

# CAPITAL SMALL FINANCE BANK LIMITED

Master Circular on Facility for  
Exchange of Notes & Coins; Detection and Impounding of Counterfeit  
Notes; Clean Note Policy  
[Updated upto July 25, 2024]

**CAPITAL SMALL FINANCE BANK LIMITED**

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**CAPITAL SMALL FINANCE BANK LIMITED**

Head Office: Midas Corporate Park, 3<sup>rd</sup> floor, 37, G.T. Road, Jalandhar

CSFB Cir.No.2023-24/OPS/ 159

DD/MM/YYYY

From: Operations Department, Head Office, Jalandhar	To: Everyone
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**Master Circulars on:**

- A. Facility for Exchange of Notes & Coins;**
- B. Detection and Impounding of Counterfeit Notes; and**
- C. Clean Note Policy**

The guidelines issued vide this circular are in supersession to our earlier guidelines issued on the above said subjects, which includes but are not limited to the following:

- CSFB Circular No. 2020-21/OPS/093 dated Sept 29, 2020
- CSFB Circular No. 2022-23/OPS/144 dated Oct 26, 2022
- CSFB CIR.NO.2023-24/OPS/159 by OPERATIONS (Operations) Dated 13-Jun-2023

Branches are hereby advised to adhere to the consolidated guidelines, instructions and procedures given below for all the above said activities relating to “Facility for Exchange of Notes & Coins, Detection & Impounding of Counterfeit Notes and Clean Note Policy”.

## **A. Facility for Exchange of Notes and Coins**

### **1. Facility for Exchange of Notes and Coins at Branches**

**1.1** All the Branches should provide the following customer services, more actively and vigorously to the members of public:

- i)** Issuing fresh/good quality notes and coins of all denominations on demand.
- ii)** Exchange soiled and mutilated notes, and
- iii)** Accepting coins and notes for either transactions or exchange. (refer Para 11 below)  
The branches should pack coins in sachets of 100 pieces would be more convenient for the cashier and customers. Coins in denomination of Rs.1 and Rs.2 shall be accepted by weightment.

**1.2** The branches shall provide the above facilities to members of public without any discrimination on all working days.

**1.3** The branches shall ensure having displayed in the branch - "Soiled/Mutilated Notes and coins Are Exchanged Here".

**1.4** No branch shall refuse to accept reasonable quantity of small denomination notes and coins tendered at their cash counter. All coins in the denomination above 50 paise, Rs.1, Rs.2, Rs.5, Rs.10, Rs.20 of various sizes, theme and design issued by Govt. of India continue to be legal tender

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

In order to facilitate quicker exchange facilities, the definition of soiled note has been liberalized. 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 belongs to the same note and form the entire note with no essential feature missing. These notes should be accepted over cash counter in payment of Govt. dues and for credit accounts of the public maintained with the bank. However, in no case, these notes should be issued to the public as re-issuable notes and shall be deposited in the currency chest where our bank is attached or deposit with the cash dept. at HO for onward deposit with the currency chest.

### **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 shall be presented at any of the bank branches. The notes so presented shall be accepted, exchanged and adjudicated in accordance with [NRR, 2009](#). The branches shall see that the exchange facilities are not cornered by private money changers or professional dealers of defective notes.

### **4. Extremely brittle, burnt, charred, stuck up Notes**

Notes which have turned extremely brittle or are badly burnt, charred or inseparably stuck up together and cannot withstand normal handling, shall not be accepted by the branches for

exchange. Instead, the holder may be advised to tender these notes to the concerned Issue Office where they will be adjudicated under Special Procedure.

## **5. Procedure for exchange of Soiled and Mutilated Notes**

**5.1 Notes presented in small numbers.** Where the number of notes presented by a person is up to 20 pieces with a maximum value of Rs. 5000/-, branches shall exchange over the counter, free of charges.

**5.2 Notes presented in bulk.** Where the number of notes presented by a person exceeds 20 pieces or Rs. 5000/- in value, branches may accept them, against receipt, for value to be credited later. In case tendered value is above Rs. 50,000/-, branch is expected to take usual precautions.

**5.3** Tenderers aggrieved with the service provided by the bank in this regard may approach Banking Ombudsman concerned, following the procedure as laid under Banking Ombudsman Scheme, 2021.

## **6. Notes bearing “PAY”/ “PAID”/ “REJECT” Stamps**

Mutilated/ defective notes bearing “PAY”/“PAID” (or “REJECT”) stamp of any RBI Issue Office or any bank branch, if presented for payment again shall be rejected under Rule 6(2) of RBI (Note Refund) Rules 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 evident from the PAY/PAID stamp affixed on it/them. The branches should ensure not to issue such notes to the public even through oversight and should also caution the customers not to accept such notes from any bank or anybody else.

## **7. Notes bearing slogans/ political messages/ scribbling/ stains, etc.**

Notes with slogans, political or religious messages, scribbling, stain (including color stain) etc. are unfit for usage and circulation and go against Clean Note Policy of RBI.

**7.1** Such notes received from members of public shall not be reissued for circulation. These notes shall be deposited in the currency chest where our bank is attached or deposit with the cash dept. at HO for onward deposit with the currency chest.

**7.2** 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, will also be rejected under Rule 6(3) (ii) of NRR, 2009.

**7.3** All Bank notes with scribbling / stain (including color stain) on them continue to be legal tender. Such notes can be deposited or exchanged in any bank branch.

## **8. Deliberately cut notes**

The notes, which are found to be deliberately cut, torn, altered or tempered with, if presented for payment of exchange value shall be rejected under Rule 6(3)(ii) of the RBI (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, number of notes tendered and their denominations should be reported to the Ops. Deptt. at HO, who shall report to the concerned Issue Deptt. at RBI as well as to the Police Authorities.

#### **9. Display of Notice Board**

The branches are required to display at their premises, at a prominent place, "SOILED /MUTILATED NOTES and COINS ARE ACCEPTED AND EXCHANGED HERE" for information of public. The branches should ensure that facility for exchange of notes and coins is available to both bank and non-bank customers. However, branches shall ensure that moneychangers / dealers in defective notes do not corner the note exchange facility.

#### **10. Disposal of Soiled notes:**

The Soiled and Mutilated notes shall be remitted by the branches to the currency chest attached with the branch otherwise to the Cash dept. at Head Office for further deposit to the Currency Chest/ Issue Office.

#### **11. Agreement between RBI and Commercial banks**

**11.1** The bank shall accept coins in exchange of notes.

**11.2** The bank shall accept coins of all denominations which are legal tender for deposit as per Section 6 of "The Coinage Act 2011" from public and pay the value in notes, subject to the following guidelines:

- i. A coin of any denomination not lower than one rupee, for any sum not exceeding one thousand rupees;
- ii. A half rupee coin, for any sum not exceeding ten rupees;
- iii. Provided that the coin has not been defaced and has not lost weight so as to be less than such weight as may be prescribed in its case.

#### **11. Uncurrent Coins:**

The coins of denomination of 25 paise and below, issued from time to time, ceased to be legal tender for payment as well as account w.e.f. June 30, 2011.

#### **12. Monitoring and Control:**

The Audit department during various audits of the branch shall check the compliance of the above guidelines. Further, the compliance to the above guidelines shall also be checked during the Head Office Executive visits.

**13. Training:** The Bank shall send its prescribed officers/cashier for training programs conducted by RBI issue offices on periodic basis.

## **B. Detection & Impounding of Counterfeit Notes**

It has been conveyed by Reserve Bank of India that some unscrupulous elements are putting Fake Indian Currency Notes of higher denomination into circulation through normal transactions, taking advantage of the gullible and unsuspecting nature of some members of public.

In the wake of above we should be cautious while accepting cash at the counter as well as should educate our customers and general public visiting the bank to be careful and make it a habit of looking at the notes before accepting them in the usual course of daily transactions to arrest the counterfeiting of Indian banknotes.

RBI vide their Master Cir. dated April 03, 2023 on Detection and Impounding of Counterfeit Notes has advised all the banks to ensure that counterfeit notes making entry into the banking system are promptly detected and under no circumstances, returned to the tenderer or reissue them.

To facilitate the detection of counterfeit notes, the branches have already been provided with ultra-violet lamps and banknote sorting/ detection machines as per business volume of the branch. Further the branches are also advised to ensure that cash receipts in denominations of Rs.100 and above are not put into re-circulation without the notes being processed for authenticity.

We give below detailed updated revised instructions/ guidelines, which supersede all the previous instructions/ guidelines issued on the subject.

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

All the branches are authorized to impound counterfeit notes.

### **2. Detection of Counterfeit Notes**

**2.1** Banknote tendered over the counter for deposit/ exchange should be examined for authenticity and no credit to customer's accounts to be given for counterfeit notes, if any, detected in the tender received over the counter.

**2.2** In no case, the counterfeit note should be returned to the tenderer or destroyed by the bank branches.

**2.3** Failure of the bank to impound counterfeit notes detected at their end will be construed as willful involvement of the bank, in circulating counterfeit notes and penalty will be imposed for violation of RBI directives.

### **3. Impounding of counterfeit notes**

Notes determined as counterfeit shall be stamped as "COUNTERFEIT NOTE" and impounded in the prescribed format (***Refer Annexure I***). Each such impounded note shall be recorded 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 (***Refer Annexure II***) must be issued to the

tenderer, after stamping the note as mentioned in clause 3 above. The receipt, in running serial numbers, should be signed by the cashier and tenderer. Notice to this effect should be displayed prominently at the branches 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:**

- 5.1** For cases of detection of counterfeit notes up to 4 pieces, in a single transaction, a consolidated report in the prescribed format (**Refer Annexure III**) should be sent by the branches to the Nodal Officer of the bank for Counterfeit Note detection and related activities at e-mail [nodalofficerfncv@capitalbank.co.in](mailto:nodalofficerfncv@capitalbank.co.in), who himself or in coordination with the respective branch/ aligned functionalities will forward the details to the police authorities/ local Police Station, along with the suspect counterfeit notes, at the end of the month.
- 5.2** For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should immediately be forwarded by the branches to the Nodal Officer of the bank for Counterfeit Note detection and related activities at e-mail [nodalofficerfncv@capitalbank.co.in](mailto:nodalofficerfncv@capitalbank.co.in), who himself or in coordination with the respective branch/ aligned functionalities will immediately forward the details in the prescribed format (**Refer Annexure IV**) to the police authorities/ local Police Station, along with the suspect counterfeit notes for investigation and for filing FIR.
- 5.3** A copy of monthly-consolidated report/ FIR shall be sent by the Nodal Officer of the bank to the Forged Note Vigilance Cell, Head Office for further submission to the Issue Office of RBI.
- 5.4** Acknowledgement of the police authorities concerned has to be obtained for note/s forwarded to them both as consolidated monthly statement and 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.
- 5.5** In order to facilitate identification of people abetting circulation of counterfeit notes, bank has covered the banking hall/area and counters under CCTV surveillance and also preserve the recording as per the Record and Preservation policy of the bank.
- 5.6** Bank shall also monitor the patterns/ trends of such detection and suspicious trends/patterns shall be brought to the notice of RBI/Police authorities immediately.
- 5.7** The progress made by the bank in detection and reporting of counterfeit notes to the RBI/Police authorities, etc. and problems therein, shall be discussed regularly in the meetings of various State Level Committees viz. State Level Bankers Committee (SLBC), Standing Committee on Currency Management, State level Security Committee, etc.
- 5.8** The data on detection of counterfeit Indian notes at bank branches shall be included in the monthly returns forwarded to the concerned Issue office of RBI.

**5.9** In case of suspected foreign currency notes received for opinion from the police and government agencies, etc., they shall be advised to forward the case to the Interpol wing of the CBI, New Delhi after prior consultation with them.

**5.10** The Government of India has framed investigation of High Quality Counterfeit Indian Currency Offences Rules, 2013 under Unlawful Activities (Prevention) Act (UAPA), 1967. The third schedule of the act defines High Quality Counterfeit Indian Currency Note. Activity of production, smuggling or circulation of High Quality Indian Counterfeit Indian Notes has been brought under the ambit of UAPA, 1967.

**6. Examination of the Banknotes before Issuing over Counters, Feeding ATMs and Remitting to Head Office/Currency Chests**

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/ manually processed for authenticity. The said instructions shall be applicable to all bank branches, irrespective of the volume of daily cash receipt.

In order to obviate complaints regarding receipt of counterfeit notes through ATMs, and to curb circulation of counterfeits, it is imperative to put in place 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 branch concerned.

Detection of counterfeits in remittances is also liable to be construed as willful involvement of the branch concerned in circulating Counterfeit Notes and may attract special investigation.

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:

- i) When counterfeit notes are detected in the soiled note remittance of the branch.
- ii) If counterfeit notes are detected in the Head Office/currency chest balance of a branch during Inspection / Audit by HO/RBI.

**7. Designating Nodal Officer**

Since presently the bank is having its presence in a limited geography, the bank shall designate a single Nodal Officer based out at Head Office and shall notify the same to the Regional Office of RBI concerned and Police authorities. All cases of reporting of Counterfeit Note detection as indicated in Clause 5 shall be done through the Nodal Officer. The Nodal Officer shall also serve as the contact point for all Counterfeit Note detection related activities.

**8. Establishment of Forged Notes Vigilance Cell (FNVC) at Head Office of Bank**

A Forged Notes Vigilance Cell shall be established at Head Office to undertake the following functions:

**8.1** Dissemination of information issued by Reserve Bank on Counterfeit Notes to the branches, Monitoring the implementation of these instructions, Compilation of data on detection of Counterfeit Notes, and its submission to RBI, FIU-IND and National Crime



Records Bureau (NCRB) as per extant guidelines. Follow up of the cases with the Police Authorities/ designated Nodal Officer.

**8.2** Sharing of information thus compiled with bank's CVO and report to him/ her all cases of acceptance/ issue of Counterfeit Notes over the counters.

**8.3** Conducting periodic surprise checks at branches where shortages/ defective/ Counterfeit Notes, etc. are detected.

**8.4** Ensuring operation of Note Sorting Machines of appropriate capacity at branches and closely monitor 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 put in place adequate safeguards, including surprise checks, both during the processing and transit of notes.

**8.5 Monthly reporting to RBI/ NCRB/ FIU-IND**

A statement (**Annexure V**) 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 to reach them by 7th of the next month. A "nil" report shall 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 Rules, 2013, Principal Officer of bank shall also report information on cash transactions where forged notes have been detected to The Director, FIU-IND, Financial Intelligence Unit- India, 6th Floor, Hotel Samrat, Chanakyapuri, New Delhi-110021, by the 15th day of the succeeding month, by uploading the information on the FINnet Portal. Similarly, data on Counterfeit Note detection shall also be uploaded on the web-enabled software of National Crime Records Bureau, New Delhi at their website.

**8.6** FNV Cell shall submit status report on quarterly basis covering the above aspects to:

The Chief General Manager,  
Department of Currency Management  
Reserve Bank of India,  
Central Office,  
Amar Building, 4<sup>th</sup> Floor,  
Sir P. M. Road, Fort,  
Mumbai 400 001  
Email: [dcmfnvd@rbi.org.in](mailto:dcmfnvd@rbi.org.in)

And to the Issue office of the Regional Office of Reserve Bank, within a fortnight from conclusion of the quarter under report. The said report shall be sent only by Email.

For any updation in the records of the addresses of the FNV Cells, the bank shall furnish by email ([dcmfnvd@rbi.org.in](mailto:dcmfnvd@rbi.org.in)), in the prescribed format (**Annexure VI**), the particulars to RBI every year as on 1<sup>st</sup> April.

8.7 FNV Cell of the Bank shall submit a status report on a half-yearly basis (as at the end of March and September every year), as per the format prescribed in Annex VII, by email, to the Chief General Manager, Department of Currency Management, RBI, Central Office, Amar Building, Fourth Floor, Sir P. M. Road, Fort, Mumbai 400 001 (dcmfnvd@rbi.org.in) and to the concerned Issue office of RBI under whose jurisdiction the FNV Cell is functional, within a fortnight from the end of the respective half-year.

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

With a view to facilitating the detection of counterfeit notes, all the branches have already been equipped with ultra-violet lamps/ banknote sorting machines.

The Branches shall maintain a daily record of notes processed through Note Sorting Machine, including the number of counterfeits detected.

The Bank shall ensure at least one counting machine with dual display facility at the cash counter for the convenience of the public.

#### **10. Preservation of Counterfeit Notes Received from Police Authorities:**

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

These Counterfeit Notes at branches shall be subject to verification on a half-yearly basis (on 31st March and 30th September) by the Audit Deptt. of the bank. 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 shall be sent to the concerned Issue Office of Reserve Bank of India with full details.

#### **11. Detection of Counterfeit Notes - Training of Staff**

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

With a view to educate the branch staff on detection of counterfeit notes, the design and security features of all the banknotes shown in (**Annexure-VII**) have been supplied to all the branches with instructions to display them prominently at the branches for information of the public. Posters of the 2005-06 series of banknotes have already been supplied to branches for display at the branches.

The bank is also organizing/ conducting 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 bank personnel handling cash are trained on features of genuine Indian bank notes.

## **12. Grievance Redressal**

The customer grievance shall be dealt as per the provisions of Bank's Policy for Grievance Redressal, as amended from time to time. Tenderers aggrieved with the service provided by the bank and a related grievance not resolved to the satisfaction of the customer, or not replied to within a period of 30 days by the bank may approach the RBI Ombudsman under 'The Reserve Bank - Integrated Ombudsman Scheme, 2021'. Complaints can be filed online on <https://cms.rbi.org.in> and also through the dedicated e-mail or sent in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 with the bank/ postal receipts as proof for necessary action.

### **C. Clean Note Policy**

The bank had already conveyed to the branches regarding RBI's Clean Note policy vide above stated circulars. However, we hereby again reiterate the RBI's instructions issued vide their circular Nos. DBOD No. Dir. BC. 42/13.03.00/2001-02 dated Nov 07, 2001 and DBOD No. Dir. BC. 43/13.03.00/2001-02 dated Nov 07, 2001 for strict compliance as under:

- 1.** The Branches should do away with stapling of fresh/re-issuable/non-issuable note packets and instead secure note packets with paper bands.
- 2.** The branches should sort the notes in to re-issuable and non-issuable and issue only clean notes to the public. Branches should tender soiled notes in unstapled condition to the currency chests attached to the branch/head office for onward deposit with the currency chests/RBI.
- 3.** The branches should forthwith stop writing of any kind on watermark window of bank notes and educate their customers from desisting from writing on the bank notes, enabling the bank to comply with the clean note policy of the RBI.

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  
BANK BRANCH / CURRENCY CHEST  
NAME OF THE BANK  
SIGNATURE  
DATE

For Capital Small Finance Bank Ltd  
Branch Manager  
Date: \_\_\_\_\_

**Annexure II**

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

Capital Small Finance Bank Ltd.

Branch: \_\_\_\_\_

Serial No. of 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 No. of the note deemed as counterfeit	Denomination	Parameter on which the note is deemed as counterfeit

Total number of counterfeit notes: \_\_\_\_\_

(Signatures of Tenderer)

(Signature of the Teller officer)

**Annexure III**

**Consolidated Monthly Report to the Police**

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

Capital Small Finance Bank Ltd.  
Branch Address/ District:

Name and Address of the Nodal Bank Officer:

Ref. No. \_\_\_\_\_

The Inspector of Police  
\_\_\_\_\_ Police Station

**Consolidated Monthly Report for the month of \_\_\_\_\_**

Detail of Counterfeit Notes:

Date of detection	Name of Branch	Details of Tenderer	Denomination/ pieces/ serial numbers	Security features breached	Unique Reference No.(URN)generated by NCRB portal

The Counterfeit Notes are enclosed for information and necessary action.

Kindly acknowledge receipt.

(Authorized Officer)  
Encl.:

**Request for FIR to the Police**

Capital Small Finance Bank:

Address: \_\_\_\_\_

Name &amp; Address of the Nodal Officer:

Ref. No. \_\_\_\_\_

Date:

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

Dear Sir,

**Sub: Detection of counterfeit note/s – Request for Investigation**

1. We enclose the following counterfeit notes detected in our office on \_\_\_\_\_. The details of the counterfeit notes are furnished below.
2. 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.

Denominations/ Number of pieces	Serial Number of Counterfeit Note		Notional Value	Detail of Tenderer	Name and address of the branch where detection took place	Bank's Entry No	Unique Reference Number (URN) generated in NCRB Portal

3. The counterfeit notes are enclosed.
4. Please acknowledge receipt.

Yours faithfully,

Authorized Signatory,  
 Encl:



**Monthly Report to RBI on Counterfeit Notes**

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 the Branch	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:**

	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 &amp; Designation of the Authorised Official

Official Seal

***Annexure VI***

**Format for furnishing Address etc. particulars of Forged Note Vigilance Cell (FNVC) to RBI  
(to be furnished by e-mail on 1<sup>st</sup> April every year)**

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, in MS-Excel, should be transmitted by e-mail.

**Annex VII****Report on activities of FNV Cell - Half Year ended March 2024**

Name of the bank:

Address of FNV Cell:

Name and designation of officer-in-charge of FNV Cell:

Sr. No.	Particulars	Details				
		Metro	Urban	Semi Urban	Rural	Total
1.	Total number of branches					
2.	Total number of Currency Chests (CCs)					
3.	No. of branches under CCTV surveillance					
4.	No. of CCs under CCTV surveillance					
5.	No. of branches where Note Authentication Machines (NAMs) are installed					
6.	No. of CCs where Note Sorting Machines (NSMs) are installed					
7.	Whether the NSMs are adequate to process all notes received at each CC as per prescribed timeline?					
8.	Whether all CCs maintain record of notes processed through NSMs and the counterfeit notes detected by them?					
9.	Whether information on counterfeit notes detected during the month is reported to RBI by 7 <sup>th</sup> of the succeeding month?					

Sr. No.	Particulars	Details
10.	Whether information on counterfeit notes detected during the month is uploaded on FIU-IND portal (FINnet) by 15 <sup>th</sup> of the succeeding month?	
11.	Whether information on counterfeit notes is uploaded on NCRB portal on monthly basis?	
12.	Whether the instances of acceptance / issue of counterfeit notes over the counter in branches or CCs reported to the Chief Vigilance Officer of the bank?	
13.	No. of cases pending with police authorities where FIRs have been filed.	
14.	<p>Whether the pending FIR cases at branches / CCs, have been followed up with police authorities / designated Nodal Police Officer?</p> <p>The dates of such correspondence made by FNV Cell with police authorities may be furnished.</p>	
15.	<p>Whether significant number of FICNs are detected in any CC / branch during the reporting period?</p> <p>If so, whether the FNV Cell had conducted any surprise check in those</p>	

Sr. No.	Particulars	Details
	branches / CCs? Furnish details.	
16.	Mechanism in place to ensure that only properly sorted and machine examined banknotes are fed into the ATMs / issued over the counter	
17.	No. of complaints received regarding dispensation of counterfeit notes from ATMs / over the counter	