

Modus Operandi adopted by criminals for cash snatching within or outside the Branch premises

Use of coins

Criminals keep a watch on the persons withdrawing heavy cash amounts and usually strike when the customer is busy counting his cash at the cash counter. The miscreant may pose as if he is standing in queue behind the customer for withdrawal of cash. At opportune moment he might drop some coins to the floor. The noise of coins diverts the attention of the person who is counting cash. The criminal grabs the opportunity, snatches the cash and flees.

The criminal may also drop currency notes of the same denomination as those being counted by the customer, and, posing as a good samaritan, might warn the customer that he dropped some of his currency on the ground, thus diverting his attention. Thus he creates his opportunity to snatch and flee.

Good Samaritan -

The criminal may offer his services to the unsuspecting customer to count his cash. If the gullible customer hands over his cash for counting, while counting with a clever sleight of hand, the criminal removes currency from the bundle. The customer, satisfied that his cash has been counted in front of him by a good samaritan and goes home and finds to his dismay shortage in cash. Criminals are believed to use a kind of hypnotism while counting cash in this manner. The miscreants may also offer to identify and read out counterfeit currency notes from the cash withdrawn by the customer. This happens especially when the cash is drawn in Rs.500 denomination notes. In either case the result would be the same; the customer would invariably find out that his cash has been stolen by the would be good samaritan.

Use of night soil -

Customers who bring two/four vehicles to the Bank may find that the handle grips of their two wheelers or door handles of four wheelers dirtied intentionally by application of either human or animal excreta. This is generally done by the criminals to force the customers to keep their bag or briefcase down in order to clean the handles/grips. The criminal lies in wait for this to happen and takes his chance to snatch the bag or the briefcase and run away.

Customers are advised to be circumspect while approaching the Bank for his withdrawals. They should make sure that no vehicle is following while they go from the office or the residence to the Bank for effecting withdrawal. No fixed pattern should be allowed to emerge such as fixed date, fixed time, etc. Precautions given below for ATM customers may be useful for all customers.

Same holds true for lodgment of money with the Bank. Observing secrecy in your banking transactions will be of great help in averting loss of life or limb and cash.