



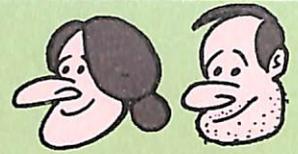
# Speak Up



**Corruption Free India for a Developed Nation**  
**Vigilance Awareness Week 2022**  
**Central Vigilance Commission**



Speak Up

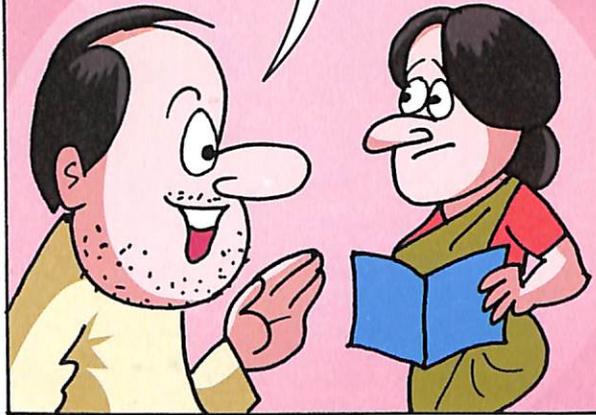


Renu tense and confused speaking to herself.

Minus Rs. 590/- What is this deduction for? I did not withdraw any money nor did I buy anything.



What happened? Why are you looking at the passbook like that?

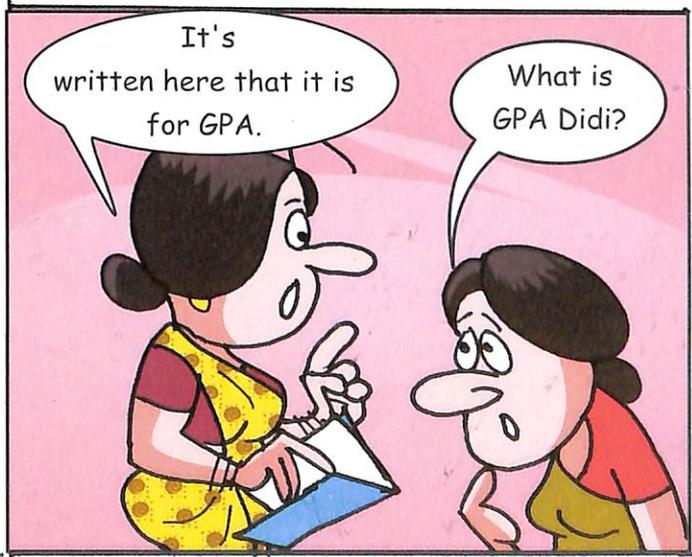
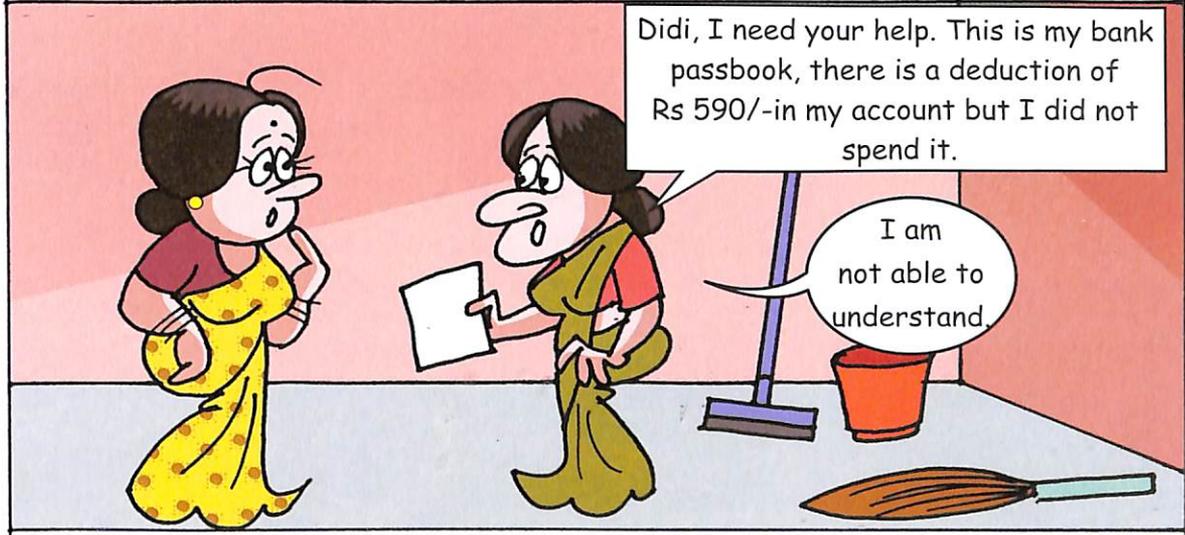
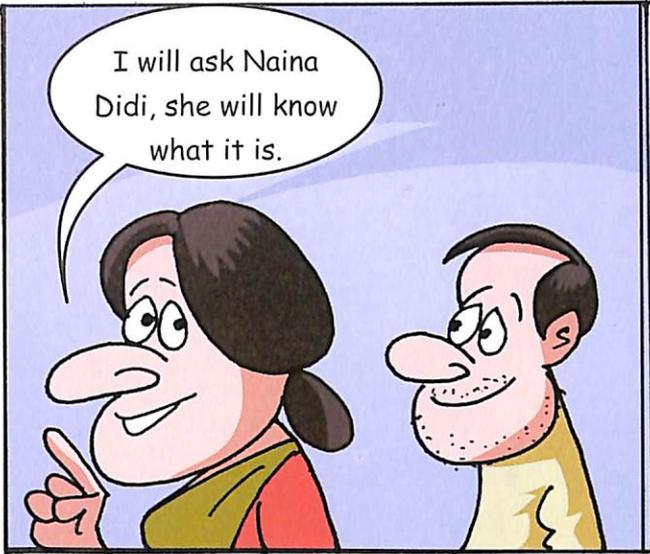


Look here, there is a deduction of Rs 590/- from my account. I did not do it, I don't know what it is.



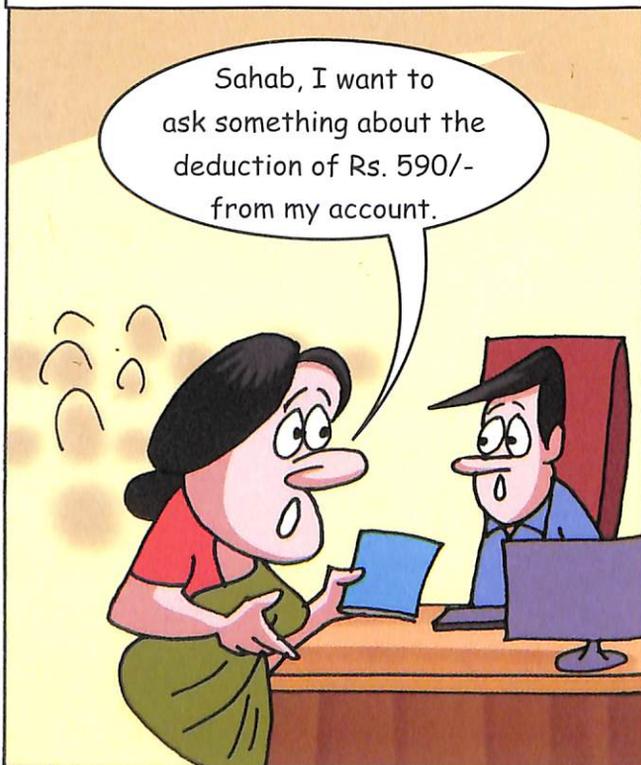
Something is written, but I can't understand. Whom should we ask?





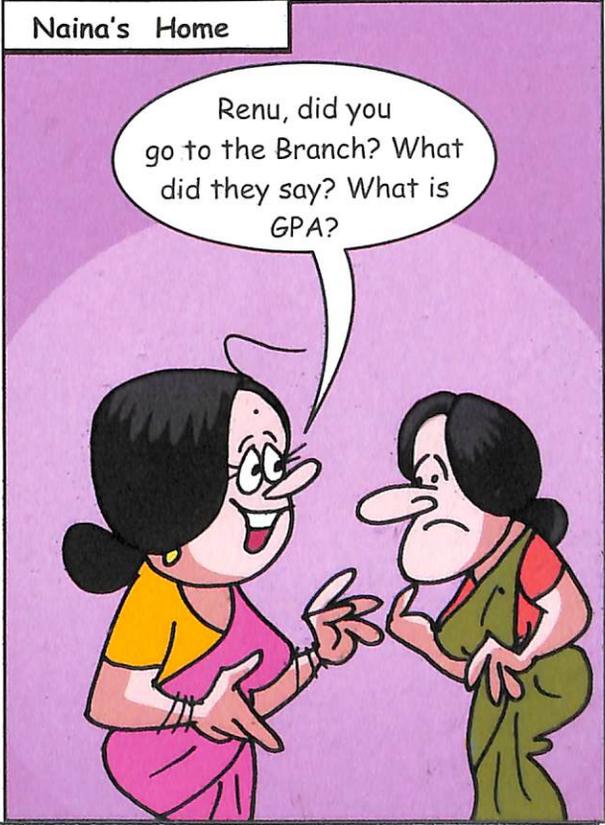


Renu goes to front desk officer in the Branch





Renu feeling uncomfortable & sad  
did not go to the Branch Manager  
and left the Branch, clutching  
the passbook in her hand.



Didi, I did go and ask but the Bank Officer said that its some dues which I did not pay on time and that's why its deducted from my account automatically.



He asked me to meet the Branch Manager, but I did not know what to say, so I came back.



Don't worry let's go to the Bank right now, I will come with you.



Naina (with Renu) in Branch Manager's cabin

Sir, yesterday she came to ask one of your officers about this debit of Rs 590/-, but she did not get a satisfactory reply.







Unless agreed by customer, can you sell a policy to them and start deducting the amount from their accounts? Is it not a violation of rules?

It must be a mistake, I will ask for crediting the amount immediately in her account. Don't worry, it's just a mistake.

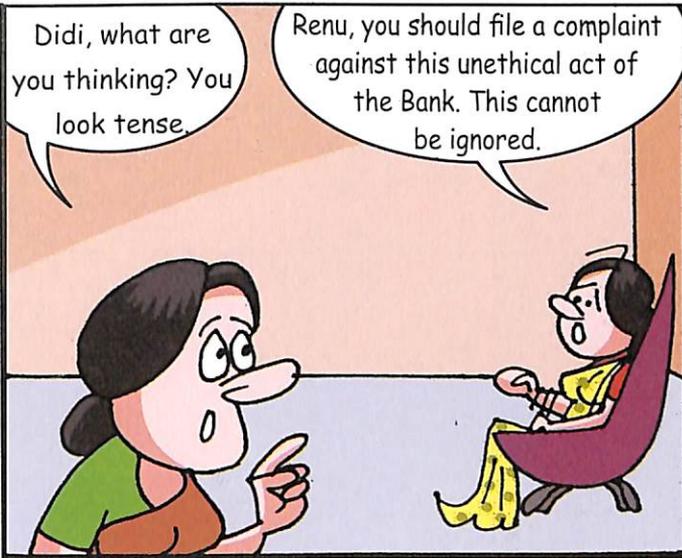


He asked one officer to credit the amount in Renu's account immediately.

This Branch has around 8000 savings accounts, if they are debiting a small amount such as Rs 590/-, which is usually ignored by most, they will have a cumulative amount of Rs 47,20,000/-

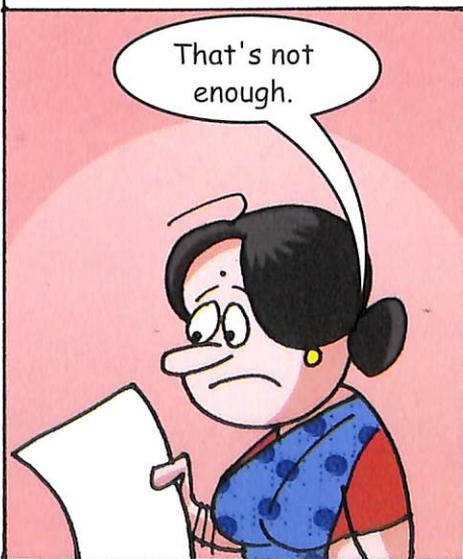
It looks a small debit but amounts to a sizeable payout to a third party, a private organisation.





Renu filed a complaint against the Branch Head but got a reply saying it was an unintentional mistake and the amount has been credited back. Nothing was said about fixing anyone's responsibility.

After some days



After few days

Didi, you were right. I filed a complaint with Zonal office

They told me that they have instructed the Branch not to deduct such amount from anyone's account without their consent.

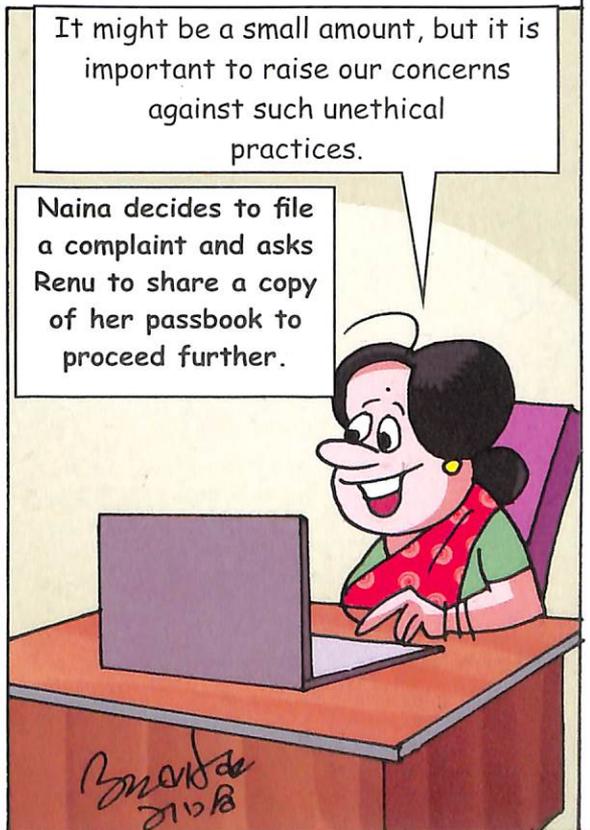
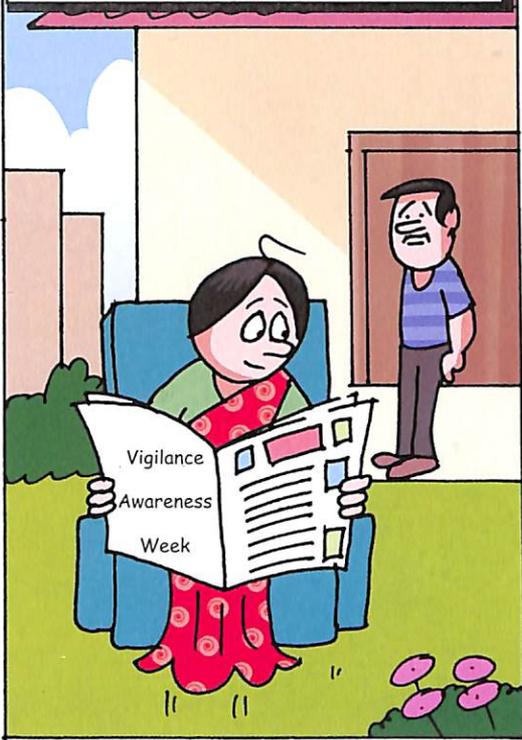
They also apologized for the incident.

That's a relief. Renu you fought not only for yourself but for others also, it is really commendable.

I am proud of you.

After so much also, no action has been taken against any of the officials, who are not only harming the customers but also the Bank.

Vigilance Awareness Campaign  
launched by Renu's Bank



## SPEAK UP

- Unethical practices by public servants deprive common man of his legitimate rights and services.
- Corruption emanating from such unethical acts harm the poor and marginalized the most by hindering delivery of developmental schemes.
- A vigilant citizen should bring unethical practices to the notice of the appropriate authority irrespective of whether the citizen is directly affected or not.
- Organizations should also inculcate ethical values in its employees. This will go a long way in strengthening not only the moral fabric of the organization but of the society and the Nation as a whole.



## **CENTRAL VIGILANCE COMMISSION**

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