



**THE ZOROASTRIAN CO-OPERATIVE BANK LIMITED**

**CLEAN NOTE POLICY**

**2021-2022**

## INDEX

Para Nos.	Subject	Page No.
I	Facility for Exchange of Notes and Coins	1-3
II	Detection and Impounding of Counterfeit Notes	3-9
III	Various Annexures pertaining to Detection & Impounding of Counterfeit Notes	10-15

**1. Facility for Exchange of Notes and Coins**

With respect to the Facility for Exchange of Notes and Coins, the Bank shall adhere to the below mentioned instructions:

- a. All branches to issue good quality notes and coins of all denominations on demand, as also exchange soiled / mutilated / defective notes, accept coins and notes for transactions or exchange. Branches should not refuse to accept small denomination notes and / or coins tendered at their counter.
- b. It will be preferable to accept coins, particularly, in the denominations of Re 1 and Rs 2, by weighment. However, accepting coins packed in sachets of 100 each would perhaps be more convenient for the cashiers as well as the customers. Such sachets may be kept at the counters and made available to the customers.
- c. All branches should provide the above facilities to members of public without any discrimination on all working days.
- d. The availability of the above-mentioned facilities at the bank branches shall be given wide publicity for information of the public at large.
- e. None of the bank branches should refuse to accept small denomination notes and / or coins tendered at their counters. All coins in the denomination of 50 paise, Re 1, Rs 2, Rs 5, Rs 10 and Rs 20 of various sizes, theme and design issued from time to time by the Government of India continue to be legal tender.

**2. Liberalized Definition of a Soiled Note**

In order to facilitate quicker exchange facilities, the definition of soiled note has been expanded. A 'soiled note' means a note which has become dirty due to normal wear and tear and also includes a two piece note pasted together wherein both the pieces presented belong to the same note and form the entire note with no essential feature missing. These notes should be accepted over bank counters in payment of Government dues and for credit to accounts of the public maintained with banks. However, in no case, these notes should be issued to the public as re-issuable notes and shall be deposited in currency chests for onward transmission to RBI offices as soiled note remittances for further processing.

**3. Mutilated Notes – Presentation and Passing:**

A mutilated note is a note of which a portion is missing or which is composed of more than two pieces. Mutilated notes may be presented at any of the Bank branches. The notes so presented shall be accepted, exchanged and adjudicated by the branches in accordance with Reserve Bank of India (Note Refund) Rules 2009.

**4. Extremely Brittle, Burnt, Charred, Stuck-Up Note**

Notes which have turned extremely brittle or are badly burnt, charred or inseparably stuck up together and, therefore, cannot withstand normal handling, shall not be accepted by the Bank branches for exchange. Instead, the holders may be advised to tender these notes to the concerned Issue Office of the Reserve Bank of India.

**5. Procedure for Exchange of Soiled/ Mutilated/ Imperfect Notes**

**5.1 Exchange of Soiled Notes**

- 5.1.1 Notes presented in small number:** Where the number of notes presented by a person is up to 20 pieces with a maximum value of ₹5,000 per day, banks should exchange them over the counter, free of charge. If the branches are not able to adjudicate the mutilated notes, the notes may be received against a receipt and sent to the linked currency chest branch for adjudication. The probable date of payment should be informed to the tenderers on the receipt itself and the same should not exceed 30 days. Bank account details should be obtained from the tenderers for crediting the exchange value by electronic means.

- 5.1.2 **Notes presented in bulk:** Where the number of soiled notes exceed 20 pieces or Rs. 5,000/- per day, the Bank to accept them against receipt for value to be credited against levy of service charges of a minimum of Rs 500/-. In case tendered value is above ₹50,000, bank is expected to take the usual precautions. Currency chest branches receiving mutilated notes through insured post should credit the exchange value to the account of sender by electronic means within 30 days of receipt of notes.
- 5.1.3 Tenderers aggrieved with the service provided by the banks in this regard may approach Banking Ombudsman concerned, following the procedure as laid under Banking Ombudsman Scheme, 2006 with the bank/ postal receipts as proof for necessary action.

**6. Exchange of mutilated and imperfect notes:**

- a. **Notes presented in small number** Where the number of notes presented by a person is up to 5 pieces, branches should normally adjudicate the notes and pay the exchange value over the counter. If the branches are not able to adjudicate the mutilated notes, the notes may be received against a receipt and sent to the linked currency chest branch of the currency chest Bank for adjudication. The probable date of payment should be informed to the tenderers on the receipt itself and the same should not exceed 30 days. Bank account details should be obtained from the tenderers for crediting the exchange value by electronic means.
- b. **Notes presented in bulk:** Where the number of notes presented by a person is more than 5 pieces not exceeding Rs.5000 in value, branches to send such notes to nearby currency chest branch of Banks by insured post giving the customers Bank account details (a/c no, branch name, IFSC, etc.) or get them exchanged there at in person. All other persons tendering mutilated notes whose value exceeds Rs.5000 should be advised to approach the nearby currency chest branch of Bank.

**7. Notes Bearing "PAY" / "PAID" / "REJECT" Stamps**

- (a) Every Officer-in-charge of the branch i.e. the Branch Manager and every Officer-in-charge of the Accounts or Cash Wing of the Branch shall act as 'Prescribed Officer' in each branch to adjudicate the notes received at the branch for exchange in accordance with NRR, 2009. After adjudicating mutilated notes, the Prescribed Officer is required to record his order by subscribing his initials to the dated 'PAY' / 'PAID' / 'REJECT' stamp. The 'PAY' / 'PAID' & 'REJECT' stamps should also carry the name of the bank and branch concerned and held under the custody of the 'Prescribed Officer' to avoid misuse.
- (b) Mutilated / defective notes bearing 'PAY'/'PAID' (or 'REJECT') stamp of any RBI Issue Office or any bank branch, if presented for payment again at any of the bank branches should be rejected under Rule 6(2) of NRR, 2009 and the tenderer should be advised that the value of such note/s cannot be paid since the same has already been paid as is evident from the PAY/ PAID stamps affixed on it/ them. All bank branches have instructions not to issue notes bearing PAY/ PAID stamps to the public even through oversight. The branches should caution their customers not to accept such notes from any bank or anybody else.

**8. Notes with Slogans/ Scribbling/ Stain etc.**

- a) Any note with slogans and messages of political nature written across shall cease to be legal tender and claim on such notes shall be rejected by the Bank.
- b) Such notes received from members of public may not be reissued for circulation. They may be remitted to currency chest for onward remittance to RBI offices.
- c) Any note with slogans and message of a political or religious nature written across it ceases to be a legal tender and the claim on such a note will be rejected under Rule 6(3) (iii) of NRR, 2009. Similarly, notes which are disfigured may also be rejected under Rule 6(3) (ii) of NRR, 2009.
- d) All Bank notes with scribbling / stain (including colour stain) on them continue to be legal tender. Such notes can be deposited or exchanged in any bank branch.

**9. Deliberately cut notes:**

The notes, which are found to be deliberately cut, torn, altered or tampered with, if presented for payment of exchange value should be rejected under Rule 6(3)(ii) of the Reserve Bank of India (Note Refund) Rules, 2009. Although it is not possible to precisely define deliberately cut notes, a close look at such notes will clearly reveal any deliberate fraudulent intention, as the manner in which such notes are mutilated will follow a broad uniformity in the shape/location of missing portions of the notes, especially when the notes are tendered in large numbers. The details of the case such as the name of the tenderer, the number of notes tendered and their denominations should be reported thereafter to the Deputy/General Manager, Issue Department, Reserve Bank of India. The matter should also be reported to local police in case a large number of such notes are tendered.

**10. Display of Notice Board**

The Bank's Branches shall display at their branch notice boards indicating the availability of note exchange facility with the legend 'SOILED / MUTILATED NOTES ARE ACCEPTED AND EXCHANGED HERE' for information of general public.

**11. Disposal of Notes Adjudicated at Bank Branches**

Regarding audit of the notes adjudicated by bank branches, the full value paid notes have to be remitted by all branches to the chest branches with which they have been linked and therefrom to the RBI Issue Offices concerned together with the next soiled note remittance in the manner already laid down. The half value paid notes and rejected notes, which are held by the chest branches in their cash balance, may either be remitted separately packed together with the full value paid notes or sent by registered and insured post as and when required. The full value paid notes will be treated as chest remittance by the RBI Issue Office while the half value paid notes and rejected notes will be treated as notes tendered for adjudication and processed accordingly. All chest branches are required to submit to the RBI Issue Offices a monthly statement showing the number of notes adjudicated during the month.

12. Cashiers at branches to do away with stapling of note packets and shall band the packets with paper/polythene bands so that the life of the currency notes is increased.
13. Branch Managers / Cashiers to educate the members of public, not to write on the currency notes to provide unrestricted facility for exchange of soiled and mutilated notes.
14. Branch Managers / Cashiers to exclusively provide currency exchange and distribution of small coins to suck out the bad notes.
15. The coins of denomination of 25 paise and below, issued from time to time, cease to be legal tender for payments as well as account with effect from June 30, 2011 in terms of Gazette Notification No.2529 dated December 20, 2010 issued by the Government of India.
16. Pre-2005 bank notes if received, shall not be exchanged as legal tender across the counter, and the cashiers/Branch Managers shall guide such customers to exchange such notes at the Issue Office of Reserve Bank of India.

**Detection and Impounding of Counterfeit Notes:**

**1. Authority to Impound Counterfeit Notes :**

The Counterfeit Notes can be impounded by

- (i) All Banks
- (ii) All Treasuries and Sub-Treasuries.
- (iii) Issue Offices of Reserve Bank of India.

**2. Detection of Counterfeit Notes :**

With respect to the detection and impounding of counterfeit notes, the Bank shall adhere to the below mentioned instructions:

1. Banknotes tendered over the counter through bulk tenders shall be examined for authenticity through note counting machines. No credit to customer's account is to be given for counterfeit notes, if any, detected in the tender received over the counter or at the back-office / currency chest.  
In no case, the counterfeit notes should be returned to the tenderer or destroyed by the bank branches. Failure of the banks to impound counterfeit notes detected at their end will be construed as willful involvement of the bank concerned, in circulating counterfeit notes and penalty will be imposed for violation of Directive No. 3158/09.39.00 (Policy)/2009-10 dated November 19, 2009 issued by the Reserve Bank.

**3. Impounding of counterfeit notes :**

Notes determined as counterfeit shall be stamped as "COUNTERFEIT NOTE" and impounded in the prescribed format (Annex I). Each such impounded note shall be recorded under authentication, in a separate register.

**4. Issue of Receipt to Tenderer :**

When a banknote tendered at the counter of a Bank branch is found to be counterfeit, an acknowledgement receipt in the prescribed format (Annex II) shall be issued to the tenderer, after stamping the note. The receipt, in running serial numbers, shall be authenticated by the cashier and tenderer. Notice to this effect shall displayed prominently at the branches notice boards for information of the public. The receipt is to be issued even in cases where the tenderer is unwilling to countersign it.

**5. Detection of Counterfeit Notes - Reporting to Police and other bodies :**

The following procedure should be followed while reporting incidence of detection of counterfeit note to the Police:

- a. For cases of detection of counterfeit notes upto 4 pieces, in a single transaction, a consolidated report in the prescribed format (Annex III) should be sent by the Nodal Bank Officer to the police authorities or the Nodal Police Station, along with the suspect counterfeit notes, at the end of the month.
- b. For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR in the prescribed format (Annex IV).
- c. A copy of the monthly consolidated report / FIR shall be sent to the Forged Note Vigilance Cell constituted at the Head Office of the Bank.

The name of the Designated Officer is as under:

**Name** : Mr. Rajesh D. Sheth  
**Designation** : Assistant General Manager  
**Contact No.** : 9819750137  
**Email ID** : [rsheth@zcbl.in](mailto:rsheth@zcbl.in)

- d. Acknowledgement of the police authorities concerned has to be obtained for note/s forwarded to them both as consolidated monthly statement and for filing FIR. If the counterfeit notes are sent to the police by insured post, acknowledgement of receipt thereof by the police should be invariably obtained and kept on record.

A proper follow-up of receipt of acknowledgement from the police authorities is necessary. In case, any difficulty is faced by the Offices / Branches due to reluctance of the police to receive monthly consolidate statement / file FIRs, the matter may be sorted out in consultation with the Nodal Officer of the police authority designated to coordinate matters relating to investigation of counterfeit banknotes cases. The list of Nodal Police Station may be obtained from the respective Regional Office of Reserve Bank of India.

- e. In order to facilitate identification of people abetting circulation of Counterfeit Notes, bank to cover the banking hall / area and counters under CCTV surveillance and recording and preserve the recording.
- f. Branches to monitor the patterns / trends of such detection and suspicious trends / patterns should be brought to the notice of RBI /Police authorities immediately.
- g. The progress made by banks in detection and reporting of Counterfeit Notes to Police, RBI etc and problems thereof, should be discussed regularly in the meetings of Audit Committee of the Board.
- h. The data on detection of counterfeit Indian notes at branches should be included in the monthly Returns forwarded to the Reserve Bank Issue Offices as indicated in para 10 below.
- i. The definition of "counterfeiting" in the Indian Penal Code covers currency notes issued by a foreign government authority as well. In case of suspected foreign currency note received for opinion from the police and government agencies, etc. they should be advised to forward the case to the Interpol Wing of the CBI, New Delhi after prior consultation with them.

**6. Examination of the Banknotes before Issuing over Counters, Feeding ATMs and Remitting to Issue Offices of the Reserve Bank :**

The branches should re-align their cash management in such a manner so as to ensure that cash receipts in the denominations of Rs 100 and above are not put into re-circulation without the notes being machine processed for authenticity. The said instructions shall be applicable to all branches, irrespective of the volume of daily cash receipt. Any non-compliance will be construed as violation of the Directive No.3158/09.39.00(Policy)2009-10 dated November 19, 2009 issued by the Reserve Bank.

In order to obviate complaints regarding receipt of counterfeit notes through ATMs, branches to take adequate safeguards/checks before loading ATMs with notes. Dispensation of counterfeit notes through the ATMs would be construed as an attempt to circulate the counterfeit notes by the Bank concerned.

Penalty at 100% of the notional value of counterfeit notes, in addition to the recovery of loss to the extent of the notional value of such notes, will be imposed under the following circumstances:

- a) When counterfeit notes are detected in the soiled note remittance of the bank.
- b) If counterfeit notes are detected in the currency chest balance of a bank during inspection / **Audit** by RBI.

In terms of DPSS.CO.OD.No.1916/06.07.011/2018-19 dated March 7, 2019 all guidelines, safeguards, standards and control measures applicable to the Bank relating to (a) currency handling, and (b) cyber-security framework for ATMs, shall also be applicable to the WLA Operators.

**7. Designating Nodal Bank Officer :**

The Bank shall designate a Nodal Bank Officer, district-wise and notify the same to the Regional Office of RBI concerned and Police Authorities. All cases of reporting of Counterfeit Note detection as indicated in **Para 5** should be done through the Nodal Bank Officer. The Nodal Bank Officer will also serve as the contact point for all Counterfeit Note detection related activities.

**8. Establishment of Forged Notes Vigilance Cell at Head Office of Bank :**

Each Bank shall establish at its Head Office, a Forged Note Vigilance Cell to undertake the following functions:

- i. Dissemination of instructions issued by the Reserve Bank on counterfeit notes to Bank's branches. Monitoring the implementation of these instructions. Compilation of data on detection of counterfeit notes, and its submission to Reserve Bank, FIU-IND and National Crime Records Bureau(NCRB) as per extant instructions. Follow-up of cases of counterfeit notes, with police authorities / designated nodal officer.
- ii. Sharing of the information thus compiled with Bank's Designated Nodal Officer and report to him / her all cases of acceptance / issue of counterfeit notes over the counters.
- iii. Conducting periodic surprise checks at branches where shortages/ defective /counterfeit notes etc. are detected.
- iv. Ensuring operation of Note Sorting Machines of appropriate capacity at all the branches and closely monitoring the detection of Counterfeit Notes and maintaining the record of the same. Ensuring that only properly sorted and machine examined banknotes are fed into the ATMs / issued over the counters and to put in place adequate safeguards, including surprise checks, both during the processing and in transit of notes.

Forged Note Vigilance Cell shall submit status report on a quarterly basis covering the aforesaid aspects to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Amar Building, Fourth Floor, Sir P. M. Road, Fort, Mumbai 400 001, and to the

Issue Office of the Regional office of Reserve Bank under whose jurisdiction the FNV Cell is functioning, within a fortnight from the conclusion of the quarter under report. The said report should be sent by mail. **No hard copy need be sent.**

In order to update the record of the addresses of the Forged Note Vigilance Cells, the Bank shall furnish by e-mail, in the prescribed format (Annex V), the address etc. particulars to the Reserve Bank every year, as on 1st July. **No hard copy need be sent.**

**9. Provision of Ultra-Violet Lamp and Other Infrastructure :**

With a view to facilitating the detection of Counterfeit Notes, all bank branches should be equipped with ultra-violet lamps / other appropriate banknote sorting / detection machines.

The Bank shall maintain a daily record of the notes processed through the Note Sorting machines, including the number of counterfeit notes detected.

**10. Reporting of Data to RBI/NCRB/FIU-IND :**

Data on Counterfeit Notes detected by all the branches of the bank shall be reported in the prescribed format, on a monthly basis. A statement(Annex VI) showing the details of Counterfeit Notes detected in the bank branches during the month shall be compiled and forwarded to the Issue Office of Reserve Bank concerned so as to reach them by 7<sup>th</sup> of the next month. A "nil" report may be sent in case no counterfeit note has been detected during the month.



Under Rule 8 (1) of Prevention of Money Laundering(Maintenance of Records) Amendment Rule, 2013, Principal Officer of the bank is also required to report information on cash transactions where forged notes have been detected to The Director, FIU-IND, Financial Intelligence Unit-India, 6<sup>th</sup> Floor, Hotel Samrat, Chanakyapuri, New Delhi-110021, by the 15<sup>th</sup> day of the succeeding month, **by uploading the information on the FINnet Portal**. Similarly, data on Counterfeit Note detection is also to be uploaded on the web-enabled software of National Crime Records Bureau, New Delhi **at their website**.

#### 11. Preservation of Counterfeit Notes Received from Police Authorities:

All Counterfeit Notes received back from the police authorities / courts may be carefully preserved in the safe custody of the Bank and a record thereof be maintained by the branch concerned. FNV Cell of the Bank shall also maintain a branch-wise consolidated record of such Counterfeit Notes.

These Counterfeit Notes at branches should be subjected to verification on a half-yearly basis(on 31<sup>st</sup> March and 30<sup>th</sup> September) by the Officer-in-Charge of the Bank office concerned, They should be preserved for a period of three years from the date of receipt from the police authorities.

Counterfeit Notes, which are the subject matter of litigation in the court of law should be preserved with the branch concerned for three years after conclusion of the court case.

After the preservation period, such notes may be sent to the Issue Office of Reserve Bank of India concerned with full details.

#### 12. Detection of Counterfeit Notes-Training of Staff :

It is necessary to ensure that the cash handling staff in the Bank are fully conversant with the security features of a banknote.

The Bank shall organise/conduct training programmes on the security features of banknotes for members of staff to enable detection of Counterfeit Notes at the point of receipt itself. The Bank shall ensure that all the Bank personnel handling cash are trained on features of genuine India Bank notes. These trainings shall cover detection, impounding and reporting of Counterfeit Notes.

#### 13. Scheme of Penalties for Bank branches including currency chests based on performance in rendering customer service to members of public:

In line with RBI circular no DCM (CC) No.G-4/03.44.01/2018-19 dated 3<sup>rd</sup> July 2018 the Scheme of Penalties for Bank branches including Currency Chests has been formulated in order to ensure that all Bank branches provide better customer service to members of public with regard to exchange of notes and coins in keeping with the objectives of Clean Note Policy.

Penalties to be imposed on Banks for deficiencies in exchange of notes and coins / remittances sent to RBI / operations of currency chests etc. are as follows:

Sr. No.	Nature of Irregularity	Penalty
i.	Shortages in soiled note remittances and currency chest balances	<p>For notes in denomination upto Rs.50</p> <p>Rs. 50 per piece in addition to the Loss</p> <p>For notes in denomination of Rs 100 &amp; above</p> <p>Equal to the value of the denomination per piece in addition to the loss.</p> <p>Shortages of 100 pieces and above per remittance shall be debited immediately. Penalty may be levied on reaching a limit of 100 pieces in a cumulative manner.</p>

Sr. No.	Nature of Irregularity	Penalty
ii.	Counterfeit notes detected in soiled note remittances and currency chest balances.	Penalty on account of detection of counterfeit notes by RBI from soiled note remittance of banks and in currency chest balances shall be levied in terms of the instructions issued by <u>DCM (FNVD) No.G-1/16.01.05/2018-19 dated July 02, 2018.</u>
iii.	Mutilated notes detected in soiled note remittances and currency chest balances	Rs. 50 per piece irrespective of the Denomination. Mutilated notes of 100 pieces and above per remittance shall be debited immediately. Penalty may be levied on reaching a limit of 100 pieces in a cumulative manner.
iv.	<p>Non-compliance with operational guidelines by currency chests detected by RBI officials</p> <p>a) Non-functioning of CCTV</p> <p>b) Branch cash/documents kept in strong room</p> <p>c) Non-utilization of NSMs for sorting of notes (NSMs not used for sorting of high denomination notes received over the counter or not used for sorting notes remitted to chest/RBI)</p>	<p>Penalty of Rs 5000 for each irregularity.</p> <p>Penalty will be enhanced to Rs 10,000 in case of repetition.</p> <p>Penalty will be levied immediately.</p>
v.	<p>Violation of any term of agreement with RBI (for opening and maintaining currency chests) or deficiency in service in providing exchange facilities, as detected by RBI officials e.g.</p> <p>a) Non-issue of coins over the counter to any member of public despite having stock.</p> <p>b) Refusal by any bank branch to exchange soiled notes / refusal by any currency chest branch to adjudicate mutilated notes tendered by any member of public</p>	<p>Rs. 10,000 for any violation of agreement or deficiency of service.</p> <p>Rs. 5 lakh in case there are more than 5 instances of violation of agreement/deficiency in service by the branch. The levy of such penalty will be placed in public domain.</p> <p>Penalty will be levied immediately.</p>

Sr. No.	Nature of Irregularity	Penalty
	<p>c) Non conduct of surprise verification of chest balances, at least at bimonthly intervals, by officials unconnected with the custody thereof and by the officials from the Controlling Office once in Six months.</p> <p>d) Denial of facilities/services to linked branches of other banks.</p> <p>e) Non acceptance of lower denomination notes (i.e. denomination of Rs.50 and below) tendered by members of public and linked bank branches.</p> <p>f) Detection of mutilated /counterfeit notes in re-issuable packets prepared by the currency chest branches.</p>	

10. With regard to Master Circular on Detection and Impounding of Counterfeit Notes, the branches of the Bank shall display on their respective notice boards the name of designated Officer and single point of contact for all counterfeit note detection related activity. The name of the designated Officer is as under:

**Name** : Mr. Bhagwan S. Patil

**Designation** : Head of Business Development & Marketing Head  
– Nodal Officer

**Bank's Name** : The Zoroastrian Co-operative Bank Limited

**Bank's Address** : Nirlon House, 5<sup>th</sup> Floor, Dr. A. B. Road, Worli,  
Mumbai: - 400 030

**Contact No.** : 022-61727608

**Email ID** : bpatil@zcbl.in

**Annex I**

**Format – Of a Rubber Stamp For Counterfeit Banknote**

Each banknote, which, on examination of various security features / parameters, is determined as a counterfeit one, shall be branded with a stamp "COUNTERFEIT BANKNOTE". For this purpose, a stamp with a uniform size of 5 cm x 5 cm with the following inscription may be used.

COUNTERFEIT BANKNOTE IMPOUNDED

ANK / TREASURY/ SUB-TREASURY

BRANCH / CURRENCY CHEST

SIGNATURE

DATE

**Annex II**

**Format – Acknowledgement Receipt to be issued to the tenderer of counterfeit notes**

Name of the Bank / Treasury/ Sub-treasury:  
Address:

Serial Number of the Receipt:  
Date:

The note (s) described below received from.....(Name and Address of the tenderer) is/are counterfeit and has/have therefore been impounded and stamped accordingly.

Serial number of the note deemed as counterfeit	Denomination	Parameter on which the note is deemed as counterfeit

Total number of counterfeit notes:

(Signature of the Tenderer)

(Signature of the counter staff)  
(Office Seal)

**Annex III**

**Report Format if Detection of Counterfeit Notes are upto 4 pieces**

Consolidated Monthly Reporting for the month of \_\_\_\_\_

1. Name of the Bank / District:
2. Name and Address of the Nodal Officer:
3. Detail of counterfeit notes:

<b>Date of detection</b>	<b>Name of branch / currency chest</b>	<b>Details of tenderer</b>	<b>Denominations / pieces / serial numbers</b>	<b>Security features breached</b>	<b>Unique Reference Number (URN) generated by the NCRB Portal</b>

4. The counterfeit notes are enclosed.
5. Kindly acknowledge receipt.

(Authorised signatory)

Encl:

**Annex- IV**

**Detection of Counterfeit Notes are 5 & above**

Name of the Bank:

District:

Name and Address of the Nodal Bank Officer:

Ref. No. Date:

The Sr. Inspector of Police  
\_\_\_\_\_ Police Station,

Dear Sir,

Detection of counterfeit note/s – Request for investigation

We enclose the following counterfeit notes detected in our office on \_\_\_\_\_. The details of the counterfeit notes are furnished below.

- v. As the printing and/or circulation of forged Indian Currency Notes is an offence under Sections 489A to 489E of the Indian Penal Code, we request you to lodge FIR and conduct the necessary investigation. In case it is decided to file criminal proceedings in the court of law, you may first arrange to send the notes to any of the Note Printing Presses, Forensic Science Laboratories etc. in terms of the provisions of Section 292(1) and 292(3) of the Code of Criminal Procedure) for examination. The expert opinion furnished may be produced in the court as evidence under Section 292 of the Criminal Procedure Code. The forged notes may please be returned to us after the completion of the investigation and/or proceedings in the court of law along with the detailed report of the investigation/decision of the court.

<b>Denomination / Number of pieces</b>	<b>Serial number of Counterfeit Note</b>	<b>Notional Value</b>	<b>Details of tenderer</b>	<b>Name &amp; address of the branch /currency chest where detection took place</b>	<b>Bank' s Entry No.</b>	<b>Unique Reference Number (URN) generated in the NCRB Portal</b>

3. The counterfeit notes are enclosed.

4. Please acknowledge receipt.

Yours faithfully,

Authorized Signatory

Encl:

**Annex V**

**FORMAT FOR FURNISHING ADDRESS ETC. PARTICULARS OF FORGED NOTE VIGILANCE CELL (FNVC) TO RBI**

(TO BE FURNISHED BY E-MAIL ON 1ST JULY EVERY YEAR)  
REF: MASTER CIRCULAR DATED JULY1, 2012 ISSUED BY RBI

NAME OF THE BANK	ADDRESS OF FNVC (WITH PIN CODE)	NAME AND DESIGNATION OF OFFICER-IN-CHARGE	TELEPHONE NO (WITH CODE).	FAX NO. (WITH CODE)	E-mail Address of the FNVC

We note to intimate immediately the changes, if any, in the particulars furnished above

Name of Authorised Official:  
Designation:  
Date:

NB:: The completed format should be transmitted by e-mail, in MS-Excel on the following address-  
E-mail  
(No hard copy need be sent)



**Annex VI**

**Date:** \_\_\_\_\_

Name of the bank / District \_\_\_\_\_

Statement showing the details of Counterfeit Banknotes detected in the \_\_\_\_\_ during the month of \_\_\_\_\_

**A. Details of Counterfeit Notes detected:**

Name of branch / currency chest	Type of detection	Denomination-wise Details in pieces												Total pieces	
		10 Old	10 New	20 Old	20 New	50 Old	50 New	100 Old	100 New	200	500 Old	500 New	1000		2000
	FIR (FICN pieces )														
	Non-FIR (FICN pieces)														
	Total Pieces of banknotes processed														

**B) Details of FIR cases filed with police:**

**B) Details of FIR cases filed with police:**

	Pending with Police at the beginning of the month (Cumulative Total)	Sent to Police during the month	Returned by the Police during the month	Pending with the Police at the end of the month (Cumulative Total)
No. of cases* where FIR was filed				
Total pieces of Counterfeit Notes involved in all the cases of FIR				

\* Each FIR lodged comprises one case.

Forwarded to: -

1. The General Manager/Deputy General Manager, Reserve Bank of India, Issue Department, \_\_\_\_\_

(Signature)

Name & Designation of the Authorised Official  
Official Seal