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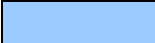


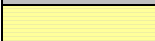



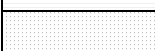
[General Information](#)

[FMR-1\(1\)](#)

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[Signatory Info](#)

Legends

	Locked cell whose value is derived by formula
	Value to be entered by user
	Locked cell, no value can be entered
	Value to be selected from drop down menu
	Value to be entered by user and rows can be added/deleted
	Text value is to be entered
	Double click to open text editor window
	Locked cell, represents header

General Information

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Return Name	Fraud Monitoring Return (FMR)
Return Code	FMR
Reporting Institution	
Bank Code	
RBI Regional Office Name	
For the quarter ended	
Date of Report	
Reporting Frequency	Daily
Return Version	V1.3

* Instructions :

<p>1) Fraud number : This has been introduced with a view to facilitate computerisation and cross-reference. The number will be an alphanumeric field consisting of the following: three/four letters (to indicate name of bank), two digits for the year (02, 03, etc.), two digits for the quarter (01 for January – March quarter, etc.) and the final four digits being a distinctive running number for the fraud reported during the quarter. The fraud number will be allotted by the system after completion of the uploading process, which will be intimated by email.</p>
<p>2) Name of the branch : In case the fraud relates to more than one branch, indicate the name of only one branch where the amount involved has been the highest and/or which is mainly involved in following up the fraud. The names of the other branches may be given in the brief history/modus operandi.</p>
<p>3) Name of perpetrator (Suspected/Actual) : A distinctive name may be given to identify the fraud. In the case of frauds in borrowal accounts, name of the borrowers may be given. In the case of frauds committed by employees, the name(s) of the employee(s) could be used to identify the fraud. Where fraud has taken place, say, in clearing account/inter-branch account, and if it is not immediately possible to identify the involvement of any particular employee in the fraud, the same may be identified merely as "Fraud in clearing/inter-branch account". In fraud cases, where it is not possible to identify the perpetrator, it may be mentioned as "Unknown".</p>
<p>4) Name of Account : The name of the customer/entity/account head in whose account the fraud has been perpetrated should be provided. Where the account holder/ borrower is the perpetrator of the fraud, the name of the perpetrator and name of account will be the same.</p>
<p>5) Amounts should, at all places, be indicated in Rs. in lakh, up to two decimal places.</p>
<p>6) Date of occurrence : In case it is difficult to indicate the exact date of occurrence of fraud (for instance, if pilferages have taken place over a period of time, or if the precise date of a borrower's specific action, subsequently deemed to be fraudulent, is not ascertainable), a notional date may be indicated which is the earliest likely date on which the person is likely to have committed the fraud (say, January 1, 2002, for a fraud which may have been committed anytime during the year 2002). The specific details, such as the period over which the fraud has occurred, may be given in the history/modus operandi.</p>
<p>7) Date of detection : If a precise date is not available (as in the case of a fraud detected during the course of an inspection/audit or in the case of a fraud being reported such on the directions of the Reserve Bank), a notional date on which the same may be said to have been recognised as fraud may be indicated.</p>
<p>8) Date of reporting to RBI : The date of reporting shall uniformly be the date of sending the detailed fraud report in form FMR to the RBI and not any date of fax or DO letter that may have preceded it.</p>

<p>* Note : If the borrower is the perpetrator, the name should be the same as reported under CRILC. The PAN provided in FMR should, also, be the same as reported under CRILC, wherever applicable.</p>

9) Whether internal inspection/audit (item no. 12.a of FMR) : Banks have to categorically mention the nature of audit the branch is subjected to viz. concurrent audit, internal inspection, etc. in item no. 12.b .

Fraud Monitoring Return FMR

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Part A: Fraud Report		
1	Name of the bank	
2	Fraud number	
3	Details of the branch	
3.a	Branch Code **	
3.b	Name of the branch **	
4.a (i)	Name of Perpetrator (Suspected/Actual) **	
4.a (ii)	Name of Account **	
4.b	Name of activity of the Perpetrator **	
4.c	PAN of Perpetrator **	
5.a	Area of operation where the fraud has occurred **	
5.b	Whether fraud has occurred in a borrowal account ? **	
5.c	Whether the advance was consortium advance? **	
5.d	Name of consortium lead bank **	
5.d (i)	Consortium Leader Amount **	
Consortium table		
S. No.	Bank name **	Consortium Member Amount **
1		
	Consortium Advance	
6.a	Nature of fraud **	
6.b	Type of fraud **	
6.c	Whether computer is used in committing the fraud? **	
6.d	If yes, details **	
7.a	Total amount involved **	
7.b	Amount frozen **	
8.a	Date of occurrence **	
8.b	Date of detection **	
8.c	Reasons for delay, if any, in detecting the fraud **	
8.d	Date on which reported to RBI **	
8.e	Reasons for delay, if any, in reporting the fraud to RBI **	
9.a	How the fraud was detected? **	
9.b	Brief History including Root Cause analysis **	
9.c	Modus operandi **	
10	Fraud committed by	
10.a	Staff **	
10.b	Customers **	
10.c	Outsiders **	
11.a	Whether the controlling office (Regional/Zonal) could detect the fraud by a scrutiny of control returns submitted by the branch **	
11.b	Whether there is need to improve the information system? **	

The Reporting Bank's exposure should be included along with the other Consortium Banks

The option 'Diversion of Funds' may be chosen if none of the options are applicable

12.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? **	
12.b	If yes, why the fraud could not have been detected during such inspection/audit. **	
12.c	What action has been taken for non-detection of the fraud during such inspection/audit **	
13	Action taken/proposed to be taken	
13.a	Complaint with Police/CBI	
13.a (i)	Whether any complaint has been lodged with the Police/CBI? **	
13.a (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	
4	Date of submission of investigation report by Police/CBI	
13.a (iii)	If not reported to Police/CBI, reasons therefor. **	
13.b	Recovery suit with DRT/Court	
13.b (i)	Date of filing	
13.b (ii)	Present position	
13.c	Insurance claim	
13.c (i)	Whether any claim has been lodged with an insurance company? **	
13.c (ii)	If not, reasons therefor. **	
13.d	Details of staff-side action	
13.d (i)	Whether any internal investigation has been/is proposed to be conducted? **	
13.d (ii)	If yes, date of completion/expected date of completion **	
13.d (iii)	Whether any departmental enquiry has been/is proposed to be conducted? **	
13.d (iv)	If Yes, give details in the 'Staff-side action' table	
13.d (v)	If not, reasons therefor **	
13.e	Steps taken/proposed to be taken to avoid such incidents **	
14.a	Amount Recovered	
14.a (i)	Amount recovered from party/parties concerned **	
14.a (ii)	From insurance **	
14.a (iii)	From other sources **	
14.b	Extent of loss to the bank	
14.c	Provision held **	
14.d	Amount written off **	
15	Suggestions for consideration of RBI **	

Note : ** Indicate mandatory fields

**Fraud Monitoring Return
FMR**

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Staff – side action :							
S. No.	Name **	PAN of staff member **	Designation **	Suspended **	Date of suspension **	Date of issue of charge sheet	Date of commencement of domestic enquiry
1							

Date of completion of enquiry	Date of issue of final orders	Punishment Awarded **	Details of prosecution/ conviction/ acquittal, etc. **

Account Details :							
S. No.	Name of Perpetrator (Suspected/Actual) **	Type of perpetrator	Perpetrator Address **	Nature of Account, Account No. **	Date of Sanction	Borrowal account Sr. No. **	Sanctioned limit **
1							

Balance outstanding **	PAN of perpetrator **	Name of Account, Customer ID **

Details of Director/Partner :					
Name of Perpetrator (Suspected/Actual) **	S. No. of Perpetrator	S. No.	Name of Director/Partner **	PAN of Director/Partner **	Director/Partner Address **
		1			

Details of Associate Concern :					
Name of Perpetrator (Suspected/Actual) **	S. No. of Perpetrator	S. No.	Name of Associate Concern **	PAN of Associate Concern **	Associate Concern Address **
		1			

Associate Concern Director / Proprietor Details :				
Name of Associate Concern **	S. No. of Associate Concern	S. No.	Name of Director **	Director / Proprietor Address **
		1		

Collateral Security Details :						
S. No.	Details of Collateral Security **	Value of the Security (Rs in Lakhs)	Date of Valuation	Whether Valid? **	Whether Enforceable? **	Remarks **
1						

Note : ** Indicate mandatory fields

Signatories

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	Authorised Reporting Official	Countersigned By
Signature		
Name		
Designation		
E-mail ID		
Tel. No. (O) [With STD Code]		
Tel. No. (R) [With STD Code]		
Place		
Date		