

**HARI CHAND**

**ADVOCATE**

ਹਰੀ ਚੰਦ

ਵਕੀਲ

**PUNJAB & HARYANA HIGH COURT**

ਪੰਜਾਬ ਅਤੇ ਹਰਿਆਣਾ ਹਾਈ ਕੋਰਟ

H. NO. 2299,

SECTOR 44-C, CHANDIGARH-160045

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ਮਕਾਨ ਨੰਬਰ -2299

ਸੈਕਟਰ 44- ਸੀ

ਚੰਡੀਗੜ੍ਹ 160045

DATED: 23.10.2019

To,

1. Secretary, Union of India, Ministry of Finance, Department of Financial Services, Third Floor, Jeevan Deep Building, Sansad Marg, New Delhi - 110001.
2. Regional Director, Reserve Bank of India, Central Vista, Sector 17, Chandigarh.

**Subject:- Representation for seeking the issuance of certain directions to all commercial banks to take appropriate steps (as suggested hereunder), for creating awareness amongst the customers /accountholders of the banks for preventing frauds.**

Sirs,

I am an Advocate, practicing in the Hon'ble High Court of Punjab and Haryana at Chandigarh. I am a public spirited person and have filed several Public Interest Litigations (PILs) in the Hon'ble High Court.

1. That with the aforesaid background, I may submit that large number of frauds are taking place in the accounts of depositors of various commercial banks, including public sector banks on account of the innocent disclosure of the particulars of their bank accounts by the customers, particularly senior citizens, to the swindlers, who pose as bank employees and approach the various depositors/ account holders to part with requisite information pertaining to their bank accounts.

2. That on 3.7.2019 Hon'ble Justice Manmohan Singh Liberhan (Retired), was duped by such a swindler, who got some particulars relating to his bank account and withdrew an amount of Rs. 2.25 lakh from his account.

3. That it has been reported in the Tribune dated 7.8.2019 also that Mrs. Preneet Kaur, Member of Parliament, and wife of the present Chief Minister of Punjab, also innocently disclosed the particulars of her bank account to a swindler, who succeeded in withdrawing Rs. 23 lakh from her SBI account. An FIR was lodged and eventually the concerned fraudsters were arrested, however, these are only two examples which have occupied the space in the newspapers recently. Actually everyday some depositor or the other is being duped by such swindlers.

### **SUGGESTIONS**

In order to create awareness, particularly among the senior citizens, who are having their deposit accounts in various banks against innocent disclosure of particulars of their accounts, I suggest that following warning message should be issued to each account holder along with message/SMS regarding every debit or credit entry, which is usually conveyed to each depositor.

- (i) “Warning:- Dear customer, the bank officials never make any phone call to the customers for knowing the particulars of their bank accounts. Therefore, you must not disclose any particulars of your bank account to any person posing to be a bank official. In case you receive any such phone call from any unknown person, please record concerned phone number and report it to Police.”
- (ii) That the purpose of sending such an SMS of warning to the bank customers would be served more effectively in case such SMS messages are sent periodically in Hindi as well as other regional language, like Punjabi in the State of Punjab, particularly because a large number of Indian citizens can not read and understand English properly, and they can better understand such warning messages only if these are delivered to them in regional language/Hindi.

I am of the bonafide view that in case such a practice is adopted by the Commercial Banks, it would go a long way in preventing the commission of frauds by the unscrupulous persons, by eliciting vital information about bank accounts from innocent persons, particularly senior citizens, and fraudsters would be caught also before committing fraud. The Reserve Bank of India, and the Union Finance Ministry are competent to issue such directions to Banks, rather it is their duty towards public, to ensure the measures that prevent frauds in bank accounts.

I hope and trust that you will take appropriate steps in order to safeguard the interest of the bank depositors.

Meanwhile, please acknowledge receipt of this demand notice.

Yours sincerely,

(H.C. ARORA)  
ADVOCATE