SafeXpress - Workshop on bank security



Copyright © 2017 by The Boston Consulting Group, Inc. All rights reserved.

What is common to all these movies?





The Town 2010



The Bank Job 2008



Public Enemies 2009



Point Break 1991



30 Minutes or 2011



Takers 2010



Swordfish 2001



Masterminds 2016





Bandits 2001



Flypaper 2011



The Lookout 2007



Sexy Beast



Out of Sight 1998



The North H... 2003



44 Minutes:



Aankhen 2002



Henry's Crime 2010



Stander 2003





The Newton Boys 1998



Dog Day Afternoon 1975



Hard Rain 1998



Quick Change



Butch Cassidy and the Sun.. 1969



Bonnie and Clyde 1967



The Getaway 1972

• A bank was broken into

But the threat to banks are not just restricted to movies

hindustantimes

Hindustan Times, india-news

Caught on camera: Teen allegedly steals Rs 3 lakh from Rampur bank



District

Burglars strike at SBI branch, flee empty handed

Robberies
have become
a regular
occurrence in
our banks



Chennai

Inside job? Burglars take Rs 9.3 crore gold from bank in Tamil Nadu



Banks soft targets for robbers



CITY-AHMEDABAD

Theft in SBI branch: Rs50K stolen from cashier's drawer

DNA Correspondent





Kanpur bank loot case: Police arrest 11 out of 13

5 kinds of threats affecting the branches today!



Need of the hour is safety and security

RBI has been formulating a variety of guidelines to protect our banks

CC is advised to replace the old bins with fire-proof bins at the earliest and report the same to RBI
-RBI guidelines on Fire resistant bins

Top priority should be accorded for upgradation/replacement of Security Equipment in identified vulnerable branches to prevent occurrence of untoward incidents

-RBI guidelines on upgradation of safety equipment

All the modern security equipment like night latches to cashier's cabin, grill gates to strong rooms, alarm system etc. should be provided for branches

-RBI guidelines on safety equipment

Let us do a couple of case studies to explore this

Case Study 1: Convenience leading to consequences







A public sector bank in South Mumbai

Sunil was the cash officer of the bank

Ramesh was the branch manager

1 hr

Both of them travel from north Mumbai to the branch by taking the local train



Over a period of time, the custodians were leaving their set of keys in the branch itself in their respective drawers, not known to each other and also both the set of locks were not locked every day



Both took vacations during Diwali last year and when the came back, all the valuables in the bank were stolen

right © 2017 by The Boston Consulting Group. Inc. All rights reserved.

Case Study 1: Analysis



The Peon who had noticed the keys being stored in drawers, managed to make duplicate keys and during the vacations came to the bank, opened the main door, SRD, Safe and took a big sum of money and escaped

What were the mistakes committed during this incident?

Operational guidelines were not followed

Officers did not take the keys away with them
The operation of the keys should not be shared with people apart from the custodians
Multi locking mechanism was not used

Dual locking system should have been followed

Locks	CLOS	SING	OPENING		
LUCKS	First Operation	Second Operation	First Operation	Second Operation	
	Key -A1	Key – 2	Key – 2	Key – A1	
Upper	Turn	Turn	Turn	Turn	
Lock A	₹	\$	命	於	
	Key -B1	Key – 2	Key – 2	Key – B1	
Lower	Turn	Turn	Turn	Turn	
Lock B	Ŷŋ.	Ŷŋ		於	

Case Study 2: Police save the day







Branch located in rural part of the country with limited activity.

Every day the manager & cashier close the branch by evening

3 burglars carrying guns appear. They threaten the manager to open the safe



At gunpoint the manager types in the code and opens the safe.

The burglars begin loading the cash in their bags after tying up the manager & the cashier



But to their surprise, policemen appear on the spot within 15 minutes and the thieves are caught

What happened?

The manager was aware of all the safety features of the safe and entered the distress code in the safe (available in Godrej Neutronics safe). This alerted the local police of the theft even while opening the safe. Hence saving the day

It is key to know all the safety equipment

opyright ${\mathbb Q}$ 2017 by The Boston Consulting Group. Inc. All rights reserve

Safes and cabinets for protection of valuables

Product	Features	Use Case	Lock Type	Typical mistakes
Cash/Gold Safes	 I-Alert: In the event of a burglary attempt, the safe is equipped to trigger a local alarm and send alert to registered mobile numbers Biometric/Electronic Lock Integration Duress: Silent Alarm to registered users Key Detent mechanism for resistance towards burglary 	 Gold and Jewelry Storage Confidential Documents High Value Currency Storage 	 Dual control high precision 8-lever key lock 26 to 41 model-1 key lock, 49 to above model-2 key locks 	 Compliance to Joint custodian key storage. Door closure with handle movement without locking
Small safes	 Fully welded, multi-bend metal body Also available with coin slot and Anti-fishing Mechanism Dual Control 6 Lever lock with optional combination lock 	 Temporary Cash Storage for day time operations 	 Dual-control 6 lever key lock 	 Door closure with handle movement without locking Separate Key Records
D-Tel	 Fully welded, multi-bend metal body Two Drawers with Snap-Shut Mechanism: Drawers can be shut with a simple push, a feature enabled by a high precision lock. Anti-fishing Mechanism 	 Cash Counters/Over the counter transactions 	 6 lever key lock for storage unit and snap shut locks for the two drawers. 	 Secure Locking of cubicle during operation. Closure of drawers without locking

ovright © 2017 by The Boston Consulting Group. Inc. All rights reserved

Strong rooms form the backbone of bank branches

Product	Features	Use Case	Lock Type	Typical mistakes
Strong room door	 Torch and Drill Resistant Layer (TDR Matrix) and Double Duty Barrier (DDB Matrix) Automatic Deadlocking Device (3Nos.) Available in Class C (TRTL 15) Class B (TRTL 30) 	Cash StoresGold/Jewelry StoresRecord Stores	 Dual control high precision 8- lever Key lock 	Door closure without lockingFollowing wrong sequence of Key operation
High security door	 Torch and Drill Resistant Layer (TDR Matrix) and Double Duty Barrier (DDB Matrix) Automatic Deadlocking Device (3Nos.) Available in Class A (TRTL 60), Class AA (TRTL 120) & Class AAA (TRTL 180) 	 High Value Cash Storage High Value Gold/ Jewelry Storage Record Stores 	 Dual control high precision 8- lever Key lock 	 Door closure without locking Following wrong sequence of Key operation No Rotation of Duplicate keys
Steel fabricated strong room	 Knockdown design makes Assembling and Dismantling as per need Fitted with Godrej Defender Plus Class 'C' Door Lined with Fire Bricks from outside making it fire-resistant for up to 120 mins 	 Low Value Cash Rooms Low Value Gold/ Jewelry Storage Record Rooms 	 Dual control high precision 8- lever Key lock 	Door closure without locking
Fortifi	 Knockdown design for upgrading and fortifying a old and obsolete strong room door at the premises making it Torch and Tool resistant Installation at the bank branch within 3 days during operating hours too. 	Bank Strong RoomsVault Rooms	 Dual control high precision 8- lever Key lock 	 Door closure without locking Following wrong sequence of Key operation No Rotation of Duplicate keys

ovright © 2017 by The Boston Consulting Group. Inc. All rights reserved.

Cabinets provide safety for key document from fire

Product	Features	Use Case	Lock Type	Typical mistakes
Fire resistant filing cabinet	 Tongue and Groove Construction for better fire resistance Snap-Shut Mechanism to minimize time taken to lock during crisis Also available with Pin Cylindrical lock with Ultra Key 	Critical DocumentsLoan Documents	• Dual-control 6 lever key lock	Operation of interlocking latchNo Separate Key Register
Fire resistant filing cabinet	 Tongue and Groove Construction for better fire resistance In-fill material structure shields cabinet from falling debris Available with Lever Key Lock/Dual Control Gordian Lock/3-Wheel Combination Lock, Electronic Number Lock, Biometric Lock 	 Paper Files & Bulky Ledgers Critical Documents. 	• Dual-control 6 lever key lock	
Kompactron	 BIS Certified for Fire Protection and Endurance for at least 1Hr Ultra Compact Design ensured it occupies 30% less space so your office gets that 30% more space Swift Drive Platform provides easy-to-operate, easy-to-maneuver flexibility making offices efficient, versatile and adaptive 	 Optimized space utilization Paper Files and Bulky Ledgers 	• Dual-control 6 lever key lock	

right $\ensuremath{\mathbb{C}}$ 2017 by The Boston Consulting Group, Inc. All rights reserved.

Digital information needs protection from fire & moisture

Product	Features	Use Case	Lock Type	Typical mistakes
Dataline safes	 Specially formulated Fire Resistant Material for media protection Advanced three layer construction which protects the contents from moisture, magnetic field and provides thermal insulation. Available in 3 sizes - 10 L, 53 L, 90 L 	 Sensitive Computer Media like CDs, Hard Disk etc. 	 10 Lever High Security Cylindrical Locks for added security 	 Closure of door without locking
Dataline cabinets	 372 Liters of economically used space Cabinet-within-a-cabinet type of construction Protection from fire, dust, heat, moisture, magnetic waves and static electricity 	 Sensitive Computer Media like CDs, Hard Disk etc. Paper Files & Bulky Ledgers 	 10 Lever High Security Cylindrical Locks for added security 	 Closure of door without locking

Conclusion: Little effort goes a long way in safety

ight © 2017 by The Boston Consulting Group, Inc. All rights reserve

Need of the hour - invest & secure the future



Perform audit to evaluate the current security status



Upgrade Security to secure Valuables and Records



Integrate with Electronic Security

5D approach needed to remain secure in the current environment



Deter

Intelligence to deter—A psychological battle, wherein the criminal activity never starts



Detect

Intelligence to detect possible unauthorized intrusion in time to respond appropriately



Delay

Intelligence to slow down an active intrusion enough to force the intruder to give up, or allow the security team to respond



Deny

Intelligence to keep unauthorized persons out, while allowing authorized persons to enter



Defend

Intelligent
Defence
mechanism to
apprehend the
intruder

Who are we?



Godrej is amongst the most trusted brands in the country



Best quality products from world class manufacturing



We understand financial sector and have been securing it for the past 120 years



Innovation has been the core driver for us



Unparalleled reach for both deliveries and service



OUR ENDEAVOUR: TO GIVE YOU NOTHING BUT THE BEST...

Services offering that help secure the banks better

Godrej as a trusted banking partner can aid in multiple avenues



Locker services



Break open of lockers (key lost or rent over dues)



Upgradation of existing lockers to ultra lockers



Re-keying of surrendered lockers



Upgradation services



Embedding of Safes



Installation of limit switches



Bolt detent mechanism and non retractable Key lock installation



Upgradation of strong room doors with retro fitting



Shifting of branches



Shifting of all security equipment



Dismantling, shifting and reinstallation of SRD



'3 Month' warranty for shifted equipment

right © 2017 by The Boston Consulting Group, Inc. All rights reserved.

Locker services

Service	Use case		Be	nefits	Usage	
Break open of lockers	2.	Loss of Key Overdue rent Lockers	to Cur 2. rea Cur 3.	Secure and Safe issuance of new sealed key bank stomers for hassle free operations. Creating additional revenue source by allocating the rent over due lockers to new stomers. Peace of Mind of Customers by providing nuine spares.	Over 5000 breakopens last year in all the banks	
Existing lockers to Ultra Lockers	1.	More Secure key New Technology compared to 7Lever Key	2.	Upgradation to multi row cylinder technology with over 5 million combinations This new technology gives a secure feeling to the customer compared to old locker key.	Have upgraded private vault lockers to ultra locks	
198)	1.	Lockers	coi 2.	Availing new Customer key in sealed ndition Elimination of Vulnerability of old Customer y in use.	Over 4000 rekeying done last year in all the banks	

Copyright $\ensuremath{\mathbb{G}}$ 2017 by The Boston Consulting Group, Inc. All rights reserved.

Upgradation services

Service	Use case	Benefits	Usage
Embedding of Safes	1. Attacks on safes from Sides	 Fortification of Safe from all 5 sides as per Bank's Security norms. Eliminating the possibility of uplifting light weight safes Leveraging GSS expertise in quality execution of work 	100+ safes embedded in key branches across india
Installation of Limit Switches	1. Cut off Power supply	 Automatic cutting off the power supply when the vault door is closed. Eliminates the manual intervention of turning off the power supply. Peace of Mind of Customers by providing genuine spares. 	~2000 limit switches installed in multiple branches
Non Retractable Key Lock installation	1. 100% closure of door	 Eliminates the possibility of keeping the door unlocked Non retraction of key in unlocked condition ensures 100 % closure of the door. 	
Fortification of strong room doors with retro fitting	1. Enhancing strength of non TRTL doors	 Enhances the strength of non TRTL doors to TRTL 30 Work can be executed in running branch. 	areas retrofitted within the last year

yright © 2017 by The Boston Consulting Group, Inc. All rights reserved.

Upgradation services

Service	Use case	Benefits	Usage
Time Locks & Electronic/Biometric Locks	1. Additional security to Safes & SRD as per RBI	 UL certified locks Ensures Safes & SRD opens only when the set time is completed. Ensures the authorized user is present during open and closure of safe & SRD 	200+ biometric locks fit mostly in PSU banks
Retrofitting of Neutronics	1. Enhanced Security to Safes & SRD	1. Ensures an alarm is sent to the user when the product is attacked.2. Users are notified with calls and SMS with the inbuilt GSM unit in the panel	
AMCs & PMCs		e 1. Eliminates the chances of breakdown and ensures smooth & hassle free operations of the products. 2. GSS trained technical team ensures that products are serviced and overhauled thoroughly for seamless operations.	AMC of multiple RBI branches has been executed for SRDs and Safes

vright © 2017 by The Boston Consulting Group, Inc. All rights reserved.

Branch shifting services

Service	Use	case	Benefits	Usage
Shifting of all security equipment	1.	Shifting of branches Mergers in banks	 Reuse of old products in branches after shifting. Executing of work through trained skilled manpower covered under ESIC PF Shifting through GSS ensures minimal damage to intransit material 	
Dismantling, shifting and reinstallation of SRD	1.	Shifting of branches	 Reuse of old SRD when branches are shifted. Executing of work through trained skilled manpower covered under ESIC PF Shifting through GSS ensures minimal damage to intransit material 	Key participant in enabling smooth transition of SBI bank mergers
EXTENDED WARRANTY	1.	Shifting of branches Mergers in banks	 Providing 3 month warranty support on Shifted products. Peace of Mind of Customers by providing genuine spares. 	
'3 Month' warranty for shifted equipment				

24x7 services with the best the response times

vright @ 2017 by The Baston Consulting Groun Inc. All rights reserved

How to reach us?





Calls on Call Centre Number 1800 20 999 55



Emails on secare@godrej.com



Direct mails to the dealer: <dealer mail id>



Telephonic requests: <dealer phone number>



Godrej Website: http://www.godrejsecure.com



Godrej is amongst the most trusted brands in the country



Best quality products from world class manufacturing



We understand financial sector and have been securing it for the past 120 years



Innovation has been the core driver for us



Unparalleled reach for both deliveries and service



OUR ENDEAVOUR: TO GIVE YOU NOTHING BUT THE BEST...

Security is always under constant scrutiny





RBI has been formulating a variety of guidelines to protect our banks

Currency Chest is advised to replace the old bins with fireproof bins at the earliest and report the same to RBI -RBI guidelines on Fire resistant bins

Top priority should be accorded for upgradation/replacement of Security Equipment in identified vulnerable branches to prevent occurrence of untoward incidents
-RBI guidelines on upgradation of safety equipment

All the modern security equipment like night latches to cashier's cabin, grill gates to strong rooms, alarm system etc. should be provided for branches

-RBI guidelines on safety equipment



IBA is also constantly coming up with guidelines to enhance security

For enhanced security, the locking mechanism in Locker cabinets banks may consider upgrading the locks from elementary level based to more secure lock types e.g. Biometric Lock, Electronic Lock or Mechanical multi row pin cylinder based locks

-IBA guidelines on Locks

Once a locker is surrendered by the existing renter, the bank should not interchange the locks as duplicate keys could be available with existing renter. Hence it is recommended that set of keys and levers of all surrendered lockers should be replaced with new unused set. This will ensure safety of lockers issued to new enter.

-IBA guidelines on locker surrender

JOIN US ON THIS JOURNEY

TO HELP YOU IN SECURING WORKPLACE

FROM FIRE, FROM BURGLARIES

FROM WORRIES

Let us know in case of any queries or clarifications.

We would be happy to conduct a safety audit and provide a threat scorecard for you.

Contact Information:

<Name>

<Designation>

<Phone No>



