	29	10	14	26	19	19
Non-resident accounts	3	0	8	1	1	0	1	2	2	1	6	2	1	1	-	-
Off-balance Sheet	26	5,214	25	2,149	22	520	21	1,077	13	280	10	199	8	270	3	1
Others	197	244	242	172	277	54	299	98	470	421	165	33	789	1,391	208	3,684
Total	6,706	57,970	8,470	1,54,096	7,135	1,04,111	8,941	36,617	13,462	16,502	36,052	11,261	23,879	34,771	5,092	21,515

-: Nil.

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. As on September 30, 2025, 942 frauds amounting to ₹1,28,031 crore were withdrawn by banks and financial institutions due to non-compliance with the principles of natural justice as per the judgment of the Hon'ble Supreme Court of India dated March 27, 2023.

6. Data pertaining to 2024-25 includes fraud classification in 122 cases amounting to ₹18,336 crore, pertaining to previous financial years, reported afresh during the financial year 2024-25 after re-examination and ensuring compliance with the judgement of the Hon'ble Supreme Court of India, dated March 27, 2023.

7. Constituent items may not add up to the total due to rounding off.

8. 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.