

Fight menace of bank heists.

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Fight menace of bank heists

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Article Text

There has been a surge in the number of bank robberies taking place in Nepal over the past few years. Bank lootings by insurgents and lapse of security by government have become normal these days. Nevertheless, last month's robbery in Nabil Bank's most centrally located Kantipath branch of the capital city, Kathmandu, by a single person has been perhaps one of the most unique of its kind in Nepal signifying the need for implementation of all possible measures to prevent such crimes.

The security guards of Nabil Bank who conduct checking of all the customers including their own staff's body and bag, and also the female staff in some of its branches by female security guards, seems to have failed to detect from their metal detector the gun carried by the robber, Niranjana Khanal, a recent SLC pass out who robbed NPR 6.0 million approx. in daylight on 14 December 2004. It has been understood that a thorough checking could not be carried out by the bank guards due to his entry in the peak hours and by his wearing of light clothes giving the impression of not hiding anything. Perhaps this failure of checking was a transposition of a mistaken customer service attitude unknowingly thrown on the guards by staff in the bank.

Bank robbery is not just an expensive crime, but is detrimental to a bank's reputation as a secure place to conduct transactions, to store one's money and valuables, and as a place to work. All of this means that, especially with bank robberies, a paisa on prevention is worth a rupee on cure. Preventive measures against bank robberies may range from simple rules - like compulsory Identity Card for the staffs, employment of required numbers of guard, dual vault key arrangements - to the advanced and complex like sophisticated double doors equipped with metal detectors, a bulletproof cashier screen etc. Here are some:

Guards/Security

- Bankers must not compromise on the quality of security force they keep. Guards must be professionally trained security guards.
- Keep right security force at right place, e.g. strong, tall and with arms in more risky areas.

- Do not expect customer service from bank guards. Let them do their own job of security. Always allow and ensure that guards take their own and adequate time for checking.
- Security guards inside the bank lobby should be encouraged to greet the customers to provide a plain view security presence inside the bank premise, e.g. by a guard near the teller counter.
- Security should watch people who loiter around the bank premises.
- Security should close all unused doors and ensure that the door of the cash areas closed properly.
- Security should ensure that only authorised bank staffs have been allowed to enter the cash area.
- Metal detectors should be used to check all belongings of the customers and staffs.
- Guards should be given the authority to check the body of all customers and staffs when they enter the bank.

Cash area

- Get an approved written security program.
- Ensure that tellers obtain initial and periodic training with regards to security issues.
- Ensure that there is signature of teller in packet of all paper notes, at least for the higher denominations.
- Don't leak information about cash deposit, payment (e.g. to central bank or branches) to other than concerned.
- Do not hold cash more than required in the cash area.
- Maintain dual key concept and ensure that at least one of the keys is kept by staff who is stationed far from the cash area.
- Do not discuss details of security system with persons other than cash areas.
- Don't let unauthorised people behind the counter or in restricted areas.
- Maintain the telephone register of nearby security forces such as police.

- All staffs in the area should have easy access to alarm. Such alarm system should not be noticeable by the customers and staffs should be trained to trigger the alarm.
- Ensure prevention of false alarm calls.
- Employees view of the teller area should be unobstructed.
- Be aware of phone calls asking questions about the number of people working or the hours you open or close.

Closed Circuit TVs

- Ensure that cameras are positioned to obtain full frontal photograph of the visiting people.
- Use digital recording systems capable of easy viewing and retrieval of high quality images.
- Do not destroy the record.

Signs

- Display signs prohibiting motorcycle helmets, hats and sunglasses inside the bank. The request should be voluntary and not mandatory. Individual who fails to heed the request should be subjected to greater scrutiny.
- In case of CCTV used by bank, display message that the area is under video surveillance system 24 hours.