

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2164  
ANSWERED ON:10.03.2006  
MANIPULATION IN ACCOUNTS  
Kaushal Shri Raghuvir Singh

**Will the Minister of FINANCE be pleased to state:**

- (a) whether some cases of manipulation in the accounts of customers in the branches of nationalized and other banks by the officials and employees of banks have come to light during the last three years;
- (b) if so, the details of such cases, bank-wise and year-wise;
- (c) whether the Government has taken effective steps to check the decline in the quality of bank services; and
- (d) if so, the details thereof?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b): RBI has reported that the number of cases and amount involved in actual/suspected cases of frauds in deposit accounts wherein the staff of the banks were involved during the calendar years 2003, 2004 and 2005 are as under:

Banks	Year 2003	Year 2004	Year 2005
	Number Amt. (in lacs)	Number Amt. (in lacs)	Number Amt. (in lacs)

Public Sector Banks	105 1062.76	102 1160.56	88 895.09
Private Banks	19 380.88	10 136.24	10 149.96
Foreign Banks	3 10.96	3 12.55	- -
Total	127 1454.60	115 1309.35	98 1045.05

The Bank-wise details are given in Annex.

(c) & (d) : RBI has been taking various pro-active measures to improve the quality of Customer Service in banks which include, inter-alia, Setting up of the Committee on Procedure and Performance Audit on Public Services and notification of the revised Banking Ombudsman Scheme 2006 with effect from January 1, 2006 with enlarged scope to include customer complaints in several new areas.

Annex

YEAR-WISE/BANK-WISE DETAILS ON MANIPULATION OF ACCOUNTS IN PUBLIC SECTOR BANKS/PRIVATE SECTOR BANKS /FOREIGN BANKS FOR THE LAST THREE YEARS (2003, 2004, & 2005)

**PUBLIC SECTOR BANKS**

(Rs in Lakhs)

SL.NO.	Name of the Bank	2003	2004	2005
	No. of cases	Amount cases	No. of cases	Amount cases

1.	Allahabad Bank	1 28.61	3 16.87	4 33.78
2.	Andhra Bank	4 12.16	4 22.23	4 8.07
3.	Bank of Baroda	6 44.18	5 23.78	2 17.02
4.	Bank of India	- 3 5.59	6 17.74	
5.	Bank of Maharashtra	-	1 12.60	
6.	Canara Bank	3 5.55	3 73.53	9 58.69
7.	Central Bank of India	9 181.56	7 49.14	7 167.77
8.	Corporation Bank	2 6.21	- 3 14.63	
9.	Dena Bank	1 1.73	- -	
10.	Indian Bank	7 46.60	3 15.51	3 17.15
11.	Indian Overseas Bank	4 63.75	7 18.99	5 13.03

12	Oriental Bank of Commerce	2	7.75	5	30.46	2	51.15
13	Punjab & Sind Bank	2	12.45	2	13.95	2	39.30
14	Punjab National Bank	11	77.46	13	367.32	8	183.69
15	Syndicate Bank	3	5.87	1	1.36	2	5.56
16	UCO Bank	3	14.19	7	58.00	3	50.83
17	Union Bank of India	2	10.54	7	117.22	1	45.65
18	United Bank of India	2	33.72	4	21.22	1	2.95
19	Vijaya Bank	3	28.20	2	8.51	2	10.63
20	State Bank of India	23	237.59	21	283.26	15	118.09
21	State Bank of Bikaner & Jaipur	5	165.93	2	21.76	-	-
22	State Bank of Hyderabad	4	23.16	2	6.05	1	2.03
23	State Bank of Indore	1	6.99	1	5.81	-	-
24	State Bank of Patiala	1	1.79	-	2	5.80	-
25	State Bank of Mysore	4	43.64	-	-	-	-
26	State Bank of Saurashtra	-	-	-	-	-	-
27	State Bank of Travancore	2	3.13	-	3	12.19	-
28	IDBI Ltd.	-	-	2	6.74	-	-
TOTAL		105	1062.76	102	1160.56	88	895.09

## PRIVATE SECTOR BANKS

(Rs in Lakhs)

SL.NO.	Name of the Bank	2003 No of cases	2004 Amount cases	2005 No.of cases	Amount
1	Bank of Punjab	2	19.85	-	-
2	Bank of Rajasthan	3	24.46	-	-
3	HDFC	3	10.34	-	-
4	Indus Ind Bank	2	4.36	1	13.50
5	ING Vyasa Bank	2	58.02	1	2.45
6	Tamil Nadu Mercantile Bank	2	252.95	2	80.54
7	Karnataka Bank	1	1.58	1	3.16
8	GTB	1	4.75	-	-
9	Lakshmi Vilas Bank	1	1.02	-	-
10	ICICI Bank	1	1.00	-	10.40
11	Bharat Overseas Bank	-	-	-	1.14
12	Karur Vyasa Bank	-	-	-	11.49
13	Federal Bank	1	2.55	3	33.22
14	J & K Bank	-	-	2	15.12
15	UTI Bank	-	-	1	1.75
Total		19	380.88	10	136.24

## FOREIGN BANKS

(Rs in Lakhs)

SL.NO.	Name of the Bank	2003 No of cases	2004 Amount cases	2005 No.of cases	Amount
1	Standard Chartered Bank	2	9.42	3	12.55
2	Hongkong & Shanghai Bank	1	1.54	-	-
Total		3	10.96	3	12.55