

Bank robbers on the prowl

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Six well dressed men alighted from two posh cars and headed straight to the banking hall, pretending to be customers.

In a commando-style lightning operation, two of the men positioned themselves at the entrance, totting their AK 47 assault rifles menacingly.

Two others dash to the manager's office, with another one who appears to be their leader shouting out instructions for customers in the banking hall to lie face down.

In less than 10 minutes, the robbers succeeded in emptying the bank's vaults of millions of naira in depositors' funds before speeding in their cars.

The scenario is typical of bank robberies in major cities, with most of them leaving behind heavy fatality figures, mostly policemen and innocent bystanders.

So, it was another sad day on May 3 when men of the underworld stormed an old generation bank at Gbagada, Kosofe council area of Lagos State, leaving three policemen and eight civilians dead.

Before then, heavily armed robbers had on March 1 raided the Union Bank branch at Oshodi, leaving two policemen dead and many people seriously injured.

On the same day in Ogbomoso, Oyo State, two policemen lost their lives in another bank robbery.

The money carted away in these operations ran into tens of millions of naira.

According to available figures, more than five months into 2007, no fewer than 20 bank robberies have been recorded throughout the federation, with six cases coming from Lagos State, the country's commercial nerve-centre.

"The young men and women wielding sophisticated weapons have almost made Lagos unbearable for us," says Mr Chukwudi Ude, a dealer at the popular Ladipo motor parts market in Mushin.

Unconfirmed reports put the number

of bank robberies in 2006 alone in Lagos State at more than 50, with 25 policemen losing their lives.

Mr Emmanuel Adebayo, the former Commissioner of Police in the state, however, told the News Agency of Nigeria (NAN) that around 10 robbery cases were recorded, while eight policemen lost their lives.

In the history of the banking industry, 2006 remains indelible in the minds of many people, particularly bank operators, regulators, customers and other stakeholders because of the degree of terror unleashed by the daredevils.

Almost every bank in Nigeria paid host to one gang of robbers or the other in any of its branches nationwide.

According to police sources, some banks had more than five attacks at different branches last year.

Observers wonder why bank robbery has become unabated in a country where the banking industry is more than 100 years old since the first bank was established.

The industry had 98 different banks in 2005, but as a result of recapitalisation from N5 billion to N25 billion, the number shrank to 25 banks following mergers and acquisitions.

Today, a depositor can place his money in any of the 25 banks and go to sleep. Before then, some people chose to keep their money at home, shops or underground tanks, even in the farm, because of the gale of distress that swept the industry.

Many depositors developed hypertension or even died as a result of their money being trapped in distressed banks.

Now that the banking industry seems to be regaining the confidence of the people, armed robbers now pose a threat to its growth.

"It has gone beyond ordinary robbery, it is now terrorism. The way robbers invade banks these days with all kinds of equipment calls for serious attention," notes Balogun Shittu, a banker.

He says the banking industry has never had it rough in the hands of robbers as it did in 2006 to date.

"I think the major reason for the

incessant bank robberies is the bad economy. Most average persons cannot afford the necessary things of life.

"Many graduates are without jobs, those with jobs have been sent back to the labour market," says Mr Frank Oditah, a former Force PRO who retired as a Commissioner of Police.

According to him, bank robbery is the price for not taking care of the youth.

For Mrs Oladipo Bakare, a banker, the merger of some banks and the new N25 billion capital base are one of the factors responsible for the increase in bank robbery.

"These people believe that these banks have more money," she says, blaming contract staff employed by some banks as being a security risk.

Bakare observes that some bankers, ranging from managers to cleaners, have been named as prime suspects in some bank robberies.

"Every bank staff should watch over others in order to check insider collaboration," she suggests.

The banker calls on government to rise up to the security challenges and advises banks and other corporate organisations to support government in acquiring the necessary crime fighting equipment.

Other people blame the policies of some banks as giving room to shady activities.

"Poor take-home pay by some bank staff and pressure to meet some family needs by these staff could be a strong factor," says one of them, Mr Nuru Kasali, a civil engineer.

They also blame the development on the locations of some banks and as well as illegal arms in the hands of some individuals who have become a security risk to the society.

"It is not easy for ordinary criminals to attack a bank. There are some powerful people behind the scene such as politicians who want to win at all costs; they send their boys to rob for them," says a police source at the Lagos State CID, Pantti.

According to the source, for a robbery gang of between 20 and 50 members to attack a bank with sophisticated

weapons, it means they have millions of naira or foreign currencies to rob.

"If the Nigeria Police Force cannot afford more than one magazine for each patrol officer, where will an ordinary robber get millions of naira to buy weapons and other equipment to rob?" he asks.

Observers equally blame the lack of a national databank on the citizens for the ease with which bandits terrorise the society.

They note that the police and other security agencies find it difficult to trace anybody through fingerprint, as there is no national fingerprint databank.

According to Mr Olayinka Balogun, the Deputy Commissioner of Police in charge of Lagos State CID, bank robbery is not new in Nigeria, but the problem is the lack of adequate equipment for fighting crime.

"In a place like Lagos, it is difficult to use only the Armoured Personnel Carrier (APC) to fight broad-day robbers. With all the traffic jam around, before an APC gets to the scene of robbery, the operation would have been over.

"With two helicopters flying round the scene of a robbery, the robbers will be destabilised and their next action is to find their way of escape.

"APC is best used for night operations as there will be no traffic jam to disturb its movement," Balogun says.

According to him, Lagos State needs some 75,000 policemen to adequately police the city, both day and night.

With this number, many unemployed persons would have been employed, he notes.

It is indisputable that it is better to prevent crime than to fight it.

That is why the citizens should always inform the police about suspicious people and their activities.

Echoing this recently in Lagos while parading 46 suspected robbers, the new Commissioner of Police, Mr Bashiru Azeez, said that the cooperation of the public led to the arrest of the suspects.

Armed robbers are no spirits, they are human beings and they live in our midst.

So for the police to serve the society efficiently and effectively, the citizens must continue to assist and cooperate with them.