

FMR – 1

Report on Actual or Suspected Frauds in NBFCs

(Vide chapter IV)

Part A: Fraud Report

1.	Name of the NBFC	<input type="text"/>																				
2.	Fraud number ¹	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
3.	Details of the branch ²																					
	(a) Name of the branch	<input type="text"/>																				
	(b) Branch type	<input type="text"/>																				
	(c) Place	<input type="text"/>																				
	(d) District	<input type="text"/>																				
	(e) State	<input type="text"/>																				
4.	Name of the Principal party/account ³	<input type="text"/>																				
5.a	Area of operation where the fraud has occurred ⁴	<input type="text"/>																				
b	Whether fraud has occurred in a borrowal account?	<input type="text" value="Yes/No"/>																				
6.a	Nature of fraud ⁵	<input type="text"/>																				
b	Whether computer is used in committing the fraud?	<input type="text"/>																				
c	If yes, details thereof	<input type="text"/>																				

7.	Total amount involved ⁶ (₹ In lakh)	
8.a	Date of occurrence ⁷	
b	Date of detection ⁸	
c	Reasons for delay, if any, in detecting the fraud	
d	Date on which reported to RBI ⁹	
e	Reasons for delay, if any, in reporting the fraud to RBI	
9.a	1. Brief history	
b	2. 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, if any	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	
	i) Whether any complaint has been lodged with the Police?	Yes/No
	ii) If yes, name of the Police Station.	
	Date of reference	
	Present position of the case	
	Date of completion of Police investigation	
	Date of submission of investigation report by Police	
	iii) If not reported to Police, reasons therefore	
b	Recovery suit with Court/Others	
	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

ii) If yes, date of completion

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

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

No.	Name	Designation	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.

v) If not, reasons thereof

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

14. (a) Total amount recovered

i) Amount recovered from party/parties concerned	
ii) From insurance	
iii) From other sources	
(b) Extent of loss to the NBFC	
(c) Provision held	
(d) Amount written off	
15. Suggestions for consideration of RBI	

Part B: Additional Information on Frauds in Borrowal Accounts

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

Sr. No.	Type of party	Name of party/account	Party Address

Borrowal accounts details:

Party Sr. No.	Name of party/ac count	Borrowal account Sr. No.	Nature of Account	Date of Sanction	Sanctioned limit	Balance outstanding

Borrowal account Director/proprietor details:

Name of party/account	Sr. No.	Name of Director/Proprietor	Address

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(b) Associate Concerns:

Name of party/account	Sr. No. Associate Concern	Name of Associate Concern	Address

Associate Concern Director/proprietor details:

Name of Associate Concern	Sr. No.	Name of Director	Address