

## Security Guidelines for Bank Customers

- (a) Try to vary the time when you leave your business location wherever possible.
- (b) Try to vary the time you arrive at the bank wherever possible.
- (c) Use different routes to the bank. Do not always use the exact same route since this will add to your risk. Avoid remote, isolated routes. Use frequently traveled routes wherever possible.
- (d) Vary your banking habits so that you do not have a set pattern that makes your movements observable and easily predictable. Once the criminal has discovered a pattern of behavior, his crime becomes easier to accomplish.
- (e) If you drive to the bank, use different cars once in a while so that it becomes more difficult to predict the exact vehicle you will be using.
- (f) Keep your vehicle locked when not in use to prevent unauthorised access to your car.
- (g) Before leaving your premises, visually scan the outside to detect strangers who may be waiting for an opportunity to commit a crime.
- (h) If you drive to the bank, have your car keys ready as you leave your place of business so that you can enter your vehicle as quickly as possible. Before entering, check the rear seat to make certain no intruder is in your vehicle.
- (i) Lock your vehicle immediately after entering and do not open for strangers. Roll your window down a few inches if you have to talk to a stranger.
- (j) As a general precaution, do not stop (unless forced to do so) at any other location while en route to ATM.
- (k) When approaching the bank, do not pull right up and unlock your door. Visually scan the area to see if any persons are loitering around the bank or sitting in parked vehicles awaiting the opportunity to commit a crime. If the area is not "safe", continue driving and come back later. If you see a police officer or if the police station is nearby, you should advise the police so that they can check out the suspicious individuals in the vicinity of the bank in interest of public safety. They may even escort you back so you can make your transaction safely. In any event, do not try to make your deposit until the area is "safe".
- (l) If your premises is relatively close, and you walk to the bank to make your deposit, you can reduce your risk and exposure by
  - (i) Visually scan outside before leaving the safety of your premises to insure that no strangers are loitering outside.
  - (ii) Using well-lighted routes containing other pedestrian traffic.
  - (iii) Walking in the middle of the sidewalk and avoiding walking close to the building line and entrances to doorways and alleys.
  - (iv) Avoid making any unscheduled stops en route to the bank and particularly avoid stopping for strangers.
  - (v) Having your deposit and your key ready for immediate use as you approach the depository.
  - (vi) Securing the deposit on your person wherever possible or disguising the deposit so it is not clearly visible and readily apparent that you are carrying a bank deposit bag.
  - (vii) As you approach the bank, be particularly alert to any strangers that may be in the vicinity or may be following you. If a stranger is following you continue on to the closest public place as though you had no intention of using the depository. If the stranger is loitering at the bank, call the police and request them to check out the stranger before you attempt to approach the bank. The police may even escort you back to the bank.
  - (viii) There is usually less risk when two or more persons are making the deposit. Wherever possible, as a friend to accompany you and you will reduce your risk of becoming a robber victim substantially.
  - (ix) Above all, for your own safety, do not forcibly resist should you ever be threatened by an armed robber. The money can be replaced. You cannot.

## **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.