

# COSY CORNER INVESTMENTS PVT LTD

(A Non-Banking Finance Company Registered with RBI)

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## FRAUD REPORTING TO RBI:

### TIMELY INTIMATION OF FRAUD INCIDENTS DETECTED & FILING OF POLICE COMPLAINT

With reference to the captioned subject, the following directions are notified for strict compliance.

#### 1. Intimation on fraud incidents

It may be noted that in the instance of a fraud being detected, intimation (details in brief) shall be provided to the Compliance Department ([wincoastfinance@gmail.com](mailto:wincoastfinance@gmail.com).) within 2 days of such detection or conclusion of the incident as fraud, by the concerned RMs where the fraud has occurred at the regional/branch level and in the case of fraud detected at HO or in other business verticals (SME/VEF) by the concerned departments at HO/Vertical Heads. Further, a detailed report in the prescribed format shall be submitted within 10 days of such detection.

#### 2. Filing of Police Complaint in all incidents where the commitment of fraud has been detected/ confirmed, police complaint should compulsorily be filed against those involved in the following instances.

- The amount involved in fraud is above Rs. 10,000, committed by the staff.
- The amount involved in fraud is Rs. 1 lakh & above, committed by customers/external parties.

The above instructions are in line with the RBI's Directions/Circular (Master Direction: "Monitoring of Frauds in NBFCs (Reserve Bank) Directions, 2016" DNBS. PPD.01/66.15.001/2016-17, dated September 29, 2016 and MastCircular:r : "Future approach towards monitoring of frauds in NBFCs", DNBR (PD) CC.No.058/03.10.119/2015-16) on reporting requirement concerning fraud.

**BY THE ORDER OF THE BOARD**

**For COSY CORNER INVESTMENTS PVT LTD**

**Managing Director**

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**CC:**

1. Legal Department
  2. Administration Department
  3. HR Department
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