

### FMR – 3

## Quarterly Progress Report on Frauds of Rs. 1.00 lakh & above

(Vide Paragraph 4.2)

Name of the NBFC: \_\_\_\_\_

Statement for quarter ended \_\_\_\_\_

#### Part A: Summary information

		Number	Amount involved (Rs. In lakh)
1.	Cases outstanding		
2.	Cases where there is no progress (furnish case-wise details as per format at Part B below)		
3.	Cases where there is progress (furnish case-wise details as per format at Part C below)		

#### Part – B: Details of cases where there is no progress

No.	Name of branch	Fraud No.	Name of party/account	Amount (Rs. in lakh)

**Part – C: Case-wise details of progress**

**Name of party/account:** \_\_\_\_\_

**Name of branch/office:** \_\_\_\_\_

**Amount involved**

**(Rs in lakh)** \_\_\_\_\_

**Fraud No :** \_\_\_\_\_

1.	Date of first reporting	
2.a	Date of filing recovery suit with DRT/Others	
b	Present position	
3.	Recoveries made up to the end of the last quarter (Rs. in lakh)	
4.	Recoveries made during the quarter (Rs. In lakh)	
	a) From party/parties concerned	
	b) From insurance	
	c) From other sources	
5.	Total recoveries (3+4) (Rs. in lakh)	
6.	Loss to the NBFC (Rs in lakh)	
7.	Provision held (Rs in lakh)	
8.	Amount written off (Rs in lakh)	
9.	a) Date of reporting case to Police	
	b) Date of completion of Police investigation	
	c) Date of submission of investigation report by Police	

10. Details of staff-side action

No.	Name	Desgn.	Whether suspended/Dt. of suspension	Date of issue of charge sheet	Date of commencement of domestic inquiry	Date of completion of inquiry	Date of issue of final orders	Punishment awarded	Details of prosecution/conviction/acquittal, etc.
1.									
2.									
3.									
4.									

11. Other developments

12. Whether case closed during the quarter

Yes/No

13. Date of closure:

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## **Instructions for compiling the Fraud Report (FMR 1):**

<sup>1</sup>**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: four alphabets (to indicate name of NBFC), 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.

<sup>2</sup>**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 against item number 9.

<sup>3</sup>**Name of party:** 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, 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 inter-branch account”.

<sup>4</sup>**Area of operation where the fraud has occurred:** Indicate the relevant area out of those given in column 1 of statement FMR 2 (Part A) (Cash; Deposits (Term); Non-resident accounts; Advances (Cash Credit/Term Loans/Bills/Others); Foreign exchange transactions; Inter-branch accounts; Cheques/demand drafts, etc.; accounts; Off-balance sheet (Letters of credit/Guarantee/Co-acceptance/Others); Others)

<sup>5</sup>**Nature of fraud:** Select the number of the relevant category from the following which would best describe the nature of fraud: (1) Misappropriation and criminal breach of trust, (2) Fraudulent encashment through forged instruments/manipulation of books of account or through fictitious accounts and conversion of property, (3) Unauthorised credit facilities extended for reward or for illegal gratification, (4) Negligence and cash shortages, (5) Cheating and forgery, (6) Irregularities in foreign exchange transactions, (7) Others.

<sup>6</sup>**Total amount involved:** Amounts should, at all places, be indicated in Rs. lakh up to two decimal places.

<sup>7</sup>**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.

<sup>8</sup>**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.

<sup>9</sup>**Date of reporting to RBI:** The date of reporting shall uniformly be the date of sending the detailed fraud report in form FMR 1 to the RBI and not any date of fax or DO letter that may have preceded it.