

Ref No. : HO/01/VIGILANCE/2025-26/Circular/58

Date: 09.05.2025

CIRCULAR TO ALL BRANCHES/OFFICES OF THE BANK

Dear Sir/Madam,

Re: **Circulation of "Whistle Blower Policy" of Uttar Pradesh Gramin Bank**

You are aware that in exercise of the powers conferred by Section 23A (1) of the Regional Rural Banks Act, 1976, the Government of India, vide Gazette Notification No. CG-DL-E-07042025-262329 dated 07.04.2025, has amalgamated the three Regional Rural Banks operating in the State of Uttar Pradesh viz., Baroda U.P. Bank, Aryavart Bank and Prathama U.P. Gramin Bank, into a single entity-"Uttar Pradesh Gramin Bank", effective from 01.05.2025.

Prior to the amalgamation, each of the erstwhile Bank had its own Board Approved Whistle Blower Policy to deter staff members from indulging in malpractices. Subsequent to the amalgamation of three RRBs (Baroda U P Bank, Aryavart Bank and Prathma UP Gramin Bank) to meet requirement for uniformity in preventive measures of malpractices the Hon'ble Board of the Bank in its meeting held on 07.05.2025, has approved "**Whistle Blower Policy**" of Uttar Pradesh Gramin Bank, effective from 01.05.2025.

All the Branches and Offices are hereby advised to thoroughly acquaint themselves with the provisions of the Whistle Blower Policy approved by the Hon'ble Board of the Bank, a copy of which is enclosed herewith for your reference.

Accordingly, all the Branches and Offices are advised to familiarize themselves with the provisions of the Whistle Blower Policy of the Bank and bring the incidents of malpractices wherever noticed by the staff members in Bank's branches/offices so that suitable action may be taken in the matter to curb such incidents. The identity of the Whistle Blower will be protected as per provisions of the policy.

Please bring the contents of this circular to the knowledge of all staff members.

Yours faithfully,



(Mohan Kumar Singh)

General Manager

Encl.: Board approved Whistle Blower Policy of Uttar Pradesh Gramin Bank (Page no. 1 to 3)

Whistle Blower- Policy

The Whistle Blower Policy is one of the tool to prevent fraud, misuse of lending and discretionary powers, acceptance of illegal gratification from borrowers / middleman either in cash or kind for favorably considering credit proposals, unauthorized debit to various profit & loss account etc. The said policy is also act as deterrent amongst the unscrupulous staff members and to detect at early stage so that financial loss and bad image amongst the general public could be avoided.

Keeping in view the fraud, misuse of lending and administrative powers, illegal gratification from borrower, we would like to draw the attention of all staff members particularly newly inducted staff of the bank towards Whistle Blower policy adopted by the bank. We reproduced here under the details of the policy.

PREAMBLE:

Of late it is observed that incidents of taking bribes, misuse of Bank's lending and administrative powers, embezzlement of cash deposited by the customers, accepting of illegal gratification from bank's customers and middlemen, misuse of branch premises for unauthorized activities etc. are increasing day by day.

These acts are not overnight acts but are being carried over a period of time. It is unlikely that such acts could have taken place without the knowledge of other staff members working in the branch/office, had such instances of abuse of authority, misuse of office etc. been brought to the notice of the higher authorities further damage to the Bank could be avoided.

It is likely that though the co-staff members may be aware of the wrong doings going on, many refrain from reporting to the higher authorities of the bank under the fear of retribution from the officials concerned or possible may be due to their indifferent attitude without realizing that at a later date they can also be questioned in the matter.

In order to instill confidence in the staff members as well as to prevent the mishap at the initial stage itself a need is felt by the bank to come out with a "Whistle blower policy"

The detailed procedure that should be followed both by the complainant as well as role of the Designated authority is brought out hereunder.

Designated authority will be the In charge of Preventive Vigilance/ Vigilance department from the sponsored bank

I. Areas covered under the 'Whistle Blower Policy':

1. Corruption: accepting consideration in cash or kind from customers middlemen for favorably considering credit proposals.
2. Misuse of office: Misuse of Discretionary Lending/ Administrative powers.

3. Unauthorized debits to Profit & Loss accounts like sundry charges, stationery as also other sensitive accounts.
4. Obtaining personal gains for settling genuine claims of customers like settlement of deposits in favour of legal heirs.
5. Misuse of premises for unauthorized / illegal activities.
6. Misuse of cash of the bank by custodians during the day or overnight for personal gains.
7. Criminal offences.
8. Suspected or actual fraud including accepting cash deposits from customers and issuing them acknowledgement without appropriating the same in bank's books.
9. Failure to comply with existing rules and regulations resulting in financial loss or operational risk, loss of reputation.

II. Aspects that the staff members should comply with while making complaint under the 'Whistle Blower Policy':

1. The complaint should be in a closed sealed envelope.
2. The envelope should be addressed to the Designated authority and should be super scribed 'Complaint under Whistle Blower Policy'. If the envelope is not super scribed and not closed, it will not be possible for the Designated authority to protect the identity of the complainant and the complaint will be dealt with as per the normal complaint policy of the Commission. The complainant should give his/her name and address in the beginning or end of the complaint or in an attached letter.
3. Designated authority will not entertain anonymous / pseudonymous complaints.
4. The text of the complaint should be carefully drafted so as not to give any details or clue as to his/her identity. However, the details of the complaint should be specific and verifiable.
5. In order to protect the identity of the person, the Designated authority will not issue any acknowledgement and the whistle blowers are advised not to enter into any further correspondence with the Designated authority in their own interest. The Designated authority assures that subject to the facts of the case being verifiable, necessary action will be taken as provided in this policy. If any further clarification is required, the Designated authority will get in touch with the complainant.
6. If the both Preventive Vigilance and Vigilance Department's Incharge are from sponsored bank then the Designated authority will be Incharge of Preventive Vigilance department.

The commission can also take action against complainants making motivated/vexatious complaints under this Resolution.

III. Role of Designated authority in handling complaints under the 'Whistle Blower Policy' :-

1. Designated authority will be designated authority who will receive written complaints or disclosure on any allegation of corruption or of misuse of office by any officials employees of our Bank.

2. Designated authority, as the designated authority will ascertain the identity of the complainant. If the complaint is anonymous, he shall not take any action in the matter.
3. Identity of the complainant will not be revealed unless the complainant himself has made either the details of the complaint public or disclosed his identity to any other office or authority.
4. In case Designated authority is of the opinion that the allegations made in the complaint are specific and verifiable then in such cases, the Designated authority will order investigation into the complaint and will obtain all the relevant papers / documents in respect of the matter raised in the complaint. While calling for report / investigation, the Designated authority will not disclose the identity of the informer and shall also request the concerned authority to keep the identity of the informer a secret, if for any reason, the authority comes to know of the identity. In the event of the identity of the informant being disclosed, in spite of the Designated authority's directions to the contrary, Designated authority is authorized to recommend appropriate action against the person making such disclosures.
5. If any official is aggrieved by any action on the ground that he is being victimized due to fact that he had filed a complaint or disclosure he may file an application before the Designated authority seeking redressal in the matter. Designated authority will ensure that no punitive action is taken by any concerned authority against any person on perceived reasons / suspicion of being 'Whistle Blower'
6. In case the Designated authority finds the complaint to be motivated or vexatious, he shall be at liberty to initiate appropriate action against such complainant.
7. After conducting investigation, if it reveal either misuse of office or substantiate allegations of corruption, the Designated authority shall recommend appropriate action which shall inter- alia include following:
 - a. Appropriate proceedings against the concerned staff member.
 - b. Recommend to appropriate authority / agency for initiation of criminal proceedings in suitable cases if warranted by facts and circumstances of the case.
 - c. Recommend taking of corrective measures to prevent recurrence of such events in future.
8. In case the Designated authority views that the complaint has resulted in detection of corrupt practices / abuse of authority, then in recognition of the efforts made by the complainant, will recommend for issue of a letter of appreciation by the appropriate authorities as well as to make a noting of the same in the complainant's Annual Performance Appraisal Report by the Appraising/Reviewing Authority, in case the complainant do not have objections to the same, since it may lead to disclosure of his identity.


