

**FMR – 1**

**Report on Actual or Suspected Frauds in Banks**

(Vide Paragraph 3)

**Part A: Fraud Report**

1.	Name of the bank	
2.	Fraud number <sup>1</sup>	
3.	Details of the branch <sup>2</sup>	
	(a) Name of the branch	
	(b) Branch type	
	(c) Place	
	(d) District	
	(e) State	
4.	Name of the Principal party/account <sup>3</sup>	
5.a	Area of operation where the fraud has occurred <sup>4</sup>	
5.b	Whether fraud has occurred in a borrowal account ?	Yes/No
6.a	Nature of fraud <sup>5</sup>	
6.b	Whether computer is used in committing the fraud?	
6.c	If yes, details	
7.	Total amount involved <sup>6</sup> (Rs. In lakh)	

8.a	Date of occurrence <sup>7</sup>	
b	Date of detection <sup>8</sup>	
c	Reasons for delay, if any, in detecting the fraud	
d	Date on which reported to RBI <sup>9</sup>	
e	Reasons for delay, if any, in reporting the fraud to RBI	
9.a	Brief history	
b	modus operandi	
10.	Fraud committed by	
a	Staff	Yes/No
b	Customers	Yes/No
c	Outsiders	Yes/No
11.a	Whether the controlling office (Regional/Zonal) could detect the fraud by a scrutiny of control returns submitted by the branch	Yes/No
b	Whether there is need to improve the information system?	Yes/No
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?	Yes/No*
b	If yes, why the fraud could not have been detected during such inspection/audit.	

c What action has been taken for non-detection of the fraud during such inspection/audit

13. Action taken/proposed to be taken

a Complaint with Police/CBI

i) Whether any complaint has been lodged with the Police/CBI?

Yes/No

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

iii) If not reported to Police/CBI, reasons therefor

b Recovery suit with DRT/Court

i) Date of filing

ii) Present position

c Insurance claim

i) Whether any claim has been lodged with an insurance company

Yes/No

ii) If not, reasons therefor

d Details of staff-side action

i) Whether any internal investigation has been/is proposed to be conducted

Yes/No
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ii) If yes, date of completion

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iii) Whether any departmental enquiry has been/is proposed to be conducted

iv) If yes, give details as per format given below:

v) If not, reasons therefor

e Steps taken/proposed to be taken to avoid such incidents

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14. (a) Total amount recovered

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i) Amount recovered from party/parties concerned

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ii) From insurance

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iii) From other sources

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(b) Extent of loss to the bank

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(c) Provision held

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(d) Amount written off

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15. Suggestions for consideration of RBI

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**Staff – side action**

<b>No.</b>	<b>Name</b>	<b>Desg n.</b>	<b>Whether suspen- ded/Dt. of suspensi on</b>	<b>Date of issue of charge sheet</b>	<b>Date of commen -cement of domesti c inquiry</b>	<b>Date of comple -tion of inquiry</b>	<b>Date of issue of final orders</b>	<b>Punish -ment awar- ded</b>	<b>Details of prosecution/ conviction/ acquittal, etc.</b>

\* Mention the type/s of inspection / audit the branch is subjected to

**Part B: Additional Information on Frauds in Borrowal Accounts**

(This part is required to be completed in respect of frauds in all borrowal accounts involving an amount of Rs. 5 lakh and above)

<b>Sr. No.</b>	<b>Type of party</b>	<b>Name of party/account</b>	<b>Party Address</b>

**Borrowal accounts details:**

<b>Party Sr. No.</b>	<b>Name of party/account</b>	<b>Borrowal account Sr. No.</b>	<b>Nature of Account</b>	<b>Date of Sanction</b>	<b>Sanctioned limit</b>	<b>Balance outstanding</b>

**Borrowal account Director/proprietor details:**

<b>Name of party/account</b>	<b>Sr.No.</b>	<b>Name of Director/Proprietor</b>	<b>Address</b>

**Associate Concerns:**

<b>Name of party/account</b>	<b>Sr. No. Associate Concern</b>	<b>Name of Associate Concern</b>	<b>Address</b>

**Associate Concern Director/proprietor details:**

<b>Name of Associate Concern</b>	<b>Sr. No.</b>	<b>Name of Director</b>	<b>Address</b>