



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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April 21, 2009

**The Chairman
All Regional Rural Banks**

Dear Sir,

**Security Arrangement in bank branches-
Regional Rural Banks**

Considering the present law and order situation and other subversive activities carried out by antisocial/extremist organizations and the banks being vulnerable targets of such elements, it has become necessary to follow stringent security norms to guard the bank branches.

2. We have therefore, prepared a check list of guidelines for security arrangements for implementation with a view to improving the security arrangements in bank branches and the morale of staff including security personnel.

3. We further add that the Indian Bank Association (IBA) had formed a Working Group comprising representatives from various banks, Government Departments and RBI to review security arrangements in banks and submitted a Report titled "Report of the Working Group to review Security Arrangements in Banks – July 2004". The Report covers the security arrangements extensively and minutely. We suggest that you may arrange to obtain copies of the Report from IBA and supply to each branch for their guidance and reference for security arrangements.

4. We hope that you will with the approval of your bank management, take all necessary steps in strengthening security arrangements across all branches of your bank.

Yours faithfully

(C.K.Shah)

Deputy General Manager

Encls: 7 Sheets

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Security Guidelines
Check- list
General

1. Senior Bank Officials should play a pro-active role in proper implementation of security guidelines.
2. Bank's Staff may be motivated to get involved and prepared to use force in self-defence in case of an emergency.
3. Smart, agile, physically fit and requisite number of persons may be inducted as security guards. They should be given proper training especially in the use of fire arms and unarmed combat for self defence.
4. The Branch Manager should ensure that, as far as possible, security staff is not utilized for any other duty except security.
5. Before recruitment of security staff, the bank management should conduct proper enquiry about the character and antecedents of the selected candidates. Verification may be got done through the district authorities, where the ex-servicemen had resided for more than one year after the date of discharge from Army/Navy/Air-force/Police, as the case may be.
6. In case of presence of suspicious persons or vehicle in and around branch premises, verification should be made immediately by seeking police or public help in case of doubt/need.
7. Mobile phones may be provided to security staff for seeking timely help in case of need.
8. Payment of huge amount of money should be made inside the strong room of the bank, or enclosures, away from view of the public.
9. The confidentiality of movement of banks money should be the guiding principle and the staff should maintain it all the time.
10. The suspicious behaviour of the staff, the unsocial habits and very high standard of living beyond means, may be an indication for the Managers to get alert about the staff.

11. The Branch manager should maintain close liaison with the local Police authorities and seek their guidance and assistance as and when required.
12. The Branch Manager should inspect the alarm system every day and ensure its proper functioning. The supervisory officers visiting the branches should also be advised to check the Alarm System during their visit to the branches.
13. The fire arms should always be in working condition. Old cartridges may be utilized for testing the gun in consultation with the local Police authorities.
14. Telephone numbers of the local Police Station/Fire Brigade and senior officials of the bank should be kept under the glass top on the tables of the Officers and members of the staff.
15. Important telephone numbers may be displayed at vantage points.
16. The refilling of the Fire Extinguishers should be undertaken before the expiry date. Arrangements may be for demonstration of portable Fire Extinguishers. During refilling of Fire Extinguishers in branches demonstration can be arranged to the members of the staff and the Officers of the branches for knowing proper handling of such Extinguishers.
17. All Armed Guards should be provided with lanyard with whistles.
18. The Regional Manager should examine weekly Statutory Statement (RB-1) received by him and ensure that branches under his control are keeping cash balances according to their requirements only and that there is no accumulation of surplus cash at any branch
19. Each branch should maintain a set of marked notes consisting of new currency notes of various denominations. The numbers of such notes along with their prefixes and suffixes, if any, should be recorded on the last page of the Cash Summary Register under the initials of both the custodians of cash. During business hours, the set of marked notes should remain permanently in the cash at the counter. This will help the investigating agencies in the event of thefts burglary, robbery and dacoity
20. All incidents of theft, burglary, robbery and dacoity should invariably be reported to the Security Adviser, Central Security Cell, RBI, Main Office Building, 3rd Floor, Mumbai 400 001.

Opening of New Bank Branches

Following points, about the layout and minimum security safe-guards must be kept in mind before opening a new branch.

- i) The selection of area for location of Currency Chests or bank branches should be done keeping the safety and security in view and commercial considerations should not be given under weightage.
- ii) The layout of the branch, i.e. Manager's cabin, cash vaults, Cashier's cabin, entry/exit points should be so designed keeping in view the security aspect.
- iii) Proximity to Police Station and functional communication system are very important aspects for the security of bank's staff and treasure.
- iv) The main entrance should be provided with shutter gates.
- v) Collapsible gate with chain and locking arrangements permitting only eighteen inches opening should be ensured at the branch entrance.
- vi) Strong room/safe should be out of the view of the public.
- vii) All instructions regarding specification for strong rooms (wherever provided) including FBR strong room doors may be strictly implemented.
- viii) The instructions on custody of keys of dual key locking mechanism and safe-keeping of duplicate keys may be strictly implemented.
- ix) Care may be taken while positioning the cashiers' cabin which may be as far away as possible from the entry/exist.
- x) Emergency lights should be installed and should always be in working condition.
- xi) Windows/ventilators should have proper standard grills.
- xii) Posting of guards (armed or otherwise) should be decided on the vulnerability of the branch, keeping in the view the threat perception in the area. Currency Chest branches should have two armed guards during working hours and one armed guard should be provided round the clock.

- xiii) All the modern security equipments like night latches to cashier's cabin, grill gates to strong rooms, alarm system etc. should be provided.
- xiv) Hot line connection/s to Police Station/Police Control Room/Fire Brigade and auto dialer, if found necessary, should be provided to all Currency Chest. Branches irrespective of the monetary holding limits.
- xv) All weak points like opening for exhaust fans and air-conditioning ducts, skylights and windows should be strengthened with appropriate RCC work or steel plates, steel grilles etc. Unnecessary windows should be closed permanently by walling them up.
- xvi) Gun and ammunition should be kept in metal gun cabinets. It should have more than the normal number of two hinges and adequate/strong locking managements.
- xvii) Gun cabinets should be embedded in the wall, if they are not kept inside the strong Room. Proper review of such embedment of Gun Cabinet should be made.
- xviii) Safes may also be embedded properly, if they are not kept in strong Room.
- xix) Polices should be requested to step up patrolling in night in the areas around the bank branch, especially on Saturday and Sunday nights or on a long week-ends or consecutive holidays. Surprise visits to the Currency Chests and High- risk branches by the Officers from Area and Controlling Offices should be arranged to check and implement various security measures.
- xx) Electrical shafts/electrical junction boxes should also be strengthened and kept locked.
- xxi) Local police may be requested to assess the crime proneness of the area and to step up surveillance on known criminals and extremist outfits existing in the area.
- xxii) The Police authorities should be consulted before locating a branch.
- xxiii) The branches, which have no security arrangements at night, may be provided with sensors connected to alarm system and if possible to an auto dialer.
- xxiv) In addition to the provisions of intruder alarms and police patrol of the branches during holidays/long weekends, locals may also be involved to keep a watch especially with regard to suspicious movement, noises during night etc. during holidays/weekends.

xxv) Feasibility of keeping the lights on in the banking hall may also be considered so that any unusual movement is observed and reported.

Currency Chest Branches

1. The Security Officers/Regional Managers may pay surprise visits to bank branches during banking hours and also at odd hours to ensure implementation of security instructions as well as to check the alertness of security staff/police guards.
2. The security guards/police guards may be so positioned in the branch that the entire area within the bank premises is under their surveillance and no area is left unattended and thus becoming easily accessible to intruders. In case of any anticipated existing risk/suspicion, the security staff may take immediate action as warranted and immediately report to the superiors and the nearest police station/Police Control Room.
3. Information about major transactions, movements of large amounts of cash may be kept a secret and may be made known to only officials on a need-to know basis, at the appropriate time.
4. While organizing movement of cash between branches, (currency chest or other branches) fixed routine in regard to route, time etc. may be avoided. Planning should be done by bank officials in consultation with security/police officers.
5. Modern electronic security gadgets viz. CCTV, alarm system, sensors, electronic locks, hot lines, auto-dialers etc. may be installed at all major bank branches holding large amount of cash. These devices will help to reduce the delay in communication to the law enforcing agencies by the bank branch and help the police in apprehending the culprits. The bank branches will have to ensure that the systems they opt for are always in working condition, tamper proof, defect proof and capable of rendering reliable service at the time of emergency.
6. Avoid carrying cash along or on foot. Avoid transporting cash on two wheelers. Remittances should be accompanied by the prescribed number of armed security guards/police guards.

7. Avoid taxies or other hired vehicles and use own transport as far as possible, with facilities like proper cavity and it should be properly camouflaged.
8. The armed guards/police guards accompanying the treasure should always be in ready position and should not be taken by surprise.
9. It may be ensure that cash cages are fitted with grilles/wire-mesh nets with automatic locks.
10. Time-barred cartridges should always be replaced by new ones after obtaining permission from the appropriate authority.
11. Instructions should be issued to all branches having Armed Guards that Gun licenses should be kept up to-date.
12. All Armed Guards should be instructed to clean and maintain the guns regularly so that they remain in working condition.
13. In view of the spurt in incidents of bank robbery, specific location of Armed Guards in the branch is very important. He may be located in a place from where he can have unobstructed view and operate freely depending upon the circumstances. If he remains located right on the main gate without adequate protective arrangements, he may be neutralized by miscreants easily. The lay-out of each branch where Armed Guards have been provided may be reviewed by the Security Officer or a Senior Officer from the Regional Office in consultation with the branch Manager and the Armed Guard may be located accordingly.
14. Security arrangements in all the Currency Chests should be reviewed in the light of the 4-point security measures, issued by Banking Division, Ministry of Finance, Government of India for strengthening security measures in Currency Chests. They are (i) installation of steel barricades, (ii) segregating the Currency Chest area from the branch hall (iii) the positioning of the Armed Guard on duty in front of the Currency Chest so that he cannot be neutralized by any outside intruder and provision of accommodation for remaining Armed Guards in the Currency Chest in a safe location where miscreants cannot neutralize them and (iv) the provision of switches of Electronic Alarm System with the Armed Guard on duty within the barricaded area and also in their retiring room.

15. Hot lines should be installed in all Currency Chest branches.

16. Utmost precaution should be taken for safety and security of Currency Chests and for this purpose, physical presence of police guards on duty in maximum strength should be ensured. Any deviation/shortfall in this regard should be referred to police authorities for immediate necessary action.

17. In the event of Armed Guards not being posted at the bank branches, the Guns lying unused in the branch, should be deposited with police/registered arms dealers for Safe Custody against proper receipt/endorsement for ensuring safety of the arms and ammunition till any Armed Guard is posted in the branch. The licence should, however, be renewed from time to time as per the directive of the licence issuing authorities.

Monitoring and review

The staff of RRBs may be sensitized on security issues at HO and as well as in the Branch Managers' Meet.

Security issues may also be reviewed in the SLCRC meetings.

Agenda on Action Taken Report may be included in the Board Meeting and Board of Directors of RRBs may also be apprised of the status on security issues.