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containing the private key, a document cannot be digitally signed 46 47. 8. What do computers do in banks? The Different Uses of Information Technology: 8.1 Single Window system (SWS) • The cashier or teller who accepts the cash, keys in the data from his terminal after receipt of the amount. • The amount is recorded into the system. • If the customer wishes to update passbook the same is also updated. The security form printer/pass book printer. • If a customer wishes to obtain a draft, the clerk keys in the details of the account to be debited and the particulars of the draft to be issued on the machine. • The customer's account is debited and security form printer prints out draft and clerk can hand over the same to customer duly signed. 8.2 Any Time Banking • This refers to banking service available 24 hours a day and 365 days a year. • Such facility is made available to the customer through the Automated Teller machine. • Banking, being a service industry, is primarily driven by customers' needs. • Each customer is willing to pay a price for the services provided it is made available to him when he wants and where he wants. • In the present day of server competition, banking services are driven by 47 48. technology, which is more oriented towards providing better services to the customer. • The concept of banking hours has been changed from the fixed 4 hours to 24 hours. • This has been made possible through use of ATMs. Even under the manual service, the banks have stated to extend the service from the traditional 4 hours to 5 hours and even up to 12 hours say from 8 AM to 8 PM. • Some banks have introduced the practice of Sunday Banking or Holiday Banking. 8.3 Automated Teller Machines (ATM) • ATM is a machine in the nature of a computer in general sense, but is dedicated to do certain types of specific jobs only. • The hardware and the proprietary i.e. the software used in one machine cannot be used in one machine. 8.4 Shared Payment Network System (SPNS) • The SPNS, named SWADHAN, has been sponsored by the Indian Bank's Association (IBA). • It is a network of ATMs, points of sale terminals and Cash Dispensers with a view to pool the resources of the banks and underlines the spirit of competition through cooperation. • It became operational in Mumbai on 1st February 1997 and in two years about 150 ATMs were owned and installed by 38 banks including foreign banks, public and private sector Indian commercial banks as also cooperative banks. • The biggest advantage of the network is that the ATM cards issued by different banks can be used at any member bank's ATM. • Banks can have as many ATM as they want and follow some standards set by the SPNS committee. 48 49. • The heart of the network is the Switch and its main components are: Tandem Mainframe Computer, BASE 24 Software, Motorola networking equipments and the leased lines. 8.5 Customer Service The following customer services are offered through the system: i) Cash withdrawal (up to a specified limit) ii) Cheque/Cash deposit (the receipt being only for the deposit of the envelope containing cash but not for the amount therein) iii) Enquiry about balances iv) Printing of statement of accounts v) Request for cheque book and standing instructions. vi) Transfer of funds vii) PIN change 8.6 Teleshopping • From the conventional banking, where the services were provided manually across the table, it has come to a stage where the customer is not required to visit the bank equity of balance in the account, sending a remittance, to get a statement of account, etc. • The concept has become so popular that in USA customers do not visit the bank for 97% of their transactions and these are done from either customer's residence or office using a telephone or a home PC. • In teleshopping the customer is required to open the account with the bank initially by visiting the bank. • Teleshopping services are, generally, provided by the bank over the telephone on a special number. • The number at the bank is connected to a terminal in the bank, which is either handled manually or is automated by connecting the same to the 49 50. computer network. • Where the system is automated, two types of technology are used. 8.7 Home Banking • Under home banking the customer is served at his residence and there is no need for the customer to visit the bank's premises for a number of routine transactions. • If the customer needs some information the same can be got by contacting the bank over the phone as described in the teleshopping. • If the customer wants to put through transaction and wishes to see his account or to get a statement of his account, he may have to use a PC. • This type of facility is available with a town, city or metropolitan area. • Under such a situation the customer should have a: -PC -Modem -Telephone line -A compatible software for the home PC • The home banking service can be broadly classified under two groups, one without using the information technology and another using information technology. • When customer contacts the bank o the phone no specific technology is involved and the service of teleshopping is provided to him. 8.8 Electronic Fund Transfer (EFT) • In India the fund transfers are basically done through Mail Transfer, Draft or telegraphic Transfer. • In case of Telegraphic Transfer (TT) again the Department of Telecommunication was the sole provider of Telephone, Telex and Telegram facilities. 50 51. • With the process of liberalization private operators have started providing alternative voice communication channels through mobile phones and vast communication as an alternative channels for data communication. • It was normal for any TT to be credited to the beneficiary's account after delay of 2 to 4 days. • The different forms of EFT prevalent in the use are: -EFT through Electronic Data Interchange -BANKNET -RBINET -IDRBT VSAT Network -EFT from Point of Sales -Electronic Cash -SWIFT- Global System for Funds Transfer -Electronic Clearing Settlement 8.9 Plastic Cards as Media for Payment There are four types of plastic cards being used as media for making payments. These are: 8.9.1 Credit Card The credit card enables the cardholders to:-Purchase any item like clothes, jewellery, railway/air tickets, etc. -Pay bills for dining in a restaurant or boarding and lodging in a hotel -Avail of any service like car rental, etc. 8.9.2 Debit Card A debit card is issued on payment of a specified amount by the issuing company like a telephone company to a customer on cash payment or on debiting his account by a bank. Thus it is like an electronic purse, which can be read and debited by the required amount. It may be noted that while through a credit card, the customer first makes a 51 52. purchase or avails service and pays later on, but for getting the debit card, a customer has to first pay the due amount and then make a purchase or avail the service. For this reason, debit card are not as popular as credit cards. 8.9.3 Smart Card Smart Cards have a built-in microcomputer chip, which can be used for storing and processing information. For example, a person can have a smart card from a bank with the specified amount stored electronically on it. As he goes on making transactions with the help of the card, the balance keeps on reducing electronically. When the specified amount is utilized by the customer, he can approach the bank to get his card validated for a further specified amount. Such cards are used for paying small amounts like telephone calls, petrol bills, etc. In India, a smart card, suiting Indian banking environment, is being developed and tested at IIT, Mumbai, in collaboration with the RBI and SBI. The card is being used as an experimental tool for promoting cashless society in and around the IIT Campus. The latest smart card being developed will combine all the features of electronic purses, credit cards and ATM cards. 8.9.4 ATM Card The card contains a PIN (Personal Identification Number) which is selected by the customer or conveyed to the customer and enables him to withdraw cash up to the transaction limit for the day. He can also deposit cash or cheque. 8.10 Intra-Bank & Inter-Bank Applications Computerization is now all pervasive in banks. Almost all the activities in a bank can be performed more efficiently with the help of computers. Broadly, we can divide the applications of computerization in banks in two types: I. Intra-Bank Applications: -i) Funds transfer and payment message ii) Banks owned ATM/Credit Card and other application on the corporate 52 53. network iii) Inter-Branch Reconciliation iv) Quick disposal of loan/investment proposal v) Funds information from clearing centres to the fund management office for optimal allocation of funds. vi) Cash Management Product vii) Treasury Management viii) Any Branch Banking ix) Asset Liability Management x) E-mail xi) Software distribution in the bank xii) Organizational bulletin boards may contain the following: a. Circulars b. Newsletters, phone and address directories c. Undesirable parties d. Missing security items e. Confidential circular on attempted frauds. xiii) Human Resources Development and Personnel Administration xiv) Auditing and Inspecting computerized branches using the network xv) Organizational database may include: a. Statutory returns b. Control returns c. Standardized returns xvi) Management Information Systems: a. Borrower's profile b. Branch profile c. Employee analysis d. Product/service profile e. Business profile of branches. xvii) Apart from providing efficient service to customers the financial network will also fulfill the following objectives: a. Timely information to top management b. Helping in development of new products c. Speedy communication among branches and with the controlling offices. 53 54. II. Inter-Bank Applications: -i) Electronic Funds Transfer: a. Retail EFT (Small value credit transfer) on net settlement basis. b. Wholesale EFT (Large value credit transfer) on Real Time Gross Settlement (RTGS) basis for time critical payments. ii) Clearing and settlement systems for securities - Delivery vs. Payment (DVP). The final delivery of securities will occur if and only if final payment occurs. iii) Transferring balance from net settlement systems to RTGS server at periodic intervals. The net obligation could be from: a. Local paper-based clearing b. Inter-city paper-based clearing (including IT discounting facilities) c. Bulk payments - ECS (Debit, Credit, RAPID) including intercity. d. Shared ATM networks e. Smart cards and other pre-paid/pre-authorized debit cards iv) Exchange of defaulting borrowers list among RBI and banks v) EDI services to the extent they pertain to payment cycle to EDI (Electronic Data Interchange) vi) Consolidation of current account balance from the existing DAD (Deposit Accounts Department in RBI Offices) applications synchronously/asynchronously to facilitate balance enquiry by banks on all India/center-wise basis and if necessary to activate transfer of funds among DADs at different centres. vii) Reporting of government account transactions viii) Reporting of BSR (Basic Statistical Returns) etc. to RBI ix) Asset Liability Management x) Intranet in RBI to enable banks to get circulars, press releases etc. xi) Returns to be submitted by the banks to Departments of Banking Supervision (DBS) for off-site supervision and monitoring. 54 55. 9. Credit Card Frauds 9.1 Meaning A credit card is a money transaction device without using cash or fiduciary documents. 9.2 Aware of Credit Card The credit card, as already seen, is a money transaction device. The institutions issuing the credit card give the card holders authority to obtain money, goods, services or any other thing of value, on credit. They guarantee payment of debit so raised. These institutions are banks and other financial institutions, clubs and travel agencies and departmental stores, etc. Credit Cards, Bob Cards, Master Cards, Visa Cards, express Cards, Euro Cards have wide circulation. Some of them have wide circulation. Some of them have world-wide circulation. 9.3 Advantages of Credit Cards Following types of safety measures are being introduced increasingly in the credit card manufacture. They can be adopted with advantages: 1. Simultaneous printing on both sides of the cards, creating some superimposed graphics, patterns, digits or writings. 2. Multi-layered laminates incorporating lateen images which may distinguish the genuine from the forged. 3. Intricate graphics and distinctive letter and digit designs. 4. Laser printing to engrave the letter and digits on the credit card. 5. Three dimensional insignia, logo of high artistic quality on the credit card. 6. Encoded information track in magnetic inks on magnetic stripe. 7. Cards inserted in the imprinter head, designed and manufactured to rigid specification to permit limited tolerance to admit only genuine credit cards. 8. Secure Signature Panel. 9. 3- Dimensional hologram. 10. U.V. fluorescent images and designs. 11. Micro printing 12. Optically illusive figures, designs, etc. 13. Heavy duty embossing logo. 55 56. 9.4 Credit Card Frauds Credit card frauds manifest themselves in a number of ways: 1. Genuine cards are manipulated. 2. Genuine cards are altered. 3. Counterfeit cards are created. 4. Fraudulent telemarketing is done with credit cards. 5. Genuine cards are obtained on fraudulent applications in the names/addresses of other persons and used. It is feared that with the expansion of E-Commerce, M-Commerce, and Internet facilities being available on massive scale, the fraudulent fund freaking via credit cards will increase tremendously. The shape it takes will be limited only by the ingenuity of the future. 9.5 Prevention of Frauds 9.5.1 Duplicate Card The duplicate fraudulent credit cards are those where the defrauders have made sincere efforts to duplicate the original cards through photo- mechanical processes. They follow the footsteps of the original manufacturers of the genuine credit cards to produce as close a replica of the genuine card as possible, employing similar materials and similar processes of printing and embossing, besides magnetic encodings. 9.5.2 White Plastic The counterfeit credit cards known as 'white plastics' are imitations of credit cards in general aspect. 9.5.3 Banker's Role The credit card industry is one of the fastest growing activities of the banking industry. The artist has to be there (where the money is). The banks have to suffer losses. 9.5.4 Cyber Laws Information Technology Ministry has approached for stringent laws against 56 57. credit card crimes. 9.5.5 Altering Sales terminals Internet E-Mail should be utilized on the pattern of Hot Box organized about a decade ago suitably modified to benefit from the advances the information technology has made since then. 9.5.6 Internet Relays Computers should be pressed into service via being developed and tested at IIT, Mumbai, in collaboration with the RBI and SBI. The card is being used as an experimental tool for promoting cashless society in and around the IIT Campus. The latest smart card being developed will combine all the features of electronic purses, credit cards and ATM cards. 8.9.4 ATM Card The card contains a PIN fast back. 9.5.8 Risk Management To meet the menace one of the top card companies has initiated risk management service to identify these high risk centres where daily all the inter-change transactions of the areas are scrutinized and the credit card number are checked against those which have been declared fraudulent, stolen or lost. 9.5.9 Central Credit Card Clearing House There should be a joint list of credit card holders on central basis with their addresses and other details, if any. New applicants to any bank for credit cards should be checked: - • If he is holding card from other issuers. • If he has held a card at other times. If so, when? Why did he discontinue? • If he has applied to more than one credit card issuers • The new card holder's business transactions should be watched for some time. 57 58. 9.5.10 Loss of Credit cards in Transit It must be prevented. It is simple for either the customer to collect personally or the banker should deliver it personally, or it should be sent by courier and confirmation obtained on telephone, in addition to the paper receipt. 9.5.11 Fraud Consciousness The problem of credit card frauds must be brought to the notice of users as well as of the servers at sale terminals. Proper training in the check up of the credit card in its various aspects has no substitute and in view of the huge issues the same is indispensable. 9.5.12 Physical Evidence Immediately on the discovery of fraud all the physical evidence available should at once be taken into possession and the case reported to the police for investigation. 9.5.13 Check the Handwriting Handwriting (in signatures) is available on sale drafts and on credit cards. The comparison of hand-writing inter se and with that of the suspect and of genuine card holders, can lead to the identity or non-identity of alleged writer. 58 59. 10. Banks Control in Online Banking 10.1 Will Banks Control Online Banking? Online banking is expected to explode in the next few years. We will be entering the age of non-physical exchange of cash aided by complete transparency leading to perfectly competitive electronic market place and inevitably to customer supremacy. Growth in online banking will be driven by the following reasons: • Increasing access to low cost electronic services • Emergence of open standards in the banking industry • Improved customer awareness • Entry of global majors in the market • Integration of banking services with e-commerce and emergence of e-cash • Convenient international transactions as Internet eliminates geographic boundaries • Shift from one-stop shopping to unbundled product purchases Internet Banking sites can be segregated into four categories from Level I, which offer just minimum functionalities such as access to one's deposit account data, to Level IV sites that offer sophisticated services. To be successful, an Internet bank must offer: • High rates on deposits • 24 hour access • Free checking and bill payment facilities with rebates on ATM surcharges • Credit cards with low rates • Simple and easy online applications for all accounts including personal loans • Innovative products • High quality customer service A majority of leading online brokers are beginning to offer banking products and services as part of their overall offers. They are actively seeking to capture "excess" balances in existing checking and saving accounts by offering better rates. There are other threats to banks as well. Several leading 59 60. system providers have developed "bank-in-a-box" solution - unbranded, electronic, full-service, virtual-bank system - that can be bought, branded, and offered to consumer by any authorized company that wishes to provide banking service. An online service that merely mimics an offline one has a second problem as well; it doesn't give customers an adequate inducement to move a significant portion of their banking online. As a result, most customers tend to tend to treat online banking as no more than an extra channel to check their balance and transaction histories, and they continue to do the rest of their business at the ATM or the teller window. A vicious offering increase the banks' total costs. This makes the banks reluctant to make further large investments in the online channel, which thus does nothing to move customers away from tellers and ATMs. In fact, consumers didn't stop using tellers to the extent that banks has hoped, but they also used ATMs so frequently that the reduction in cost per use was more than offset by the higher volume of transactions. The study of Information Systems through broadband connection, through satellite, through a network or through a view chat. This online information system provides information about all aspects. Information providing on the demand of the subscriber. This online information system may be of study program, a graduation program or sharing of data through internets, extranet and internet. 10.2 Banking in the Cyber World 10.2.1 Internet Purchases without Payment Gateway The dangers are three-fold: • Since a manual process requires human intervention, risk of information leakage exists. • No exchange of Digital ID, so no authentication of the merchant - risk of bogus merchant. • No exchange of Digital Certificate to authenticate card holder - risk of 60 61. repudiation of transaction by the card holder. The benefits which the user would get by using the Internet payment gateway are: • Card details travel encrypted on the Net (if encryption facility available on the gateway). • On-line status of order, if the gateway has on-line authorization. • Secure Merchant identification, so that fraudulent web sites posing as genuine merchants get weeded out. What's a Payment Gateway? A payment gateway is software that supports multiple payment models simultaneously in a safe and secure manner. Funds can be transferred through credit, debit and smart cards, cheques, electronic payment wallets and even direct debits through a central payment switch. Put simply, a payment gateway enables on-line commercial transactions on the internet on a secure system, which have firewalls against hacking. 10.2.2 Risk of Gateways • Currently, in India - HDFC Bank and ICICI - have launched payment gateways for Business to Customer (B2C) transactions. • Payments can be effected through credit cards or through directly debiting the account of the customers of the respective banks. • Some payment mechanisms on the Internet are not safe, as they are in the open-loop where a merchant portal can see the credit card number. • This is unsafe for credit card holder and is susceptible to fraud as his number can be physically seen. • The dust is yet to settle in the B2C payment gateways, but action is already heating up in the business to business (B2B) arena. • Besides HDFC Bank and ICICI, Global Tele-System and a few other non-61 62. bank companies are toying the idea of launching payment gateways for inter bank and B2B transactions. • No prizes for guessing who they are targeting, Nationalized banks, of course. 62 63. 11. Case Study: State Bank of India 11.1 SBI Bank The State Bank of India has been in operation since 1973 before which it had been operating under various other names since 1806, when it was first established in Calcutta. Since 1973, the bank has been in a non-profit activity called Community Services Banking. It is the largest public sector bank in the country. The bank has an extensive administrative structure to look after the smooth working of the large network of branches in India and abroad. All the branches of the bank as well as administrative offices across the country sponsor and participate in large number of welfare activities and social causes. Its contribution and commitment to nation-building is complete and comprehensive. The State Bank of India has a Corporate Centre in Mumbai and 4 Local Head Offices and 57 Zonal Offices are located in important cities spread throughout the country. The Corporate Centre has several other establishments in and outside Mumbai, designated to cater to various functions. It has 10000 branches, all networked together, and over 8500 ATMs in India, and is continuing to expand fast. It presently has 82 foreign offices in 32 countries across the globe. The Internet banking portal of State Bank of India enables its retail banking customers to operate their accounts from anywhere anytime, removing the restrictions imposed by geography and time. It's a platform that enables the customers to carry out their banking activities from their desktop, aided by the power and convenience of the Internet. SBI Online offers information regarding the member's profile and details like the Account Summary, Account Balance, etc. In fact, it is almost like a virtual trip to your SBI Branch. With a secured login system, you can avail the Bank statement and then take a print out, at the same time, transferring Funds to any other SBI Account or an Account with any other Branch in India or Abroad is very easy and convenient. 63 64. To ensure safety and confidentiality of the critical information regarding our Account or SBI Cards like the SBI Credit Card or Debit Card, SBI Online has the VeriSign Certification that acknowledges the security and safety parameters of the banking portal of The State Bank of India. The SBI Internet Banking is one of its kind in many regards. The login and transaction on the website is so easy that even first-time users can access their account and perform the transaction functions with ease. The value added services enable us to make the payments of our Telephone Bills, Electricity Bills, etc online and this reflects the reach of The State Bank of India to make our daily chores easy. Availing the Internet banking services, you can do the following normal banking transactions online: • Self-account funds transfer across India. • Third party transfers in the same branch • New account opening • Demand Draft requests • Standing instructions • New Cheque-book request and much more. Apart from these, the other salient value-added features available are: • Railway tickets booking, • Utility bill payments • LIC and other insurance premia payments. • SBI Mutual funds Investments • Remit Subscription to PPF account. • Credit card dues payments. • Deposit your taxes. • Donations to your religious inspirations • Donations to Red Cross and such other organisations • Setting up SMS alerts for transaction information. Online Banking is about availing Banking Products and Services via Internet. State Bank of India Online has indeed revolutionized the Indian Online Banking System. State Bank of India Online services can be accessed from a branch network of over 9000 branches and 7 associate banks located 64 65. even in the remotest parts of India. State Bank of India (SBI) offers a wide range of banking products and services to corporate and retail customers. Performance: State Bank of India had Total Income of Rs 68376.83 crore for the financial year 2006 -07. State Bank of India has posted Net Income to the tune of Rs 6364.38 crore or the financial year 2006 -07. 11.2 E-Mail Fraud Online fraudsters targeted SBI customers through spam mail that asked them to disclose passwords and other information, but the bank said no financial loss was reported so far. E-mails with the subject 'Important information from State Bank of India' and 'Official information from State Bank of India' started circulating from Monday. Once opened, the mail asked customers to click on a link. "For security purposes your account has been randomly chosen for verification. To verify your account information we are asking you to provide us with all the data we are requesting. Otherwise we will not be able to verify your identity and access to your account will be denied. Please click on the link below to get to the SBI secure page and verify your account details. Thank you," the e-mail said. The ingenuity of the e-mail is striking as when clicked on the link, it opens a Web page that is an exact replica of SBI's and simultaneously opens the bank Web site. Customers were asked to key in their identification number, login and fund transfer passwords. The link, however, didn't work on Wednesday. An SBI spokesman said so far no financial loss was reported because of the fraud. "It's not easy to say how many of our customers have got it. First, we felt it will be a large number. But now our assessment is it's a small number," the spokesman said. SBI sent e-mail to its customers, warning them about the fraud and urging 65 66. not to respond to such mails. "Such fraudulent communication may also be sent via SMS or the phone," the bank said. The SBI spokesman said the bank has alerted the cyber crime cells about the spam mails. But the origin of the spam mail had not been traced, he said. Such fraudulent mails are becoming rampant across the world as Internet banking has grown in popularity. 11.3 Online Fraud CBD Belapur resident Vishal Sharma suffered a loss of Rs 95,000, which was transferred through 19 phone bank transactions in just two minutes. While cyber criminals are on the prowl, the increasing number of online fraud has also put a question mark on the security system of banks. Vishal Sharma, a 45-year-old citizen from CBD Belapur, who lost Rs 95,000 to an online fraud, gave a letter to the Shivajinagar police station requesting the investigation officer, police sub inspector S B Ghorpade, to book the SBI authorities in the case. The police have so far booked Bhavin Thakur of Chira Bazaar, Mumbai. That is because Sharma's money was transferred into Thakur's account on June 2. But Sharma has alleged that the loss occurred because SBI Bank failed to protect his account. Sharma received a fraudulent e-mail on April 18, carrying a logo of SBI Bank seeking his credit card account details. Taking it to be genuine request, he submitted the details. He then sent an e-mail to SBI Bank to check if they had actually sought the information. On April 20, the bank replied that it was a fraudulent email. But on April 21, fraudsters used his credit card for booking tickets worth Rs 4,000 for Adlabs theatre, Mumbai. On April 21, the credit card was again used for online shopping worth Rs 3,083 through a US-based website. Sharma received the customary SMS alert about this transaction. He immediately contacted the bank and submitted details of the illegal transactions. The bank replied that it was a "phishing" attack. The bank then blocked his credit card and issued a new one, assuring him that his account would be protected properly. 66 67. But again on June 2, Rs 95,000 was transferred from his savings account. A stunned Sharma filed a complaint with the Kothrud police on June 3. The case was transferred to Shivajinagar police station since his account was with the Shivajinagar branch of SBI. "When I went to the bank with the police, a senior officer from the Operations Department said that money was transferred from my savings account through phone banking," said Sharma. "The officer said that my mobile number was changed from the system. The fraudster replaced it with an Airtel mobile number from Punjab and then transferred money to Thakur's account through 19 phone banking transactions of Rs 5,000 each in just two minutes," he added. "The money was further transferred to a private business firm's account in Mumbai and withdrawn by the fraudster using cheques," he added. Sharma said that he had given his mobile phone number to SBI Bank only for receiving SMS alerts on account details. "I never used the net banking and phone banking facility. I don't even remember the passwords required for these facilities. So there was no chance of me submitting the passwords to any phishing mail or person. I believe the fraud could have been avoided if SBI had not failed to keep vigilance on its internal security system," he said. Sharma communicated with K V Kamath, the MD and CEO of the bank, requesting him to investigate the case and repay his money. After a 30-day internal investigation, SBI Bank replied that it was not at fault and would not compensate for the loss. So Sharma lodged a First Information Report (FIR) with the police on July 12. On Tuesday, the bank replied that his case would be re-investigated. When contacted, SBI Bank Head (Corporate Communications) Charudatta Deshpande said, "SBI has a fool-proof security system. But we don't doubt the genuineness of our customers. Proper investigations will be done." Police Sub-Inspector Ghorpade said, "We have dispatched a team to Mumbai for investigations. But there is not much progress because the bank has not yet given us complete information about the suspects." "We have not yet booked the SBI officials. But we would be interrogating bank officials if required," he said. 67







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