

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

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### To All Members (Please Circulate)

## ENABLEMENT MEET

The Administrative Zonal Committee Kolkata under the aegis of SBIOA (Bengal Circle) has taken an initiative to organize a meeting on every Wednesday aptly named “**Enablement Meet**” at Jeevan Deep Building (2<sup>nd</sup> Floor) after office hours. The nomenclature itself suggests that the purpose of conducting such type of meetings is to enable and empower our members to combat challenges they are envisaging, to provide them with bundle of solutions vis-à-vis the problems they are confronted with and over and above all to equip them suitably to mitigate risks while they are discharging their official duties.

The first such meeting was organized on 17.04.2019 at 7.00 PM and the topic was “**INTERNAL FRAUD AND ENABLEMENT FOR PREVENTION**”. Against the background of so many factors, frauds are being committed at our workplaces and willy-nilly we are getting tagged and as a sequel facing disciplinary action and often being inflicted with pecuniary penalty.

The dais of the meeting got elegance with the presence of the following dignitaries :

1. Shri Niraj Prasad, DGM (B & O), Kolkata Zone.
2. Shri Dambarudhar Nayak , DGM (Vigilance), LHO, Kolkata
3. Shri Rupam Datta Chaudhuri –Presenting Officer, Vigilance Dept, LHO Kolkata.
4. Shri Sanjib Kumar Roy, AGM (FMC), LHO, Kolkata.
5. Shri Kusal Chaudhuri, DGS, SBIOA (Bengal circle).
6. Shri Arun Kumar Roy, AGS (Kolkata), SBIOA (Bengal circle).

The meeting started with key note address delivered by Shri Niraj Prasad, DGM (B&O), Kolkata Zone. In his speech, Shri Prasad reminded all to adhere to Bank's prescribed system and procedures in letter and spirit. He advised to discharge official responsibilities remaining alert in respect of our surroundings and the people with whom we are coming in contact whether internal or external. He portrayed the miserable plight an officer / employee envisages when booked for any lapse on their part and which facilitates perpetration of any fraud.

The AGM (FMC), in his deliberation, highlighted the status of frauds in our Circle. He mentioned that out of total 144, 15 frauds have been committed by our members of staff which constitutes more than 10%. Majority of such frauds where staff involvement was responsible came into being in North Bengal. He stated that unadjusted entries in BGL Accounts and Undelivered Banker's Cheques are vulnerable areas and these areas need proper attention for prompt and meaningful reconciliation. He urged upon all concerned to be watchful in respect of life styles of other colleagues. Spending spree, habit of borrowing money, demand raised by family members, habit of purchasing lottery tickets etc. often prompt someone to commit fraud. He suggested following preventive measures to have a control over genesis of any fraud :

- Meticulous adherence to Standard Operating Procedures (SOP).
- Compliance with due diligence.
- In case of any deviation, if approved, to ensure whether delegation of powers was properly exercised.
- Conduct of Preventive Vigilance Committee Meetings at quarterly intervals at Zonal Offices. The CM (GB) to ensure this.
- Awareness program should be organized by every branch / operating unit regularly.

He said that as on date, Kolkata Circle has in its fold 369 numbers of fraud cases live. He made all aware of

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the development of a Model for identifying fraud prone branches based on various factors namely NPA growth, Credit Risk, number of STRs, Branch ratings under both CRM & ORM parameters and fraud data of previous 10 years. He mentioned that arriving at the scores on the basis of the mentioned factors, the branches have been placed under following seven categories :

- i) Critical.
- ii) Fraud prone.
- iii) Very high risk with fraud.
- iv) Very high risk with no fraud.
- v) High risk
- vi) Medium risk
- vii) Low risk.

And a branch / operating unit can see its status by resorting to following menu navigation and initiate timely measures to improve its position.

## **SBI Times > Dept1 > Analytics > Whats new > Fraud prone branches.**

Shri Rupam Dutta Chowdhury (Presenting Officer) shared the fact that in 2018-19, in 20 cases, commitment of frauds resulted in suspension of staff members in our Circle. He explained the onus and importance of CCTV surveillance system and the need to ensure uninterrupted functionality of the CCTV. He also pointed out that at branches, Cash department / section is relatively neglected one and because of dearth of required attention and due diligence, fraudsters are being able to exploit the weak area and perpetrating frauds.

Shri Dambarudhar Nayak, DGM (Vigilance) in his speech, classified frauds as appended :

- ❖ Internal fraud.
- ❖ External fraud.
- ❖ Fraud committed by outsider in collusion with insider.
- ❖ Fraud perpetrated by insider in collusion with outsider.

He mentioned that at branches in rural areas, frauds are coming to fore primarily in following domains :

- i) Interest subvention.
- ii) Crop insurance.

While narrating the modus operandi of the fraudsters, he pointed out the following two issues which are keenly noted by them :

- a) The loopholes or deviations persist at the branches in terms of adherence to Bank's prescribed norms.
- b) The weaknesses on the part of the employees which are targeted by the fraudsters.

The DGM (Vigilance) concluded his speech with dissemination of the message, "**Trust with Distrust**".

Com Barun Kumar Das, CRS (Kolkata Module), before drawing the curtain over the meeting declared that it was just the beginning. From here onwards, on every Wednesday the "**Enablement Meet**" will be organized where different topics will be discoursed upon. He conveyed thanks to all the dignitaries volunteered to partake in the meeting. He expressed special thanks to more than 130 members who attended the programme after office hours.



**Soumya Datta**  
(General Secretary)