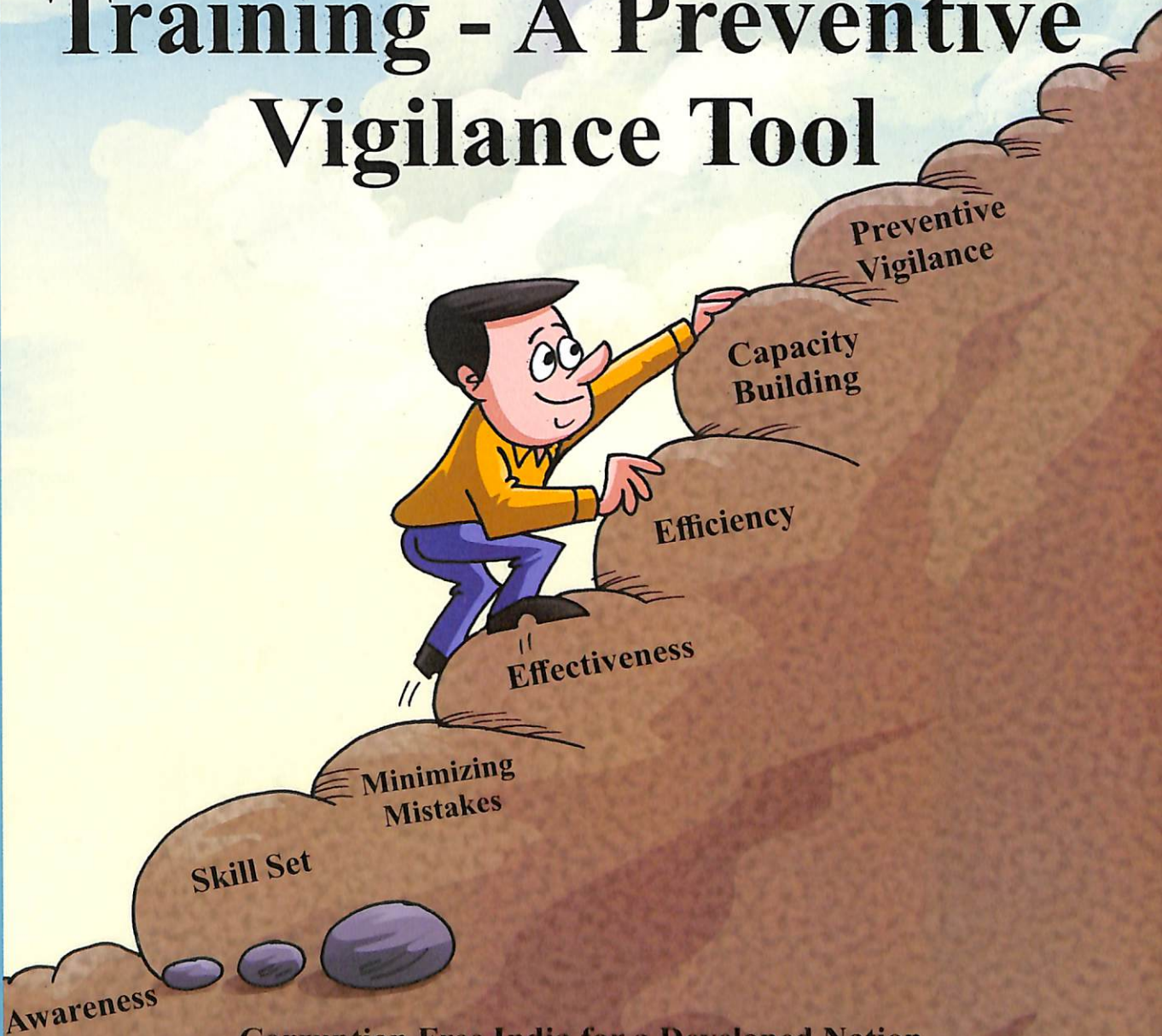




Training - A Preventive Vigilance Tool



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



Training- A Preventive Vigilance Tool



Rohitash's last working day at the Nasik Branch.

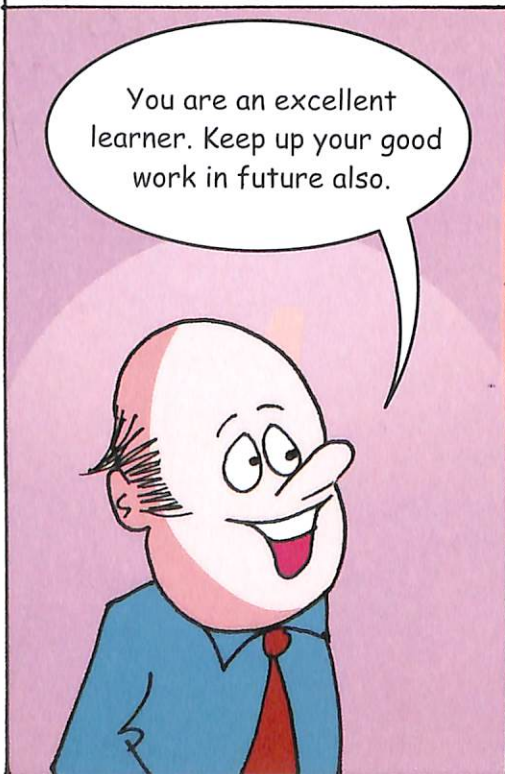
Congratulations Rohitash on your promotion as Assistant Manager. All the best for your new journey.



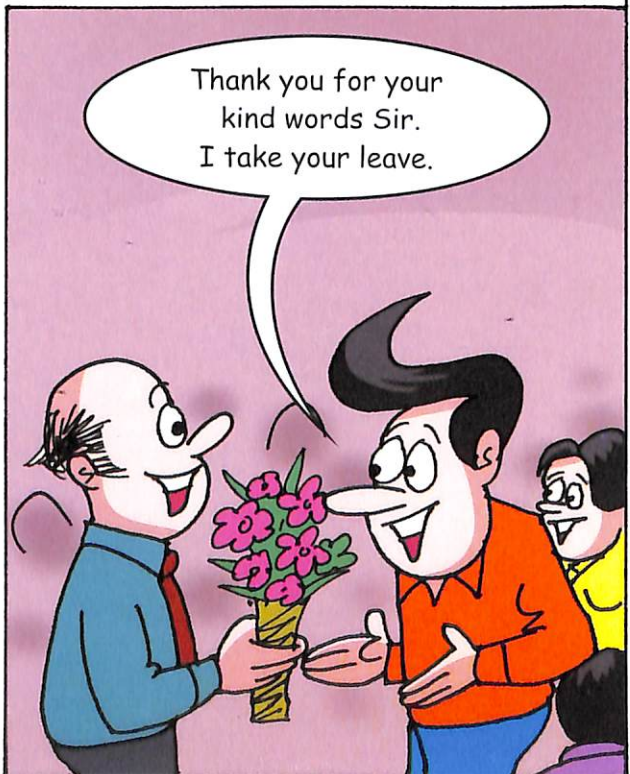
Thanks Sir.
You were a great mentor.
My journey of around 5 years
became easy only because
of you.



You are an excellent
learner. Keep up your good
work in future also.



Thank you for your
kind words Sir.
I take your leave.



Pune Branch on his first day.

Good morning sir!

Good morning Rohitash. You look worried. What's troubling you today? You should be happy and confident, being promoted to the officer cadre.

Sir it is a new responsibility. Although I have worked in clerical cadre for more than 5 years, I am new to this current desk and not familiar with all the procedures.

Don't worry dear. With time you will learn and on-the job experience is the best form of learning.

After few days of being on the desk

Sir, Pune branch is one of the busiest branches of the region and is always crowded by customers.

Sure Rohitash. I will recommend your name for 5 days training program being organized by Staff Training College.

It is increasingly becoming difficult to work without basic knowledge and I would request you to recommend my name for some basic training programme.

On return from training

Good morning Rohitash! How was the training?

Good morning Sir! The training was helpful. The course structure included all the major policies, procedures, monitoring areas, modules on preventive vigilance as well as case studies on frauds in operations. I was also made aware of the circulars and guidelines.

It sounds good. What else did you gain from the training?

I made detailed notes of the lectures and cleared all my doubts during Q & A sessions.

That's awesome. It gives me a feeling that you are well equipped to handle your assignment with full confidence. All the best.

Thank you Sir. Now I know the do's and don'ts of the operations and everyday banking business.

After 1 month

Rohitash I have to go on leave due to a family emergency. I am entrusting the responsibility of handling and managing the Branch work to you.



Thanks for placing this trust on me. I will handle this responsibility to the best of my ability.



One day a customer comes to the branch for opening an account.

Greetings Sir!
How are you?



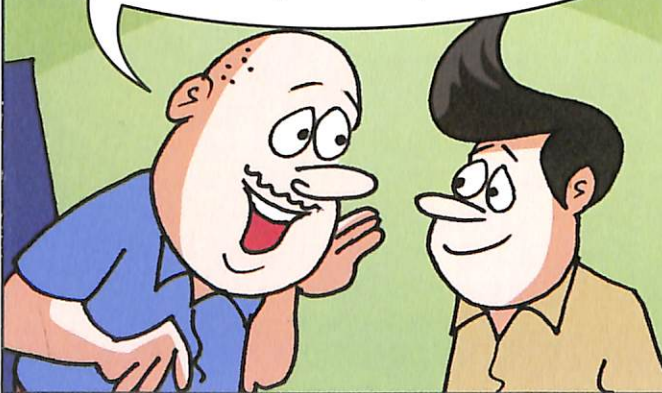
Hello!
How can I help you Sir?



I would like to open a current account with your branch. I am in to export business and huge amounts are going to be transacted from my firm's current account. I would request you to complete all the formalities and also issue me a cheque book.



I would like to mention that Rs.70 lac will be credited in my account in multiple tranches and payment needs to be made further, therefore, I would require a cheque book.



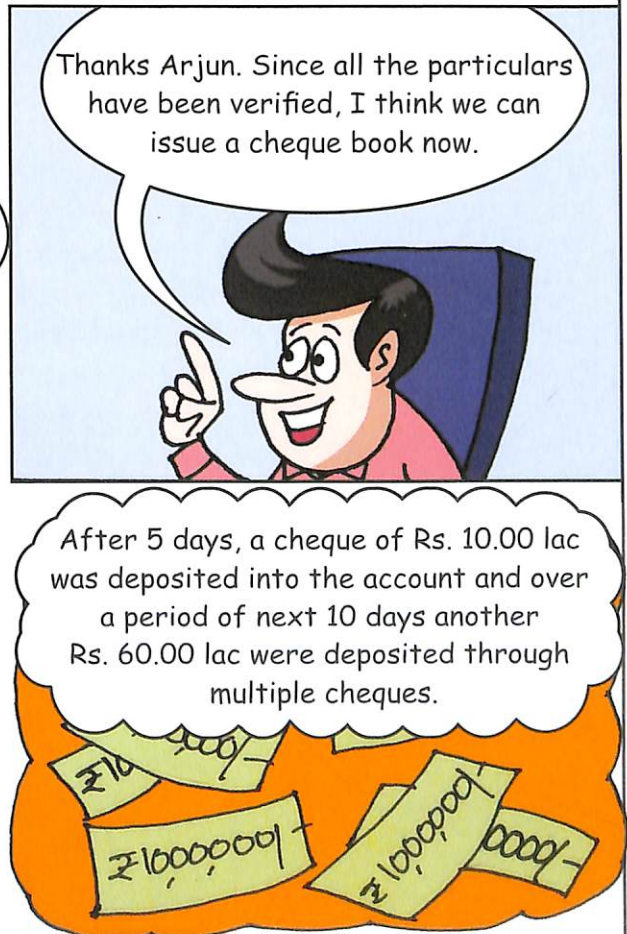
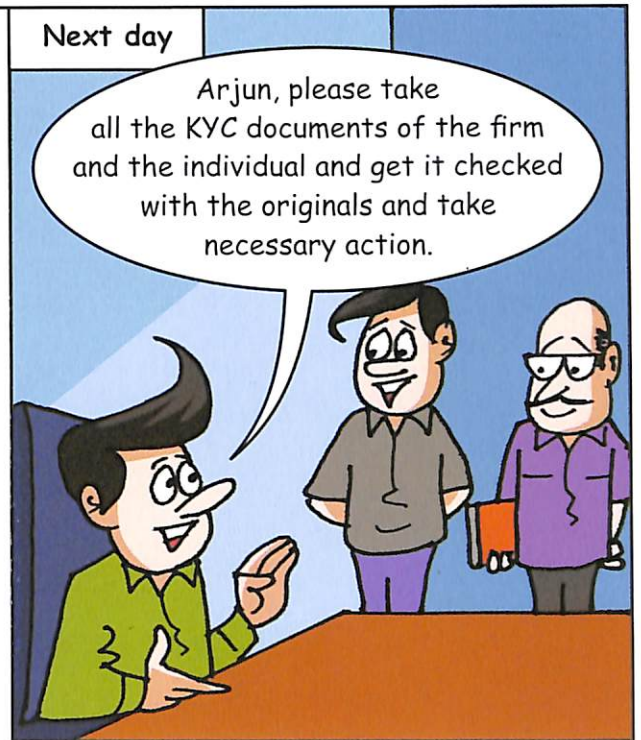
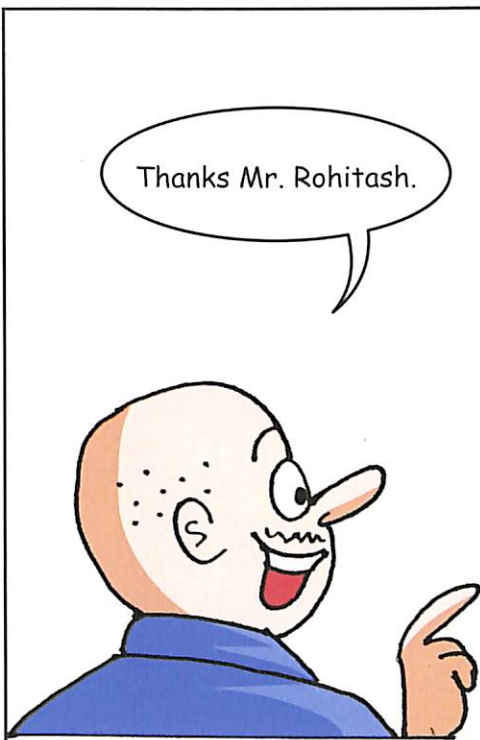
Sure Sir, I would help you out to complete all the formalities. Allow me few minutes to arrange for the forms and list of documents required.



After some time

Please take this account opening form and here is the list of KYC documents required. Please bring all the original documents along with the account opening form. We will have your account ready in a few days.





In a Staff meeting

I am so proud of you Rohitash that you mobilised such a big account with perfection, in my absence.

Thanks for your appreciation, Sir. However, I am doubtful regarding the proceeds received in the account.

May I ask what are the reasons behind your suspicions?

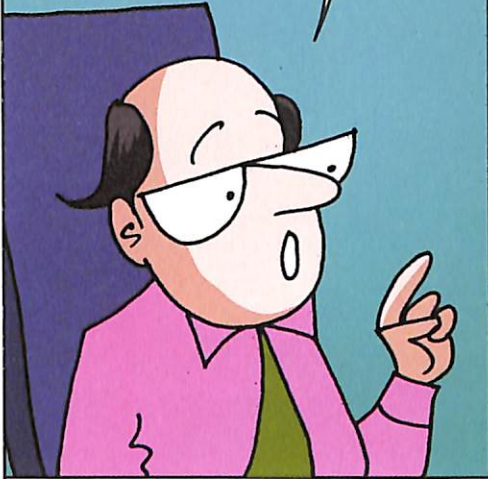


Sir, during our training we were told that payments received during business transactions are usually in odd numbers and come directly from the account of the firms from where business transactions are carried out. However, I noticed that most of the cheque amounts were in round figures except two cheques.

Sir, I would seek your permission to check all the proceeds in the account and to conduct due-diligence of the parties from where the cheques have been received.



Rohitash,
please go ahead and take
necessary steps to clear
your doubts.



Rohitash,
conducted detailed enquiry
on the firms' customers and transactions.
He found that most of the cheques are
from firms which have no direct relation
to the export business or products
which the customer had
mentioned.



**Rohitash narrated his findings to the
branch manager.**

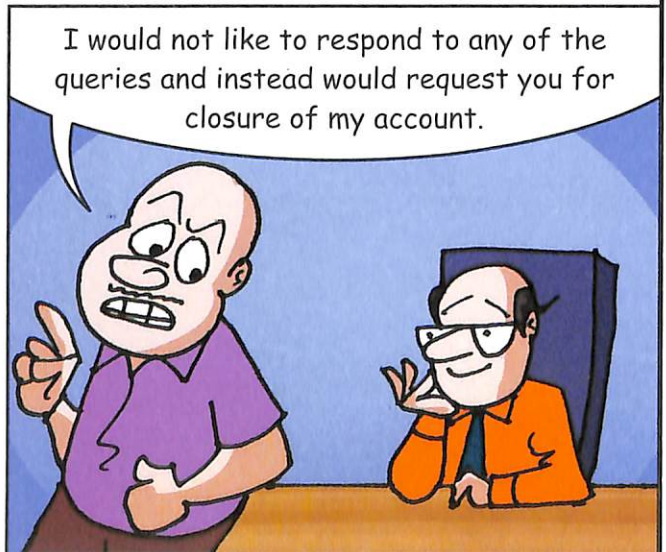
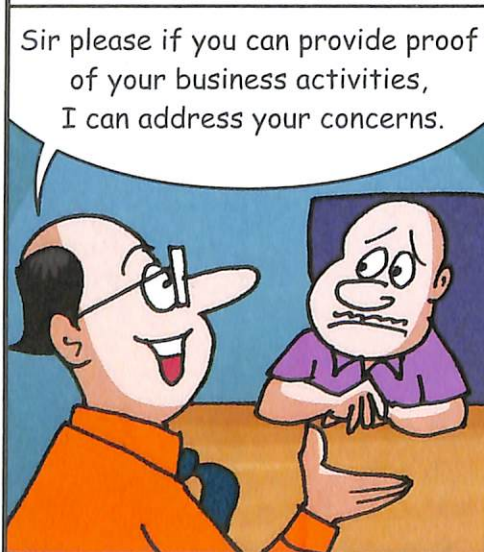
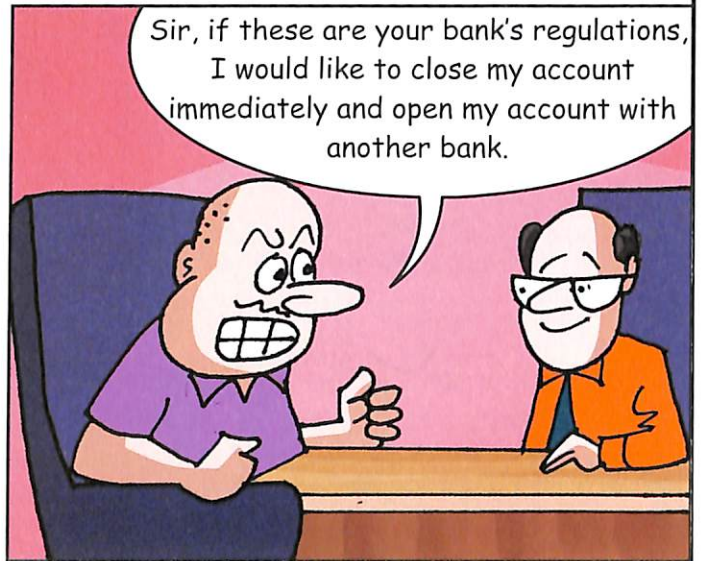
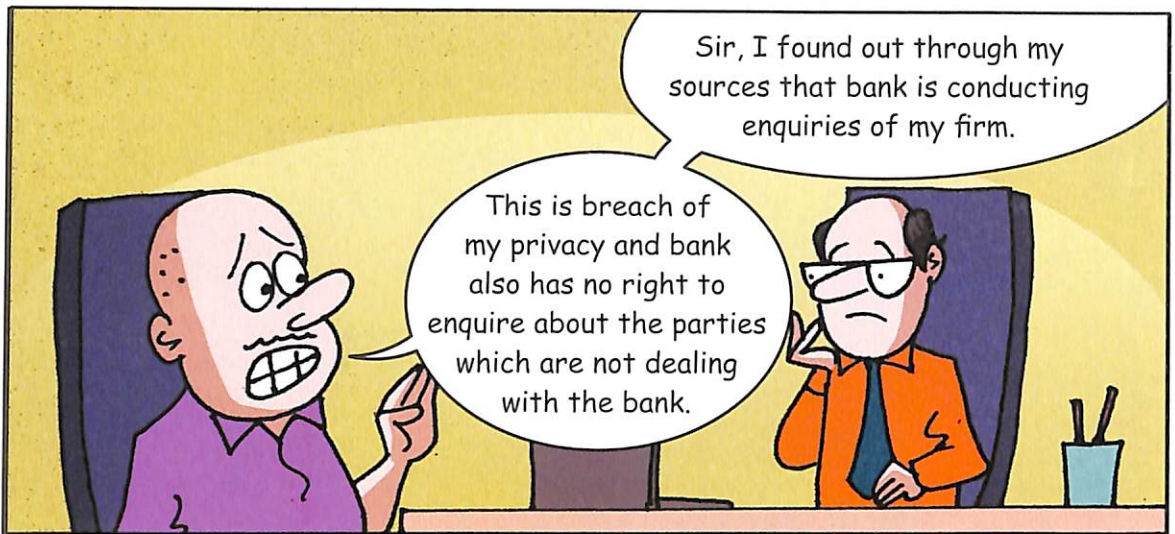
I also enquired about those
firms in the market and
found that most of them
have rented offices and no
workplace or factory.

Good job Rohitash.
It could have led us
into serious trouble
had you not noticed
these things.



Sir with due-diligence,
I found out that the firm
is a shell company and is not
engaged in any business
activities. All the
associated firms are
also shell companies.



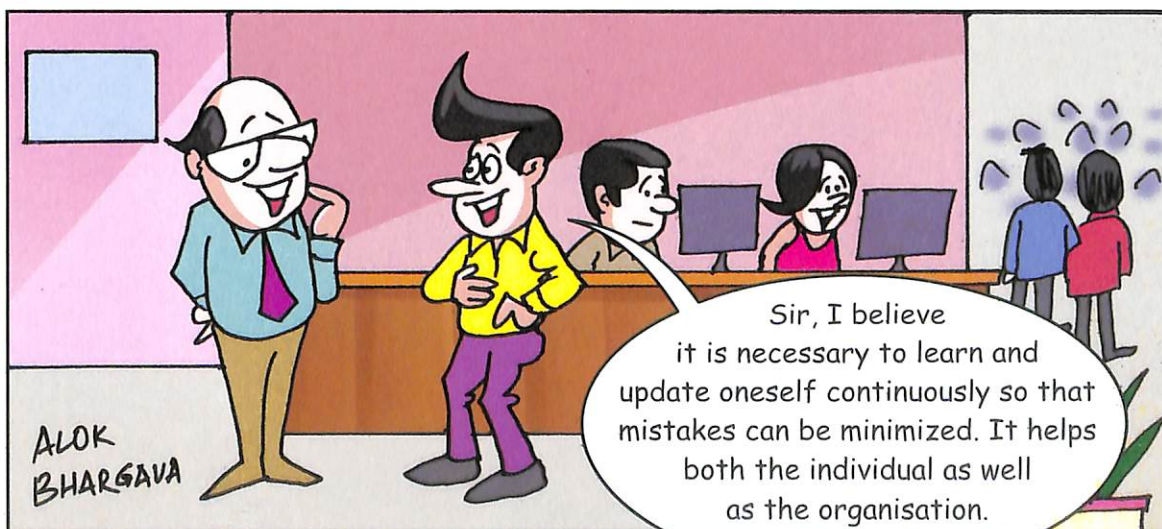


Post closure of account

Rohitash I would like to compliment you for your presence of mind and skill with which you have saved our branch from future loss. Apparently, these transactions are of suspicious nature and we are sending Suspicious Transaction Report also known as STR to Financial Intelligence Unit that is FIU as per guidelines.



Sir, the credit goes to you. I would not have been able to identify these suspicious transactions, had it not been for the uniform training programme, which has been introduced by all the Public Sector Banks.



Sir, I believe it is necessary to learn and update oneself continuously so that mistakes can be minimized. It helps both the individual as well as the organisation.

ALOK
BHARGAVA

TRAINING – A PREVENTIVE VIGILANCE TOOL

- Successful organisations are those whose systems of training are robust.
- Employees should be aware of rules, regulations and relevant procedures to discharge their duties effectively.
- Unscrupulous persons exploit the ignorance of the employees leading to financial loss and/or loss of reputation to the organisation.
- Training plays an important role in equipping the employees with the requisite knowledge and skill-set to discharge their duties.
- A well-trained employee will tackle day to day challenges skillfully to run the organisation smoothly.
- Every organisation must strive to have a structured training programme for all its officers/employees.



CENTRAL VIGILANCE COMMISSION

Satarkta Bhavan, Block - A, GPO Complex, INA, New Delhi-110023

www.cvc.gov.in

Brought out in Collaboration with



Printed by Oil and Natural Gas Corporation Limited