

## **ANNEXURE**

### **TYPES OF UNETHICAL BANKING PRACTICES**

1. Unauthorized transaction with customers / borrowers in self as well as in relatives account.

Note that, unusual transactions in staff accounts is violation of the provisions of Regulation 15 (i) of Bank of Baroda Officer Employee's (Conduct) Regulation 1976. As per regulation 15 (i) "No officer shall in his individual capacity borrow or otherwise place himself or a member of his family under a pecuniary obligation to broker or a money lender or a subordinate employees of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealing with the Bank."

2. Abnormal / unusual cash transactions in SB accounts / overdraft account of staff unable to furnish justifications for the same.
3. Unauthorized debit and misuse of Profit & Loss and or G/L account and credit in self account with the motive of personal gains.
4. Loans on the basis of fake and fabricated documents, cases of impersonation in huge number involving large amount thereby exposing bank to substantial financial loss.
5. Reckless financing / misappropriation / defrauding of bank funds by resorting to unscrupulous practices which are detrimental to the interest of bank.
6. Cases where due to gross negligence, omission and commission, serious irregularities bank is likely to incur substantial financial loss.
7. As Branch Head misused Banks P/L account, debiting without authority, bank guidelines and without bills/vouchers, pocketing money unethically.
8. Misuse of password of colleagues with malafide intention and vested interest for the personal gains.

Please be aware that of the bank guidelines, in respect of misuse of password and sharing of password, the employee / officer, whose password is misused, will also be held responsible along with the staff who commit fraud or entered/verified debit/credit transactions by misusing the password of others.

9. Misuse of lease accommodation facility by inflating the rent or false claims without availing the lease facility; fake claims on travelling expenses by submitting false / tampered hotel bills; inflated medical claims on the basis of fake /altered/fabricated bills.
10. Committing fraud through multilayered transaction by camouflaging the entries to conceal the wrong action.