



Chhattisgarh Rajya Gramin Bank Employees Association
Chhattisgarh Rajya Gramin Bank Officer's Organisation

Affiliated with NFRRBO/NFRRBE(AIRRBEA)

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General secretary - Ramesh Singh

General secretary - Rahul Kumar

Letter No. – JF/32/2025-26

Date – 24.07.2025

To,

The Chairman

Chhattisgarh Rajya Gramin Bank

Head office- Nava Raipur- as- chairman.crgb@cgbank.in

Dear Sir,

REQUEST FOR OUTSOURCING VERIFICATION PROCESSES TO COMBAT RISING FRAUD INCIDENTS

We, the undersigned union representatives, wish to draw your immediate attention to the concerning increase in fraud incidents observed within the bank over the past two-three years. A thorough examination of these cases has revealed a critical underlying issue: significant discrepancies in the verification of salary certificates, income tax returns (ITR), Know Your Customer (KYC) details, and property valuations/authenticity. It is a matter of great concern that the employee does not have the necessary tools available to verify important documents for loans after the installation of ADS in their system as there is no internet facility available to them.

Currently, the bank lacks dedicated tools or systems to effectively verify critical aspects such as salary slips, income tax return authenticity, mobile number verification, and land/property validation. This inadequacy is leading not only to financial losses for the bank but also to a detrimental impact on its reputation.

It's important to note that many sponsored banks have successfully empaneled outsourcing agencies for these very tasks. We believe it is high time our bank also moves in this direction and appoints reliable outsourcing agencies for these sensitive verification processes.

Empaneling outsourcing agencies will bring several key benefits to the bank: -

- a) **Fraud Reduction:** Specialized outsourcing agencies will conduct in-depth verification of documents and information using advanced tools and techniques, significantly reducing the potential for fraud.
- b) **Increased Efficiency and Speed:** These agencies are specifically trained for verification tasks, which will expedite the process and lead to more efficient operations.
- c) **Access to Expertise:** The bank will benefit from specialized expertise in verification, which can be difficult to develop internally.

- d) Reduced Human Error: Automated tools and expert processes will minimize the scope for human errors.
- e) Regulatory Compliance: Accurate and timely verification will help the bank better adhere to regulatory guidelines.
- f) Cost-Effectiveness: Outsourcing often proves more cost-effective compared to maintaining internal verification tools and trained staff.

Therefore, we humbly request you to urgently consider the empanelment of outsourcing agencies for the aforementioned tasks to ensure the bank's security and efficiency. We are committed to providing our full cooperation to the bank management in this initiative.

We look forward to your prompt and positive consideration.

Yours faithfully



Rahul Kumar
Gen. Secretary-CRGBOO



Ramesh Kumar Singh
Gen. Secretary-CRGBEA

Copy to:

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2. Mr. S. V. Reddy, Secretary General, AIRRBEA – as – airrbea1@gmail.com