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SUB	Retn-2	Fraud Risk Management Department	FILE	M - 8	S - 808

Sub: Whistle Blower Policy 2026-29

Bank's Whistle Blower Policy has been reviewed by the Board in their meeting held on 27.03.2026 and approved for a period of 3 years w.e.f. 01.04.2026 or till next review whichever is earlier.

The policy has been updated based on the guidelines issued by various Regulatory Agencies like RBI/CVC/ABBFF/CBI etc. from time to time and directions / observations of Board / ACB since last review are incorporated.

The updated policy is placed in our Bank's Intranet site for information and compliance by all concerns.

All the field functionaries are advised to be guided accordingly.

Navin Kumar Shrivastava
Chief Risk Officer / Chief General Manager (RMD & FRMD)



WHISTLE BLOWER POLICY

VERSION 3.0

FRAUD RISK MANAGEMENT DEPARTMENT (FRMD)

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Policy Certification

Title **Whistle Blower Policy**

Version **3.0**

Owned By:	Fraud Risk Management Department
Prepared By:	Fraud Risk Management Department
Reviewed By:	Audit Committee of Board
Approved By	Board
Effective From:	01.04.2026
Validity	3 Years or till next Review, whichever is earlier

Version Control

Version No.	Prepared By	Approved By	Effective Date
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Date of Issuance	Circular No.	Circular Name
Nil	Nil	Nil

Whistle Blower Policy was approved by Board on 27.03.2026 for a period of 3 years w.e.f. 01.04.2026 or till next review whichever is earlier.

Whistle Blower Policy

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1. Preamble

As per RBI Master Directions vide circular dated 01.07.2016, employees should be encouraged to report fraudulent activity in an account, along with the reasons in support of their views, to the appropriately constituted Authority, under the Whistle Blower Policy of the Bank, who may institute a scrutiny through internal investigation. Protection should be available to such employees under the Whistle Blower Policy of the bank so that the fear of victimization does not act as a deterrent.

Further, as per RBI Master Directions dated 15.07.2024, Bank shall put in place a transparent mechanism to ensure that Whistle Blower complaints on possible fraud cases / suspicious activities in account(s) are examined and concluded appropriately under their Whistle Blower Policy.

The scope of the Whistle Blower Policy has been extended beyond staff of the Bank and any complaint / information received under the purview of Whistle Blower Policy will be investigated and conducted appropriately.

This policy applies to all the stakeholders viz. customers, shareholders, service providers, third party entities, contractors, consultants, suppliers, and any other stakeholders of the Bank.

Whistle Blower can make a disclosure against any employee / officer of the bank up to level of General Manager / Chief General Manager.

Whistle blower complaints pertaining to Overseas Centre is covered under this policy.

As regard to disclosure against any Director, Executive Director, Managing Director & Chief Executive Officer, Chief Vigilance Officer etc., it can be lodged under Government of India PIDPI Regulations to designated authority like CVC or Secretary, DFS.

The Policy is framed as per relevant provisions of the Companies Act, 2013, Securities Exchange Board of India (SEBI), Reserve Bank of India (RBI) and Central Vigilance Commission in this matter from time to time.

2. Objectives of the Policy

2.1 Promoting culture of openness: Whistle Blower Policy is an internal mechanism developed to encourage the employees to come forward for disclosing the happenings in the Organization which are being conducted against the interest of the Bank. This will encourage the culture of openness within the Organization, rather than the employees venting their feelings on frauds/corruption elsewhere.

2.2 Setting standards of Public Services: Banks today are working in an increasingly competitive environment and Staff members may find themselves under increasing pressure to act at times deviating guidelines. In such institutions, vigilant employees who are Whistle Blowers represent the highest ideals of public service and expose abuse of power. Vigilant employees must be able to come forward and report cases of malpractice, fraud, safety violations etc., in the interest of the Bank, to maintain its public image and reputation.

2.3 **Compliance with Rules and Regulations:** The Bank has a responsibility to its shareholders, customers and public at large to conduct its affairs in compliance with the laws and regulations to which it is subject. Following ethical practices besides compliance with laws and regulations instills confidence in its employees, customers and others who conduct business with the Bank.

3. Custodian of the Policy

The functional CGM (overseeing FRMD), will be the custodian of the policy.

4. Review of the Policy:

Audit Committee of Board (ACB) is authorized to approve any modification / amendments in the Policy. Such approvals shall be placed to Board for information / ratification.

The policy shall be valid for 3 years or till next review whichever is earlier.

5. Definition

a) **Whistle Blower:** An employee or any other stakeholders making a disclosure, about an improper practice, under this policy is commonly referred to as a Whistle Blower.

The Whistle Blower's role is that of a reporting party. He / she is not an investigator or fact finder, nor does he / she determine the appropriate corrective or remedial action that may be warranted.

b) **Other Stakeholders** includes customers, shareholders, service providers, third party entities, contractors, consultants, suppliers etc.

c) **An improper practice** is any activity by an employee at any level, that is undertaken in the performance of the employee's official duties, whether or not that action is within the scope of his or her employment and

- i. It is in violation of any law or regulation of India or any other country under whose laws the employee is governed, including, but not limited to, corruption, malfeasance, bribery, theft of property, fraudulent claims, fraud, coercion, conversion, malicious prosecution, misuse of property, or willful omission to perform duty, or
- ii. is in violation of Bank's Code of Conduct or
- iii. involves gross misconduct, incompetence, or inefficiency,
- iv. lapses involving
 - gross or wilful negligence;
 - recklessness;
 - failure to report to Designated Authority, exercise of discretion without or in excess of powers/jurisdiction cause of undue loss or concomitant gain to one individual or a set of individuals, a party or parties;
 - Flagrant violations of systems and procedures.

- d) **A protected disclosure** is a statement or report about serious wrongdoing, like corrupt conduct, maladministration or a substantial waste of public money. It is an admission or revelation that - when fulfilling certain requirements- entitles the person who made the disclosure to support and protection from reprisals, victimization or even prosecution. Protected disclosures are made internally in the Organization, or to an Ombudsman or someone with the power to prevent retaliation against disclosure.
- e) **Designated Authority:** Chief Risk Officer / Chief General Manager (overseeing FRMD) is the designated authority for all the disclosure against employee / officer up to the rank of Chief General Manager other than CRO / CGM (overseeing FRMD) and disclosure made by other stakeholders against other than employee / officer, under the purview of Whistle Blower Policy.

ACB Chairman is the Designated Authority for disclosure made against the CRO / CGM (overseeing FRMD) under Whistle Blower Policy.

- f) **Designated Officer:** An executive, not below the rank of Assistant General Manager (AGM), who shall be authorized by the Designated Authority for extending necessary support to the Designated Authority for smooth processing of Whistle Blower complaints.

6. Rights and Responsibilities of Whistle Blowers

- 6.1 Whistle Blowers should lodge their reports in confidence – as per Annexure-I of the Policy and the same will facilitate conduct of confidential investigation.
- 6.2 Confidentiality of Whistle Blowers shall be maintained.
- 6.3 All staff members of the Bank have a duty to cooperate with investigations initiated under this policy.
- 6.4 The motive of a Whistle Blower is irrelevant for consideration of the validity of the allegations. However, the intentional filing of a false report by the Whistle Blower is considered as an act deemed to be lacking in 'good faith'- in terms of point no. 13 of this policy and the Bank has a right to take appropriate action against the Whistle Blower.
- 6.5 A Whistle Blower will have right of protection from retaliation. But this does not extend immunity to him in respect of the matters that are the subject of the allegations or an ensuing investigation in which he is involved.
- 6.6 A Whistle Blower shall not ventilate to outsiders before exhausting the remedy internally.
- 6.7 If the Whistle Blower is not satisfied with the response of the Designated Authority, he / she is free to take up the matter with the Chairman of the Audit Committee of Board through written communication.

7. Coverage

The Whistle Blower's role is that of a reporting party with reliable information and it intends to enable unearth serious concerns that could have grave impact on the operations and performance of the business of the organization. Only, the Designated Authority will be responsible for accessing the Whistle Blower's disclosure / complaints, so that secrecy of the Whistle Blower will be maintained.

The disclosures may cover following areas:

- Fraud, bribery or corruption
- Employee Misconduct
- Improper Practice
- Any matters involving abuse of authority
- Any unethical conduct
- Misuse of office
- Criminal offences
- Acts resulting in financial loss or loss of reputation

Further, the list as mentioned above is of indicative in nature and not exhaustive.

8. Exclusions

The complaint of following nature will not be covered under Whistle Blower Policy:

- No action is required to be taken on anonymous / pseudonymous complaints irrespective of the nature of allegations.
- Employment related concerns i.e. salary, perquisites, leave, LFC, promotion, transfer, annual performance appraisal, staff welfare, shortage of staff, scolding, rude behavior, late coming, early going, BM insists for late working etc. are HR related issues and may be reported to HR Department with proper channels.
- Any personal disputes between employees that are personal in nature.
- Grievances related to job performance, efficiency, working etc. of an employee.
- Complaints related to workplace discrimination or harassment should be reported through other appropriate channels.
- Complaints that have already been resolved earlier or similar complaints / disclosures made by the whistle blower multiple instances.
- Customer complaints related to deficiency in services.
- Customer complaints related to not sanctioning of loan by the BM.
- Unauthorized Electronic Banking Transactions / Digital Payment Frauds / Cyber Frauds etc.
- Commercial disputes arising from commercial transactions or contractual obligations or issues related to breaches of contract terms.
- Disputes or grievances related to agreed-upon pricing, payment terms or financial arrangements.
- Day to day operational disputes such as delay in delivery, quality of goods, performance under service agreements.
- Legal matters that are already under legal investigation or adjudication.
- Policy decisions made by the competent authority as per Bank's Policy.
- Any other matters which are beyond the purview of Whistle Blower Policy.

9. Designated Authority:

Designated Authority	Office Address of the Designated Authority	Employee / Officer against whom disclosure made by whistleblower
CGM (overseeing FRMD)	Chief Risk Officer / Chief General Manager (RMD & FRMD), Indian Bank, Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600014	All employees / officer up to the rank of Chief General Manager other than CRO / CGM (overseeing FRMD)
ACB Chairman	The Chairman, Audit Committee of Board Indian Bank, Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600014	CRO / CGM (overseeing FRMD)

Designated Authority shall be CRO / CGM (overseeing FRMD) only and in case of long leave only, alternate provision to alternate CGM (overseeing FRMD) may be provided in the portal for access of body of note / attachment.

Provision for forwarding the complaints by designated authority in case of temporary leave may be provided in the portal.

Disclosure made by other stakeholders viz. customers, service providers, third party entities, contractors, consultants, suppliers and any other stakeholders of the Bank, against employee / officer, will go to the respective Designated Authority as per above table.

Disclosure made by other stakeholders against other than employee / officer, under the purview of Whistle Blower Policy will go to the Designated Authority – CGM (overseeing FRMD).

On receipt of a disclosure / complaint under Whistle Blower Policy, an initial review / discreet enquiry will be conducted by the Designated Authority to check the veracity of the complaint and to decide whether the disclosure falls under Whistle Blower Policy, if not the same will be disposed of and closed.

- If the disclosure is general / administrative in nature, the same will be referred to respective department.
- In case identity cannot be ensured, the complaints will be treated as anonymous / pseudonymous complaints and No action is required to be taken on anonymous / pseudonymous complaints irrespective of the nature of allegations.
- Designated Authority is solely responsible to maintain confidentiality of the complainant's name.
- Complaints which are out of the purview of Whistle Blower to be redirected to concerned department for necessary action and closure of the complaint.

10. Designated Officer:

An executive, not below the rank of Assistant General Manager (AGM), who shall be authorized by the Designated Authority for extending necessary support to the Designated Authority for smooth processing of Whistle Blower complaints. The Designated Officer will provide active support to the Designated Authority in handling the whistle blower complaints, maintaining data, monitoring and follow up of the complaints till its logical conclusion or resolution of the complaint. However, the Designated Officer has to exercise confidentiality of the whistle blower complaints. Due care to be taken by the Designated Authority to maintain confidentiality of the complainant including masking the mail content (in the body of the mail).

11. Mode of reporting

For Employees:

- 11.1 Disclosures may be made in writing or through in-house portal / Bank's Website IB Staff Portal or Email (whistleblower@indianbank.bank.in) to Designated Authority.

Navigation (Intranet): Helpdesk > In-house Applications > Utilities > Whistle Blower

Navigation (Internet): Bank's Website > IB Staff Portal > Whistle Blower

While reporting in helpdesk or website, employees should choose appropriate Designated Authority as defined at point no.9.

- 11.2 The template for reporting by the Whistle Blower can be accessed through the link in the CBS Helpdesk under the User ID and Password of any employee of the Bank. The format for disclosure is furnished under Annexure. At the receiving end the template can be viewed only by the Designated Authority as mentioned in point no.9 of this Policy, in order to ensure the protection available to the Whistle Blower, as mentioned elsewhere in the Policy.
- 11.3 The Whistle Blower should disclose his/her name and full address.
- 11.4 Employees shall preferably lodge the whistle blower complaints through the portal available in Helpdesk or Bank's Website, where an acknowledgement will be sent to the Whistle Blower through SMS or Email.
- 11.5 The disclosure must be made to the Designated Authority who acts as the contact point. The Designated Authority assess the allegation and determines if it is a protected disclosure. A protected disclosure is a statement or report about serious wrongdoing, like corrupt conduct, maladministration or a substantial waste of public money. It is an admission or revelation that - when fulfilling certain requirements- entitles the person who made the disclosure to support and protection from reprisals, victimization or even prosecution. Protected disclosures are made internally in the Organization, or to an Ombudsman or someone with the power to prevent retaliation against disclosure.

- 11.6 The letter/document indicating the disclosure of improper practice shall not form a part of evidence to be adduced in a domestic inquiry, if any, to be initiated against any staff member in a departmental action.

For other than employees:

- 11.7 Disclosures may be made in writing on prescribed format as per Annexure-I of the policy or Email (whistleblower@indianbank.bank.in) to Designated Authority. The disclosure whether by letter or email, should provide specific and verifiable information in respect of the Subject, Branch, Employee etc.
- 11.8 If it is physical complaint in the prescribed format, the disclosure should be sent in a secured manner by way of closed envelope.
- 11.9 The envelope containing the complaint to be sent to the Designated Authority in a sealed envelope specifically super scribed "Disclosure / Complaint under Whistle Blower Policy" to the office address of the Designated Authority.
- 11.10 If the envelope is not superscribed and closed, it will not be possible for the Bank to cover the identity of the complaint and extending protection under this policy. Such complaints will be dealt with as per the normal complaint.

Whistle Blower shall also declare that he has not made any complaint on the same subject matter to any outside Authority / Agency or higher executives of the bank, prior to this disclosure.

Apart from the disclosure receipt in the portal, the record of all other disclosures received through physical and email under Whistle Blower Policy shall be recorded properly by the Designated Authority / Designated Officer. Acknowledgement will be sent to the employees as well as other stakeholders.

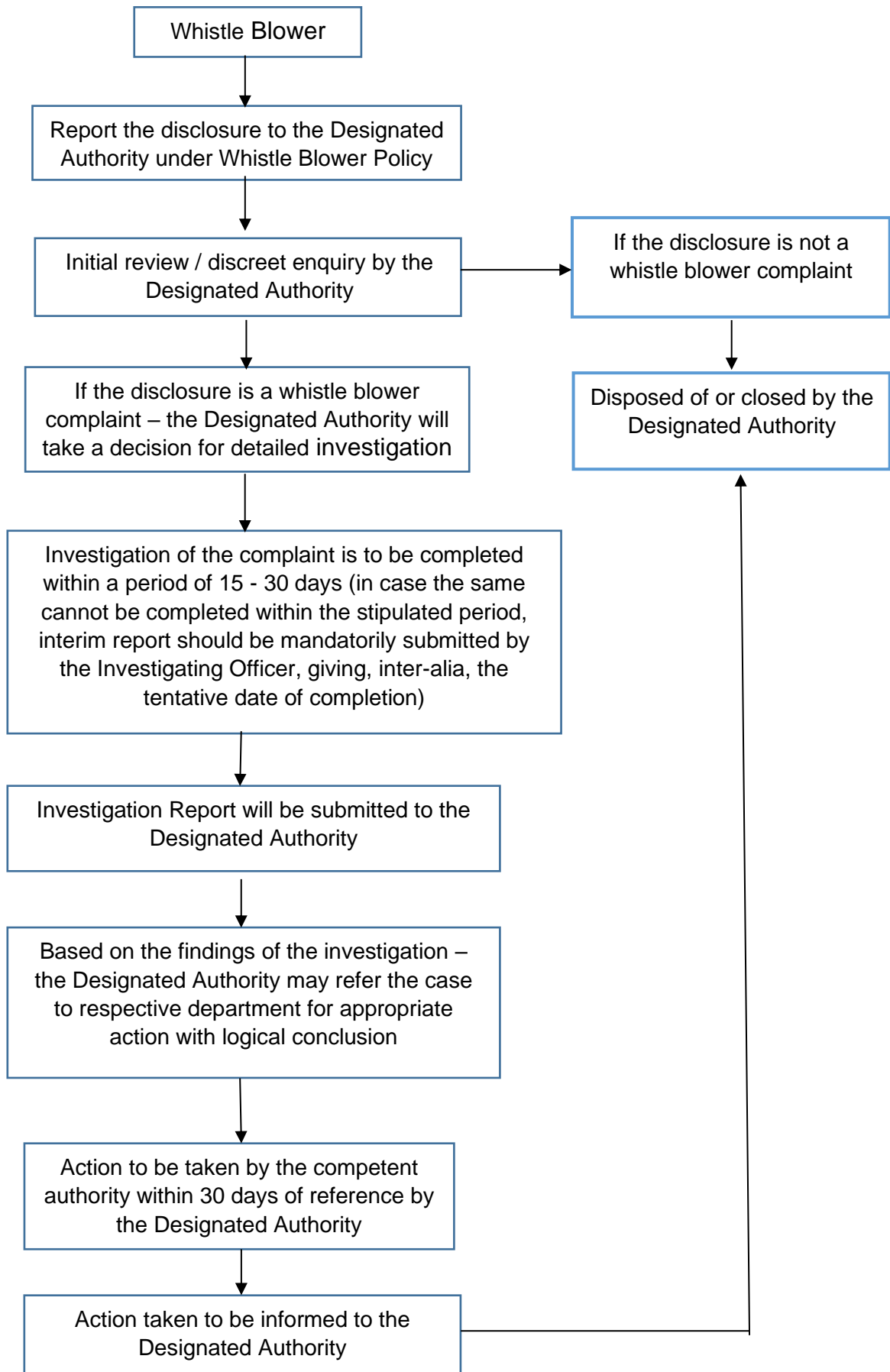
12. Investigation

- 12.1 Depending upon the nature of disclosure and its gravity, if the Designated Authority will decide for detailed investigation, the same will be referred to CO: Inspection department.
- 12.2 Investigation shall be carried out by CO: Inspection department for all types of whistle blower complaints wherein investigation is warranted and shall be decided by CRO / CGM (overseeing FRMD)
- 12.3 If the disclosure is against the officials of Inspection department and the Designated Authority feels for investigation, the case may refer to Vigilance Department for detailed investigation.

- 12.4 The identity of the Whistle Blower will not be disclosed to the officials conducting the enquiry / investigation. In case additional information is required to be collected from the Whistle Blower, it will be through the Designated Authority. If the complaints require investigation, then complaints to be re-drafted by the Designated Authority in such way that complainant's name is not disclosed.
- 12.5 The investigation will be completed within 15 to 30 days. In case the same cannot be completed within the stipulated period, interim report should be mandatorily submitted by the Investigating Officer, giving, inter- alia, the tentative date of completion.
- 12.6 The detailed investigation report will be submitted to the Designated Authority for taking appropriate action.
- 12.7 The findings of the investigation should be properly documented. The Designated Authority may cause such disciplinary action, as may be considered appropriate against the wrongdoer or take preventive measures etc. If it reveals that there was misuse of office and/or substance in the allegations of corruption, fraud etc. the Designated Authority, shall recommend appropriate course of action which shall inter- alia include following:
- a) If it is HR related issues, the same will be referred to HR Department to initiate appropriate proceedings against the concerned staff member.
 - b) If it is related to staff accountability, the same will be referred to Staff Accountability Cell for necessary action.
 - c) If any vigilance related matter, the same will be referred to Vigilance Department for further action.
 - d) Wherever there is fraud element, the same will be referred to FRMD for examination of fraud angle.
 - e) Recommend corrective measures to prevent recurrence of such events in future.
 - f) Any other action as deemed fit by the Designated Authority.
- 12.8 Based on the recommendation of Designated Authority, the action to be taken by the competent authority within 30 days of reference by the Designated Authority.
- 12.9 The action taken / initiated in this regard will be informed to the Designated Authority. In case of delay in taking action by the competent authority, the matter will be discussed with ACB Chairman for further course of action.
- 12.10 The flowchart for whistle blower complaint is furnished below:

Whistle Blower Flowchart

Corporate Office



13. Protection:

In the present day scenario, a Whistle Blower is likely to be subjected to unfair termination or prejudicial employment practices. "Unfair termination" and "Unfair prejudicial employment practices" means to threaten or otherwise discriminate or retaliate against a staff member in any manner that affects the member's employment, including compensation, job location, rights, immunities, promotions or privileges.

A staff member communicates in "good faith" if there is a reasonable basis for the communication of a violation or has observed an unethical or improper practice. "Good faith" is deemed to be lacking when the staff member does not have personal knowledge of a factual basis for the communication or where the staff member knew or reasonably should have known that the communication about the unethical or improper practices is malicious, false or frivolous.

The Human Resources Management Policies and Service Regulations of the Bank shall contain provisions protecting "Whistle Blowers" from unfair termination and other unfair prejudicial employment practices.

Any employee who claims to have been victimized - for his role as a Whistle Blower - in any manner as specified above, may appeal to the Appellate Authority. The respective Appellate Authority as per Disciplinary procedures in vogue will be the Appellate Authority to hear appeals under this Policy.

14. Recognition for true and timely information

The Designated Authority shall acknowledge and recognize any staff member providing timely and factual information that saves the Bank from loss in any form – financial or otherwise. The recognition shall not be made public.

15. Punishment

Any staff member who knowingly makes false allegations of alleged improper practice to the Designated Authority shall be subject to disciplinary action.

However, the decision on reference to disciplinary proceedings shall vest with the appropriate Disciplinary Authority of the Bank.

16. Legitimate Employment Action

This policy shall not be used as a defence by a staff member against whom an adverse personnel action has been initiated for legitimate reasons or cause under the Bank rules and policies. It shall not be a violation of this policy to take adverse personnel action against an employee whose conduct or performance warrants action independent of his/her role as a Whistle Blower.

17. Dissemination

The Bank will put in place appropriate measures to advise all staff members of the existence of the policy, as adopted by the Board and amended from time to time, including placing the information on the Bank's web site.

In order to percolate the importance of Whistle Blowing, IMAGE shall take up this as an input in their training sessions including STCs.

Branch Managers shall also discuss the Whistle Blower system in their branch meetings and make all the staff members aware of their responsibilities under the policy.

HRM Department shall designate one day in a quarter as "Whistle Blower Day" to create awareness among staff in this regard. The HRM Department shall also consider the following measures to create awareness about Whistle Blower Policy by:

- SMS on employee mobile.
- Email on Personal Email Id of employees
- Scroll on Help Desk
- During RBIA Internal Auditors should sensitize the Branch staff
- Sensitizing the staff during the visits/Review meetings of ZO/FGM Officials.

18. Timeline for disposal:

Whistle Blower disclosures shall be disposed by the Designated Authorities at Corporate Office level within 3 months from the date of receipt of alert.

19. Update to the Audit Committee of the Board [ACB]

On a quarterly basis, the Designated Authority will place a status note to Chairman of ACB on the disclosures received and action initiated thereon and deliberate on the same on a One to One basis.

20. Complaints against employees

The Policy covers complaints in respect of employees other than Whole Time Directors (WTD) and CVO.

Annexure I

Disclosure of actual fraud or suspected fraud or violation of Bank's code of Conduct or ethics:

1	Name of the employee indulging in violation	
2	His designation	
3	Name of the Branch / Office he is working	
4	Details of violation	
5	If the disclosure is made through email earlier to Designated Authority, date and time of such email disclosure	
6	Name of the informant	
7	Designation	
8	Branch / Office	
9	Date	

Declaration:

I hereby declare that I have not made any complaint on the same subject matter to any other / agency or higher executives of Bank prior to this disclosure.

Signature of the informant

Annexure - II

The Chief Risk Officer / Chief General Manager (RMD & FRMD),
Indian Bank, Corporate Office,
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai-600014

Disclosure of actual fraud or suspected fraud or violation of Bank's code of Conduct or ethics (for all the stakeholders viz. customers, shareholders, service providers, third party entities, contractors, consultants, suppliers, and any other stakeholders of the Bank):

1	Name of the employee indulging in violation	
2	His designation	
3	Name of the Branch / Office he is working	
4	Details of violation	
5	If the disclosure is made through email earlier to Designated Authority, date and time of such email disclosure	
6	Name of the informant / whistle blower	
7	Mobile No.	
8	Email Id.	
9	Place	
10	Date	

Declaration:

I hereby declare that I have not made any complaint on the same subject matter to any other / agency or higher executives of Bank prior to this disclosure.

Signature of Whistle Blower

Annexure-III

Procedural guidelines for handling disclosure under Whistle Blower Policy

1. Whistle Blower submit / lodge the complaint / disclosure.

Whistle Blower



2. The Designated Authority will receipt all the disclosure under Whistle Blower Policy.

Designated Authority – Receipt of disclosure under Whistle Blower Policy



3. On receipt of a disclosure / complaint under Whistle Blower Policy, an initial review / discreet enquiry will be conducted by the designated authority to check the veracity of the complaint and to decide whether the disclosure falls under Whistle Blower Policy, if not the same will be disposed of and closed.

Initial review / discreet enquiry by the Designated Authority



4. If the disclosure is not a whistle blower complaint, the designated authority will dispose of the complaint.

Disposed of or closed by the Designate Authority



5. If the allegations made in the complaint are specific and verifiable then the Designated Authority will take a decision for detailed investigation.

Review of disclosure by the Designated Authority to take a decision for detailed investigation



6. If the Designated Authority will take a decision for investigation or otherwise to ascertain whether there is any basis for proceeding further to investigate the matter.

Investigation of the complaint is to be completed within a period of 15-30 days (In case the same cannot be completed within the stipulated period, interim report should be mandatorily submitted by the Investigating Officer, giving, inter-alia, the tentative date of completion)



7. After investigation, the detailed investigation report will be submitted to the Designated Authority for taking appropriate action.



8. The Designated Authority may refer the case to the respective department on the basis of findings of the investigation report for further appropriate actions with logical conclusion.



9. Action to be taken by the competent authority within 30 days of reference by the Designated Authority.

Action taken in this regard will be informed to the Designated Authority



Disposed of or closed by the Designated Authority

**Annexure IV
Glossary**

Term	Full Form/ Meaning
ACB	Audit Committee of the Board
BM	Branch Manager
CBS	Core Banking System
CGM	Chief General Manager
CRO	Chief Risk Officer
CVO	Chief Vigilance Officer
ED	Executive Director
FRM	Fraud Risk Management
GM	General Manager
HRM	Human Resource Management
I&A	Inspection and Audit
ORMC	Operational Risk Management Committee
WTD	Whole Time Directors

Annexure V

Circulars/ Letters of Regulatory Authorities referred in the Policy

SI No	Ministry/ Regulatory Authority	Subject	Reference and Date
1	Central Vigilance Commission	Applicability of provisions of Public Interest Disclosure and Protection of Informers' (PIDPI) Resolution, 2004 and adoption of Whistle Blower Mechanism in the Public Sector Banks	No. CONF/MISC/19/02/412853 dated 11.03.2019
2	Ministry of Finance / Department of Financial Service	Applicability of provisions of Public Interest Disclosure and Protection of Informers' (PIDPI) Resolution, 2004 and adoption of Whistle Blower Mechanism in the Public Sector Banks	F No.14/5/2019 dated 15.04.2019
3	Reserve Bank of India	Master Directions on Frauds Classification and Reporting by commercial banks and select FIs	RBI/DBS/2016-17/28/DBS.CO.CFMC.Bc.No.1/23.04.001/2016-17 dated 01.07.2016 Updated as on 03.07.2017
4	Reserve Bank of India	Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions	RBI/DOS/2024-25/118 DOS.CO.FMG.SEC.No.5 /23.04.001/2024-25 dated 15.07.2024
5	Reserve Bank of India	Reserve Bank of India (Commercial Banks – Credit Risk Management) – Amendment Directions, 2026	RBI/2025-26/173 DOR.CRE.REC.374/07-02-001/2025-26 January 05, 2026