

Vigilance Department

Re: **Whistle Blower Policy – 2017-18 on the basis of Government of India Resolution on Public Interest Disclosures & Protection of Informer (PIDPI) & Implementation thereof.**

PREAMBLE

As a socially responsible organization, the Bank believes in conducting its affairs in a fair & transparent manner by adopting the highest standards of professionalism, honesty, integrity and ethical behavior. The Bank is committed to develop a culture, where it is safe for all, who alarms concerns about any unacceptable / unethical practice or misconduct at any level.

The Government of India has authorized the Central Vigilance Commission (CVC), as the Designated Agency to receive written complaints for disclosure on any allegation of corruption or misuse of office by any employee of that Ministry or Department or of any corporation established by or under any Central Act, or controlled by Central Government and recommend appropriate action. Bank, being a Banking Company established under the Central Act is coming under the purview of Government of India Resolution on Public Interest Disclosures & Protection of Informer (PIDPI) & Implementation thereof. In accordance with the aforesaid Resolution of the Government of India, the CVC has formulated norms for acceptance of complaints under the Public Interest Disclosure and Protection of Informers (PIDPI) and keeping the identity of the complainant secret. As a Public Sector Bank coming under the purview of PIDPI, Bank is required to make public to the Employees, Officers and general public, the norms thus laid down by the CVC.

The Policy listed below will adhere to the guidelines issued by CVC and SEBI.

1. PROCEDURE FOR HANDLING COMPLAINTS UNDER PIDPI :

Procedure for handling complaints under the Public Interest Disclosure and Protection of Informers Resolution dated 21.04.2004:-

1. CVC has authorized the Chief Vigilance Officer (CVO) as 'Designated Authority' to receive written complaint or disclosure on any allegation of corruption or misuse of office falling under the jurisdiction of the Bank.
2. All envelopes super-scribed with 'Complaint under the Public Interest Disclosure' will be opened by CVO.
3. The identity of the complainant would be confirmed by the CVO by writing a letter to him/her. Sample of the letter is at Annexure-I.
4. After the identity is confirmed, CVO will ensure that the identity of the complainant is removed from the body of the complaint and the dummy complaint is given a number along with central registry diary number with which the original complaint can be traced back.
5. The original complaint would be kept in a safe/almirah. The custody of the almirah will remain with CVO and at no time that complaint can be accessed without proper authority from CVO.

6. Only CVO will receive the complaints under PIDPI resolution. CVO will deliver the copy of the letter to AGM/DGM without mentioning the name of the complainant for further course of action.
7. CVO would take the decision whether the matter requires to be looked into further and report is to be called in the matter from any quarters (Separate files may be opened for each complaint).
8. While considering the complaint, the CVO would take no action on complaints relating to administrative matters like recruitment, promotion, transfers and other related issues. However, in case of serious complaints of irregularity in these matters, the same could be brought to the notice of the Chairman & Managing Director of the Bank for taking appropriate action.
9. In such cases, where a decision has been taken to call for a report, a maximum time limit of 2 weeks may be given. In case no reply is received within two weeks, a reminder should be sent at the level of CVO. If no reply is still received, the second reminder after 2 weeks should be sent at the level of Chairman & Managing Director. If no reply is still received, the CVO may call for an explanation and recommend administrative action for deliberate delay.
10. On receipt of the report, the Dy. General Manager (Vigilance) /Asst. General Manager (Vigilance) will put up the matter to the CVO who shall have it investigated into the complaint and get an investigation report within two weeks.
11. CVO would submit the investigation report along with his recommendation to the Central Vigilance Commission for further direction.
12. Meanwhile, the CVO shall ensure that no punitive action is taken by any concerned Administrative authority against any person on perceived reasons/suspicion of being 'Whistle Blower'.
13. Subsequent to the receipt of Commission's directions to undertake any disciplinary action based on such complaints, the CVO has to follow up and confirm compliance of further action by DA and keep the Commission informed of delay, if any.
14. Dy. General Manager (Vigilance) /Asst. General Manager (Vigilance) should maintain a separate list for the complaints received by CVO under the 'PIDPI Resolution' and handed over to them and enter the information in the computer system and monitor their progress periodically and put up the same to the CVO every 2 weeks.
15. Wherever the complainant has alleged victimization/harassment, the CVO should ensure that if the identity of the complainant somehow becomes known he/she should not be harassed / victimized by way of frequent transfers etc.
16. In case a complainant seeks protection and reports that his life is in danger, the CVO would examine the same and send his recommendation to the CVC to take up the matter with the Nodal Officers of respective States/UTs appointed by the Ministry of Home Affairs/State Governments for the purpose of providing security cover to the whistle blowers.

2. POLICY STATEMENT

All concerned i.e., stakeholders including directors, employees and their representative bodies, and general public are hereby informed that any complaint which is to be made under PIDPI should comply with the following aspects:-

- i) The complaint should be in a closed / secured envelope.
- ii) The envelope should be addressed to the Chief Vigilance Officer, Dena Bank, 6th floor, Dena Corporate Centre, C-10, G – Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 and should be superscribed “Complaint under The Public Interest Disclosure”. If the envelope is not superscribed and closed, it will not be possible for the Bank to protect the complainant under the above resolution and the complaint will be dealt with as per the normal complaint policy of the Bank. The complainant should give his/her name and address in the beginning or end of complaint or in an attached letter. The disclosure or complaint shall contain full particulars as far as possible and shall be accompanied by supporting documents or other materials.
- iii) CVO will not entertain anonymous / pseudonymous complaints.
- iv) The text of the complaint should be carefully drafted so as not to give any details or clue as to complainant’s identity. However, the details of the complaint should be specific and verifiable.
- v) A certificate needs to be given by the complainant stating that “It is certified that I have not made similar/identical allegation of corruption/misuse of office to any other authorities to qualify as a Whistle Blower complainant’. This certificate should contain the signature, name and address of the complainant. (Annexure – 2)
- vi) As per the provisions contained in the guidelines of CVC, CVO is authorized to send a confidential letter to the complainant through Speed Post/Registered Post to confirm the identity of the complainant.

A copy of the public notice issued by the CVC in relation to the above mentioned Resolution is enclosed. A copy of the same is also available on the website of the <http://www.cvc.nic.in>.

3. IMPLEMENTATION OF THE POLICY

- a. A copy of the Policy shall be displayed by all Branches / Offices of the Bank at a prominent place inside the Bank’s premises, where customers / general public frequent.
- b. The details of establishment of ‘Whistle Blower’ mechanism/Policy will be displayed in intranet site as well as web-site of the Bank and in the Board’s Annual report.

4. **REVIEW OF THE MECHANISM/ IMPLEMENTATION OF THE POLICY**

- a. Whistle blower mechanism formulated herein will enable stakeholders, including Directors, Individual employees, their representative bodies and general public, to freely communicate their concerns about illegal or unethical practices.
- b. The mechanism will be applicable for Director(s), employee(s) and general public to report concerns about unethical behavior, actual or suspected fraud or violation of the company's code of conduct or ethics policy.
- c. This mechanism shall provide for adequate safeguards against victimization of director(s)/employee(s) who avail of the mechanism and also provide for direct access to the Chairman of the Audit Committee in exceptional cases.
- d. A quarterly review of the functioning of 'Whistle Blower' mechanism detailing number of complaints received under 'Whistle Blower Policy', steps taken so far to investigate the complaint and the status till its closure with the permission of CVC will be placed before the Audit Committee of the Bank.

5. **REVIEW OF THE POLICY :-**

- a. The Policy will be reviewed by Board annually.
- b. In case of any change in guidelines issued by the Regulators before the scheduled Annual Review of the Policy, The Chairman & Managing Director and in his absence, Executive Director will be vested with the Powers to amend the Policy.

ANNEXURE-1

DENA BANK: Head Office Mumbai
Vigilance Department

CONFIDENTIAL

Speed post/Registered post

Ref. No. Comp-____/____/2017-18

Date:

To

Sir/Madam,

Please refer to your complaint dated _____ received in the Office of Chief Vigilance Officer (CVO) of Dena Bank on _____ under "Public Interest Disclosure & Protection of Informer Resolution (PIDPI)".

As per policy, a complainant is required to confirm that he/she has actually sent the said complaint to the Bank / Department. You are, therefore, requested to confirm within 30 days of receipt of this letter, that you have sent the above-mentioned complaint.

You are also requested to furnish a certificate to Dena Bank as per format enclosed that you have not made similar/identical allegations of corruption/misuse of office to any other authorities to qualify as a 'Whistle Blower' complainant.

The reply may be addressed to the undersigned by the name.

Yours faithfully,

()

Chief Vigilance Officer

Encl: Certificate.

CERTIFICATE

It is certificate that I have not made similar/identical allegation of corruption/misuse of office to any other authorities to qualify as a Whistle Blower complainant.

Signature

Name of the Complainant:.....

Address.....

* * * * *

Public Notices

GOI Resolution on Public Interest Disclosure and Protection of Informer

1. The Government of India has authorized the Central Vigilance Commission (CVC) as the 'Designated Agency' to receive written complaints for disclosure on any allegation of corruption or misuse of office and recommend appropriate action.
2. The jurisdiction of the Commission in this regard would be restricted to any employee of the Central Government or of any corporation established by or under any Central Act, government companies, societies or local authorities owned or controlled by the Central Government. **Personnel employed by the State Governments and activities of the State Governments or its Corporations etc. will not come under the purview of the Commission.**
3. In this regard, the Commission, which will accept such complaints, has the responsibility of keeping the identity of the complainant secret. **Hence, it is informed to the general public that any complaint, which is to be made under this resolution, should comply with the following aspects.**
 - i) The complaint should be in a **closed / secured envelope**.
 - ii) The envelope should be addressed to Secretary, Central Vigilance Commission and should be **superscribed "Complaint under The Public Interest Disclosure"**. If the envelope is not superscribed and closed, it will not be possible for the Commission to protect the complainant under the above resolution 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 complaint or in an attached letter.
 - iii) Commission will **not entertain anonymous/pseudonymous** complaints.
 - iv) 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.
 - v) In order to protect identity of the person, the Commission will not issue any acknowledgement and the whistle-blowers are **advised not to enter into any further correspondence** with the Commission in their own interest. The Commission assures that, subject to the facts of the case being verifiable, it will take the necessary action, as provided under the Government of India Resolution mentioned above. If any further clarification is required, the Commission will get in touch with the complainant.
4. The Commission can also take **action against complainants making motivated/vexatious complaints** under this Resolution.
5. A copy of detailed notification is available on the web-site of the Commission <http://www.cvc.nic.in>.

Issued in Public Interest by the Central Vigilance Commission, INA, Satarkta Bhawan, New Delhi.

**Sd/-
Secretary
Central Vigilance Commission**