<u>FMR – 1</u>

Report on Actual or Suspected Frauds in Banks

(Vide Paragraph 3)

Part A: Fraud Report

- 1. Name of the bank
- 2. Fraud number¹
- 3. Details of the branch²
- 3. 3.

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- 4. (a) Name of the branch
- 5. (b) Branch type
 - (c) Place
 - (d) District
 - (e) State
- 6. Name of the Principal . party/account³
- 7. Area of operation where the .a fraud has occurred⁴
- 9. Whether fraud has occurred in .b a borrowal account ?
- 10. Nature of fraud⁵
- .a

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- 11. Whether computer is used in.b committing the fraud?
- 12. If yes, details
- .c

13. Total amount involved⁶(Rs. In lakh)

Yes/No

14. .a	Date of occurrence ⁷	
b	Date of detection ⁸	
С	Reasons for delay, if any, in detecting the fraud	
d	Date on which reported to RBI ⁹	
е	Reasons for delay, if any, in reporting the fraud to RBI	
15. .a b	 Brief history modus operandi 	
18. 0.	Fraud committed by	
а	Staff	Yes/No
b	Customers	Yes/No
с	Outsiders	Yes/No
19. 1.a	Whether the controlling office (Regional/Zonal) could detect the fraud by a scrutiny of control returns submitted by the branch	Yes/No
b	Whether there is need to improve the information system?	Yes/No
20. 2.a	Whether internal inspection/ audit (including concurrent audit) was conducted at the branch(es) during the period between the date of first occurrence of the fraud and its detection?	Yes/No*
b	If yes, why the fraud could not have been detected during such inspection/audit.	

- С What action has been taken for non-detection of the fraud during such inspection/audit
- 21. Action taken/proposed to be
- 3. taken
- Complaint with Police/CBI а

i)Whether any complaint has with been lodged the Police/CBI?

ii)If yes, name of office/ branch of CBI/ Police

- 1 Date of reference
- 2 Present position of the case
- 3 Date of completion of Police/CBI investigation
- of submission of Date 4 investigation report by Police/CBI

iii) If not reported to Police/CBI, reasons therefor

- b Recovery suit with DRT/Court
 - i) Date of filing

ii) Present position

Insurance claim С

> i) Whether any claim has been lodged with an insurance company

ii) If not, reasons therefor

d Details of staff-side action

i)	Whether	any	internal	Yes/No
investigation		has	been/is	
proposed to be		conduc	ted	

Yes/No

Yes/No

ii) If yes, date of completion

iii) Whether any departmental enquiry has been/is proposed to be conducted

iv) If yes, give details as per format given below:

v) If not, reasons therefor

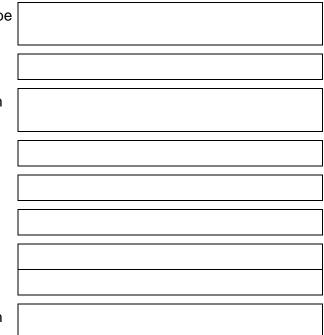
- e Steps taken/proposed to be taken to avoid such incidents
- 14. (a) Total amount recovered

i) Amount recovered from party/parties concerned

- ii) From insurance
- iii) From other sources
- (b) Extent of loss to the bank
- (c) Provision held
- (d) Amount written off
- 22. Suggestions for consideration5. of RBI
 - (a)
 - (b) Staff side action

No.	Name	Desgn.	 issue of charge	commen-	tion of		Details of prosecution/ conviction/ acquittal, etc.

* Mention the type/s of inspection / audit the branch is subjected to



Part B: Additional Information on Frauds in Borrowal Accounts

(This part is required to be completed in respect of frauds in all borrowal accounts involving an amount of Rs. 5 lakh and above)

Sr. No.	Type of party	Name of party/account	Party Address

Borrowal accounts details:

Party Sr. No.	party/ac	Nature of Account	Sanctioned limit	Balance outstanding

Borrowal account Director/proprietor details:

Name of party/account	Sr.No.	Name of Director/Proprietor	Address

Associate Concerns:

Name of party/account		Address

Associate Concern Director/proprietor details:

Name of Associate Concern	Sr. No.	Name of Director	Address