

Andhra Pradesh

Risk Profile:

Rural banking agents found bypassing biometric authentication.

Recommended Policies:

1. Mandatory biometric revalidation every 30 days.
2. Video KYC for agents operating in rural areas.
3. Dual-layer OTP for account openings.

Operational Guidelines:

- Log agent GPS coordinates during transactions.
- Auto-freeze inactive agent IDs > 15 days.

Regional Action Lead:

Name: Venkatesh Rao

Role: State Risk Officer

SLA: 48 Hours

Assam

Risk Profile:

Phishing attempts through fake regional banking portals.

Recommended Policies:

1. Regional portal SSL audit every quarter.
2. UPI PIN reset requests must be in-branch.
3. Daily reporting of phishing domains.

Operational Guidelines:

- Maintain phishing report logs.
- Partner with local police for cyber awareness.

Regional Action Lead:

Name: Arup Baruah

Role: Cyber Security Coordinator

SLA: 24 Hours

Bihar

Risk Profile:

Large-scale KYC document reuse in fraudulent loans.

Recommended Policies:

1. Aadhaar XML verification mandatory.
2. Auto-blacklist reused documents.
3. Cross-check photos with UID database.

Operational Guidelines:

- Run nightly scans for KYC duplication.
- Escalate reused addresses to audit team.

Regional Action Lead:

Name: Sushil Kumar

Role: Loan Verification Manager

SLA: 36 Hours

Delhi

Risk Profile:

Corporate fraud spike via unauthorized mandate setups.

Recommended Policies:

1. Approval call for every new mandate.
2. Limit mandate value to ₹10,000/day unless verified.
3. Mandate expiry set to 30 days.

Operational Guidelines:

- Maintain a mandate origin trace log.
- Alert customers on each auto-debit.

Regional Action Lead:

Name: Ananya Mehta

Role: Corporate Risk Lead

SLA: 24 Hours

Gujarat

Risk Profile:

Merchant onboarding fraud in textile clusters.

Recommended Policies:

1. Physical verification of merchant location.
2. GST validation API checks.
3. Daily sales volume pattern check.

Operational Guidelines:

- Block merchant accounts with sudden 10x growth.
- Monitor reversed UPI payouts weekly.

Regional Action Lead:

Name: Hitesh Desai

Role: Merchant Risk Analyst

SLA: 48 Hours

Karnataka

Risk Profile:

Fake salary credits via internal collusion detected.

Recommended Policies:

1. Salary deposits > ₹50K need manager review.
2. Automate salary-to-employer match check.
3. Investigate backdated entries weekly.

Operational Guidelines:

- Alert internal audit team on mismatch detection.
- Ban salary accounts linked to shell firms.

Regional Action Lead:

Name: Shruthi R

Role: Payroll Fraud Officer

SLA: 36 Hours

Kerala

Risk Profile:

Senior citizen savings accounts targeted via investment scams.

Recommended Policies:

1. Lock investment options unless in-branch activated.
2. SMS + email alerts for SIPs & FDs.
3. Monthly scam awareness leaflet distribution.

Operational Guidelines:

- Maintain whitelist of trusted agents.
- Auto-freeze SIPs from flagged brokers.

Regional Action Lead:

Name: Aju Varghese

Role: Senior Account Protection Officer

SLA: 48 Hours

Maharashtra

Risk Profile:

Mass ATM skimming during late night hours.

Recommended Policies:

1. Limit ATM usage to chip-only cards.
2. Real-time ATM camera audit.
3. OTP before balance inquiry after 9 PM.

Operational Guidelines:

- Random ATM audits twice/month.
- Disable non-EMV cards by default.

Regional Action Lead:

Name: Neha Kulkarni

Role: ATM Security Lead

SLA: 24 Hours

Rajasthan

Risk Profile:

Fake agricultural loan processing in tribal belts.

Recommended Policies:

1. Field verification with photo and GPS.
2. Cross-link Aadhaar to land record database.
3. Loans > ₹50K need zonal approval.

Operational Guidelines:

- Conduct random village visit audits.
- Partner with agriculture department.

Regional Action Lead:

Name: Ramesh Choudhary

Role: Rural Loan Oversight Officer

SLA: 72 Hours

Punjab

Risk Profile:

Loan agents forging PAN details for rapid loan disbursal.

Recommended Policies:

1. PAN validation through NSDL API.
2. Limit to 3 loan applications per PAN/month.
3. Mandatory branch officer approval.

Operational Guidelines:

- Run PAN frequency reports nightly.
- Block PANs found reused in >1 district.

Regional Action Lead:

Name: Harpreet Kaur

Role: Loan Risk Supervisor

SLA: 48 Hours

Tamil Nadu

Risk Profile:

Fake bank staff impersonation via WhatsApp/SMS.

Recommended Policies:

1. Push verified bank contact details via SMS monthly.
2. Introduce QR-based employee ID verification.
3. Customer re-verification after suspicious SMS complaints.

Operational Guidelines:

- Maintain blacklist of spam callers reported.
- Partner with DND/telecom services for tracing.

Regional Action Lead:

Name: Vijayalakshmi S

Role: Customer Protection Officer

SLA: 24 Hours

Telangana

Risk Profile:

Internal employee fraud in gold loan approvals.

Recommended Policies:

1. Rotation of gold loan appraisers every 30 days.
2. Mandate dual appraisal for loans > ₹1L.
3. Link appraisal logs to biometric ID.

Operational Guidelines:

- Audit employee login times vs approval timestamps.
- Restrict access to internal appraisal database.

Regional Action Lead:

Name: Rakesh M

Role: Internal Control Head

SLA: 36 Hours

Uttar Pradesh

Risk Profile:

Duplicate mobile number fraud linked to Aadhaar.

Recommended Policies:

1. Mobile-Aadhaar sync check before activation.

2. Disallow mobile linking via agent-assisted portals.
3. Send OTP to existing + new number for dual confirmation.

Operational Guidelines:

- Log all mobile change attempts per district.
- Alert fraud desk if number reused > 2x.

Regional Action Lead:

Name: Ankit Tyagi

Role: Identity Verification Specialist

SLA: 48 Hours

Uttarakhand

Risk Profile:

Ghost beneficiaries added to subsidy-linked accounts.

Recommended Policies:

1. Aadhaar-based eKYC mandatory.
2. GPS-tagged verification for new accounts.
3. Validate subsidy IDs against government portal.

Operational Guidelines:

- Flag inactive subsidy accounts with no usage > 60 days.
- Coordinate with DBT cell monthly.

Regional Action Lead:

Name: Nandini Rawat

Role: Government Scheme Fraud Analyst

SLA: 72 Hours

West Bengal

Risk Profile:

Agents opening zero-balance accounts using fake credentials.

Recommended Policies:

1. Disallow account opening without biometric + photo ID.
2. Log every agent's account creation activity.
3. Disable accounts dormant > 30 days.

Operational Guidelines:

- Use AI face-matching vs official ID photos.
- Escalate any 3+ accounts opened in a day by one agent.

Regional Action Lead:

Name: Debashree Mukherjee

Role: Retail Banking Auditor

SLA: 48 Hours

Odisha

Risk Profile:

Pension fraud using forged disability certificates.

Recommended Policies:

1. Cross-verify with health department database.
2. Video call confirmation for pensioner onboarding.
3. Set monthly disability data refresh cycle.

Operational Guidelines:

- Randomly re-verify pensioners > age 65.
- Flag same disability cert reused across districts.

Regional Action Lead:

Name: Rajat Patra

Role: Pension Compliance Officer

SLA: 36 Hours

Madhya Pradesh

Risk Profile:

Collusion fraud in crop insurance claim approvals.

Recommended Policies:

1. Require weather-based satellite report backup.
2. Farmer ID and land document must match.
3. Zonal audit for claims > ₹1L.

Operational Guidelines:

- Flag identical claim patterns across adjacent branches.
- Share data with agriculture ministry.

Regional Action Lead:

Name: Meena Singh

Role: Agri Claims Risk Officer

SLA: 48 Hours

Haryana

Risk Profile:

Insurance mis-selling through disguised savings plans.

Recommended Policies:

1. Client signature on dual-purpose plan declaration form.
2. Restrict third-party financial planners.
3. SMS verification before any policy linkage.

Operational Guidelines:

- Auto-alert if account has >2 policy links in 7 days.
- Monthly training for front-line sales agents.

Regional Action Lead:

Name: Manjeet Singh
Role: Insurance Integrity Officer
SLA: 48 Hours

Himachal Pradesh

Risk Profile:

ATM skimming incidents during tourist seasons.

Recommended Policies:

1. Limit withdrawals to ₹10K/day from new cards.
2. Enable ATM camera feed archival.
3. Replace magnetic stripe cards by default.

Operational Guidelines:

- Flag cards with withdrawal attempts from 3+ districts/day.
- Partner with police for ATM audits pre-tourist season.

Regional Action Lead:

Name: Sushma Verma
Role: ATM Surveillance Coordinator
SLA: 36 Hours

Goa

Risk Profile:

Credit card frauds linked to nightlife and tourist misuse.

Recommended Policies:

1. Time-restricted credit card use for first 15 days post-issue.
2. Pre-set spend limit for tourist zones.
3. Two-factor merchant verification.

Operational Guidelines:

- Monitor spend spikes post 10 PM.
- Freeze card if location + merchant category mismatch.

Regional Action Lead:

Name: Ryan D'Souza

Role: Card Fraud Officer

SLA: 24 Hours

Jammu & Kashmir

Risk Profile:

Identity fraud using forged domicile certificates.

Recommended Policies:

1. Domicile validation API integration.
2. Mandatory in-person verification for new loans.
3. Biometric + secondary ID matching.

Operational Guidelines:

- Flag accounts with mismatched region/address IDs.
- Escalate any bulk openings from a single branch.

Regional Action Lead:

Name: Aamir Wani

Role: Identity Risk Officer

SLA: 48 Hours

Ladakh

Risk Profile:

Infrequent but high-value fraudulent transfers.

Recommended Policies:

1. Force in-person review for transfers >₹1L.
2. SMS + call confirmation for cross-border remittances.
3. Manual whitelist review monthly.

Operational Guidelines:

- Block accounts that lie dormant 90+ days and suddenly activate.
- Partner with local authority for ID verification drives.

Regional Action Lead:

Name: Tsering Norbu
Role: Regional Fraud Lead
SLA: 72 Hours

Manipur

Risk Profile:

Loan approvals using fake tribal certificates.

Recommended Policies:

1. Validate via ST/SC government portals.
2. Introduce biometric check for certificate holder.
3. On-field documentation review.

Operational Guidelines:

- Escalate certificates reused across >1 branch.
- Restrict self-attested applications.

Regional Action Lead:

Name: Irom Devi
Role: Tribal Scheme Verifier
SLA: 48 Hours

Meghalaya

Risk Profile:

Misuse of cooperative bank loopholes for laundering.

Recommended Policies:

1. Enforce centralized approval for inter-bank transfers.
2. Real-time alerts for high-volume deposits.
3. Set deposit cap to ₹50K/day for new customers.

Operational Guidelines:

- Conduct weekly anomaly detection sweeps.
- Freeze multi-account flows from one IP.

Regional Action Lead:

Name: Conrad Lyngdoh

Role: Interbank Risk Officer

SLA: 36 Hours

Mizoram

Risk Profile:

Ghost account holders linked to aid schemes.

Recommended Policies:

1. Video KYC + phone call validation.
2. Restrict agent-created accounts > 3/day.
3. Document photo-matching with public record.

Operational Guidelines:

- Auto-block beneficiaries with no txn > 60 days.
- Escalate mass account opening patterns.

Regional Action Lead:

Name: Lalhminglani

Role: Scheme Compliance Auditor

SLA: 72 Hours

Nagaland

Risk Profile:

Bulk ATM withdrawals by unauthorized third-parties.

Recommended Policies:

1. Issue ATM cards only after signature and photo match.
2. Set per-week withdrawal limit to ₹20K.
3. Disable ATM usage until card activated in-branch.

Operational Guidelines:

- Auto-alert on more than 5 ATM withdrawals/day.
- Validate customer with OTP for card activation.

Regional Action Lead:

Name: Moatoshi Jamir

Role: ATM Security Manager

SLA: 48 Hours

Tripura

Risk Profile:

Savings fraud in rural banks via agent collusion.

Recommended Policies:

1. Require weekly reporting by agents.
2. Biometric logging of field entries.
3. Financial literacy training for customers.

Operational Guidelines:

- Randomize agent branch audits.
- Flag deposits without GPS logs.

Regional Action Lead:

Name: Tanushree Debnath

Role: Rural Banking Supervisor

SLA: 36 Hours