



( AFFILIATED TO ALL INDIA  
STATE BANK OF INDIA  
STAFF FEDERATION &  
N.C.B.E.)

# State Bank Of India Staff Association

(REGISTERED UNDER ACT XVI OF 1926)  
NORTH EASTERN CIRCLE, GUWAHATI

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**Circular Letter No.01 of 2018**  
**To all Units / Members,**

Date:15.10.2018

Dear Comrades,

In recent times, there are reports of frauds from different branches of our circle where our clerical staff are also found to be involved. While in some cases there are direct involvement of our staff, in some other cases, they become victims of circumstances by allowing themselves to be used by the perpetrators due to their lack of awareness as well as alertness. It is even often witnessed that when frauds are perpetrated by the Supervising staff, our members are being used in the same either by increasing the staffs' capability level or using their user ID and password. In all cases our staff are being suspended and made to undergo severe agony and hardship. Few of these cases are as under:

**Branch A:** Branch A is a chest branch and clerical staff can't be given the charge of Cash Officer, but Mr. X a Customer Assistant has been assigned the duty of Cash Officer by providing capability level of 7. He has misused his power and perpetrated a fraud of nearly Rs.10.00 lac. He is now under suspension and disciplinary proceeding is under way.

**Lesson :** Never accept the charge of Cash Officer in a chest branch. Do't misuse your capability.

**Branch B:** Mr. X a trainee officer who perpetrated a fraud of more than Rs.1.50 crore in the branch. Mr. Y a non-Matriculate assistant was posted in the branch. In the name of helping Mr. Y, Mr. X transacted many of the fraudulent transactions using the ID password of Mr.Y. Both of them are under suspension now.

**Lesson:** Do't allow anyone to do any work in your computer under your ID and password. **DON'T EVER SHARE YOUR PASSWORD WITH ANYBODY.**

**Branch C:** A huge fraud of more than Rs.10.00 crore has been detected in a branch where field officers and branch managers were involved. Mr. X an Assistant joined the branch in Feb,2017 and his biometric procedure was not approved by the Branch Manager from Feb,17 to June,18. As he was newly recruited staff, he was not aware about the functions of capability level. His capability level was increased to level 7 and passed KCC loans under his ID. Another staff Mr. Y a Special Assistant posted there, was also used by the Branch Manager for posting various fraudulent transactions. Both Mr. X and Mr.Y have been suspended along with four supervising staffs.

**Lesson:** Never do any work blindly. Refused to do any work in CBS if your biometric system is not working. Never have a blind faith on your superiors.

We request all to follow the undernoted suggestions to avoid any fraud and forgery :

- a) Always check your capability level at the time of log in.
- b) Never accept any higher capability level without proper office order.
- c) Never accept capability level beyond level 5 as level 5 is the highest capability level for clerical staff. If your level is increased beyond 5, report the matter to your controller (AGM of the region) and keep a record of that.

- d) *Never allow any promotee Assistant to work beyond the capability level 1( those are promoted under non matriculation channel)*
- e) *Never provide any INB Kits to customer without the first hand scrutiny by the supervising staff.*
- f) *Never change any mobile number of the customer without the application is approved by the supervising staff. CROSS CHECK BY CALLING THE EXISTING MOBILE NUMBER.*
- g) *Always ask for office order if any additional work is allotted to you.*
- h) *Never share your password with any other employee.*
- i) *Meticulously follow the system and procedure while transacting any Negotiable Instruments.*
- j) *Never transact any Negotiable Instruments beyond business hours without an office order from the Branch Manager.*
- k) *Check the VVRs meaningfully and regularly.*
- l) *Never pay withdrawal slip if it is not submitted by the customer himself/herself with his or her passbook, Always update the passbook after each such transaction immediately.*
- m) *Change your passwords in regular intervals with proper care.*
- n) *APPLY YOUR COMMON SENSE AND BE SAFE.*

*With Season's Greetings,*

*Comradely Yours,*

*(P.K. Baishya)*

*General Secretary*