

**OFFICE OF THE SENIOR SUPERINTENDENT OF POLICE (L&O)
PUDUCHERRY**

No.

Dated: 08.01.2010.

**MINUTES OF THE BANK MANAGERS MEETING HELD AT
DGP CONFERENCE HALL ON 08.01.2010 AT 1700 HRS.**

A meeting with the Bank Managers of Puducherry was held in the DGP Conference Hall on 08.01.2010 at 1700 hrs. The Director General of Police, Puducherry chaired the meeting. Apart from SSP(L&O), SP(North) and CI(Grand Bazaar), the following representatives from various banks of Puducherry attended the meeting.

Tvl./Tmt

1. T. Jayachandran, Manager, P.C.C. Land Development Bank
2. M.R. Ezhilrani, Manager, Dena Bank
3. B. Bala Nehru, Manager, Lakshmi Vilas Bank
4. K. Ravi Sankar, Manager, State Bank of Travancore
5. P.V. Ittiachan, Asst. Manager, South Indian Bank
6. B. Narayanan, Manager, Central Bank of India
7. E. Senthil Kumar, Asst. Manager, Indus Ind Bank
8. S.K. Praharaj, Senior Manager (Security), Indian Overseas Bank
9. P. Ganesh, Manager, Axis Bank
10. L. Gopalan, AGM, PSC Bank
11. T.S. Sivaraman, Manager, United Bank of India
12. E. J. Jose, Sr. Manager, Catholic Syrian Bank
13. D. Selvaraju, Chief Manager, Uco Bank
14. S. Joseph Sathiaraj, Dy. Manager, Corporation Bank
15. G. Balaji, Dy. Manager, State Bank of India
16. K. Ananth, Senior Manager, Tamilnad Mercantile Bank
17. V. Selvaraj, Indian Bank, Mudaliarpeth Branch
18. A. Sethuraman, Senior Manager, Bank of Baroda
19. R. Raghavendra, Asst. Manager, HDFC Bank Ltd.
20. Capt. M.K. Verma, Manager (Sec.), Indian Bank
21. A. Thiagarajan, Senior Manager, Allahabad Bank

At the outset the undersigned welcomed the representatives from various banks and emphasized the following.

- (a) Need for sensitization of the staff, especially, Tellers and those handling cash.
- (b) Security measures to be adopted while transporting cash.
- (c) Security measures to be adopted in and around the premises in order to combat criminals and cheats.
- (d) Security verification of all the personnel including those deployed on temporary basis shall be done through local Police or Special Branch and maintaining their photographs and fingerprints.
- (e) Periodic verification of all the armed guards, renewal of arms licenses, etc.
- (f) Effective liaison with the local Police Officers.
- (g) Maintenance of a separate Visiting Register for the Police officials.
- (h) Collection and circulation of the contact telephone numbers of all the bank staff for any contingency.
- (i) Providing proper security equipment, burglar alarm, CCTV and other new security devices.
- (j) Providing DFMDs by major banks involving heavy transactions and public.
- (k) Providing proper parking arrangements by the banks to their staff members and customers.
- (l) Security scenario prevailing in the country, especially, terrorism.

The Director General of Police, Puducherry during his address emphasized that such meetings shall be convened periodically to have better interaction with the bank officials and insisted on the following points.

- (a) From the security point of view an effective alarm system shall be installed in the bank in order to caution at time of emergency and shall be checked periodically.

- (b) Close Circuit Cameras shall be installed both inside and outside the banks covering the pavements and streets in front of bank for better surveillance.
 - (c) At present the cameras in the ATMs are located on top of the ATM machines, which do not cover the face of the customer. Hence they shall be relocated near the monitor in front of the customer to cover his face clearly.
 - (d) At present the Security Guards have been provided with big arms, which is highly inconvenient to operate. Hence, the banks shall make arrangements to replace them with small arms after obtaining requisite license/permission for the same.
 - (e) It is learnt that in most of the banks the persons dealing with cash adopt a practice of tearing the fake notes in front of the customers to avoid legal complications and to safe guard the interest of their customers. This should be stopped forthwith and whenever they come across fake currency they should note the details from where the fake note could have been obtained and send to RBI to enable them to know the quality of the fake note. RBI would send the same to Police for necessary action.
 - (f) In the light of increased issuance of credit cards the banks shall educate their customers by circulating dos and don'ts about using the credit cards, particularly about using them through Internets, phones, etc.
 - (g) It is a practice that at times of transportation of heavy cash the banks utilizes the services of Puducherry Police. Considering the insufficient manpower of Puducherry Police the banks shall take up with the head offices to utilize the services of CISF personnel.
 - (h) The banks shall analyze the possibility of installing double door system at the entrance of the banks in the rural areas, which is more secure.
- Thiru S. Bascarane, Circle Inspector (Grand Bazaar) explained about the latest fraud on credit cards by swiping the cards in magnetic recorders and preparing duplicate cards. Hence, he requested the banks to educate their

customers not to give their credit cards to any unauthorized persons and to be alert while using their cards.

- Thiru N.T. Sivadasan, Supdt. of Police (North) desired that a joint meeting of RBI, bank officials, police officials and public shall be convened to explain the methods of identification of fake currency notes. Thiru G. Balaji, Dy. Manager, State Bank of India assured that he would take up the issue and arrange for such a meeting at the earliest.
- Thiru K. Ravi Sankar, Manager, State Bank of Travancore explained the latest methods of frauds adopted in ATMs by way of fraudulently installing magnetic card reader and mini-camera in ATMs to prepare duplicate cards. He also briefed about a method of cheating in ATMs done by some individuals by taking part amount from the machine to create an image of 'incomplete transaction' to claim full amount later.
- While discussing about the security measures taken by banks on 'withdrawal of cash by customers on knife/pistol points' it was explained by Indus Ind Bank that they adopt a method by which if their customer types the ATM PIN no. in reverse, it will automatically pass an alert message to the nearest Police Station. If such an arrangement is possible all the banks shall adopt the same in the interest of their customers.

(DR. B. SRIKANTH)
SENIOR SUPDT. OF POLICE (L&O)
PUDUCHERRY.

To

All concerned.

Copy submitted to:

The Director General of Police, Puducherry – for kind info.