RBI/2010-2011/91

DCM (FNVD) No. G.4 /16.01.05/ 2010-2011

July 1, 2010

The Chairman / Managing Director, All Commercial / Cooperative Banks / RRBs / Private Banks / Foreign Banks / Director of Treasuries of all States

Dear Sir/Madam,

### Master Circular - Detection and Impounding of Counterfeit Notes

Please refer to the Master Circular DCM (FNVD) No.G-4/16.01.05/ 2008-09 dated July 1, 2009 consolidating the instructions issued till June 30,2009 relating to detection and impounding of Counterfeit Notes. The Master Circular has been since been updated by incorporating the instructions issued till date and has been placed on the RBI website <a href="https://www.rbi.org.in">www.rbi.org.in</a>.

The Master Circular is a compilation of the instructions contained in the circulars issued by RBI on the above subject which are operational as on the date of this Circular.

Yours faithfully,

(R. Gandhi) Chief General Manager

### Master Circular – 2010

### **CONTENTS**

| Para No | Particulars  | Page No. |
|---------|--|----------|
| 1       | Authority to Impound Counterfeit Notes   | 3        |
| 2       | Stamping and Impounding of Counterfeit Notes   | 3        |
| 3       | Issue of Receipt to the Tenderer   | 3        |
| 4       | Processing of Counterfeit Notes Detected in Cash<br>Tenders Received by Bank Branch / Treasury -<br>Lodging of FIR | 4        |
| 5       | Detection of Counterfeit Notes - Training of Staff   | 4        |
| 6       | Examination of Banknotes Before Issuing over Counters, Feeding ATMs and Remitting to Issue Offices of RBI          | 5        |
| 7       | Establishment of Forged Notes Vigilance Cell at Head Office of Bank  | 5        |
| 8       | Provision of Ultra-Violet Lamp and Other Infrastructure  | 6        |
| 9       | Reporting of Data - (I) Bank Branches (II) FNVC of Bank (III) Cooperative Banks & RRBs                             | 6        |
| 10      | Preservation of Counterfeit Notes Received from Police Authorities   | 7        |
| Annex   | Annex I  | 8        |
|         | Annex II   | 9        |
|         | Annex III  | 10       |
|         | Annex IV   | 11       |
|         | Annex V  | 12       |
|         | Annex VI   | 13       |
|         | Annex VII  | 23       |

## RESERVE BANK OF INDIA DEPARTMENT OF CURRENCY MANAGEMENT

# MASTER CIRCULAR - 2010 Detection and Impounding of Counterfeit Notes

### Para 1 Authority to Impound Counterfeit Notes The Counterfeit Notes can be impounded by -(i) All branches of Public Sector Banks (ii) All branches of Private Sector Banks and Foreign Banks (iii) All branches of Co-operative Banks & Regional Rural Banks (iv) All Treasuries and Sub-Treasuries (v) All Reserve Bank Issue Offices. Para 2 Stamping and Impounding of Counterfeit Notes 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. जाली नोट जब्त किया / COUNTERFEIT BANKNOTE IMPOUNDED बैंक/ राजकोष / उप राजकोष / BANK / TREASURY/ SUB-TREASURY शाखा / BRANCH हस्ताक्षर / SIGNATURE दिनांक / DATE Each such impounded note shall be recorded in a separate register, under authentication. Para 3 Issue of Receipt to the Tenderer When a banknote tendered at the counter of Reserve Bank Issue Office or a bank branch or treasury is found to be counterfeit, an acknowledgement receipt in the format (Annex I) should be issued to the tenderer, after stamping the note as in paragraph 2 ibid. The receipt, in running serial numbers, should be in duplicate and should be authenticated by the cashier as well as by the tenderer. Notice to this effect should be displayed prominently at the offices / branches for the information of the public. Acknowledgement receipt may be issued even in cases where the tenderer is unwilling to countersign the receipt.

### Para 4 Detection of Counterfeit Notes in Cash Tenders

A Counterfeit Note detected in the cash received by the bank branch/Treasury, across the counter shall be impounded in the presence of the tenderer, in the manner detailed in Para 2 above. It shall be forwarded to the local police authorities for investigation by filing the FIR (Annex II).

A copy of the FIR shall be sent to the Forged Note Vigilance Cell constituted at the Head Office of the bank (only in the case of banks), and in the case of the Treasury, it should be sent to the Issue Office of Reserve Bank concerned. Particulars such as name, address of the tenderer and his / her statement as to how the said note came into his / her possession shall also be forwarded to the police authorities.

FIR is required to be filed in respect of each case of detection of counterfeit note irrespective of the number of pieces and bonafides of the tenderer. Acknowledgement of the police authorities concerned has to be obtained in respect of note/s forwarded to them. 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 of any difficulty faced by the Offices / Branches due to reluctance of the police to accept FIRs, the matter may be sorted out in consultation with the Nodal Officer of the State concerned.

A list of Nodal Officers of the Central Bureau of Investigation designated to coordinate matters relating to investigation of counterfeit banknote cases is enclosed (Annex VII)

In no case, the Counterfeit Notes should be returned to the tenderer or destroyed by the bank branches / treasuries.

The definition of 'counterfeiting' in the Indian Penal Code covers currency notes issued by a foreign government authority as well. The data on detection of counterfeit Indian notes at bank branches & treasuries should be included in the monthly Returns forwarded to the Reserve Bank Issue Offices as indicated in para 9 below.

In case of suspected foreign currency note received for opinion from police/government agencies, etc., the sender may be advised to forward the same to the Interpol Wing of the CBI, New Delhi after prior consultation.

#### Para 5 Detection of Counterfeit Notes - Training of Staff

It is necessary to ensure that the cash handling Staff in bank branches / currency chests, and Treasuries / Sub-Treasuries is fully conversant with the security features of a banknote.

With a view to educating the branch staff on detection of Counterfeit Notes, the design and security features of all the banknotes shown in **Annex VI** have been supplied to all the banks / treasuries with instructions to display them

#### Para 5

prominently at the branches for information of the public. Posters of the 2000 and 2005-06 series of banknotes have also been supplied to bank branches for display at the branches.

The Controlling Offices / Training Centres may also 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. If necessary, they may take assistance of the officers from the nearest Issue Office of Reserve Bank.

#### Para 6

### **Examination of Banknotes Before Issuing over Counters, Feeding ATMs and Remitting to Issue Offices of Reserve Bank**

All the banks shall ensure that all notes in the denomination of Rs.100 and above are processed through machines conforming to 'Note Authentication and Fitness Sorting Parameters' prescribed by Reserve Bank from time to time, before issuing them over the counters or through ATMs.

All bank branches having average daily cash receipts of over Rs.1 crore shall start using such machines by March 2010. Further, all bank branches having average daily cash receipts between Rs.50 lakh and Rs.1 crore shall start using such machines by March 2011.

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. The Government of India and the National Security Council have taken a view that dispensation of Counterfeit Notes through the ATMs would be construed as an attempt to circulate the Counterfeit Notes by the bank concerned.

Detection of counterfeits in chest remittances is also liable to be construed as wilful involvement of the chest branches concerned in circulating Counterfeit Notes and may attract special investigation by police authorities, and other action like suspending the operation of the chest concerned.

Reserve Bank may consider the option of levying higher penal interest/penalties for the amount of forged notes detected in the chest remittances from the date of last removal of soiled notes from the respective chests /during inspection.

#### Para 7

#### **Establishment of Forged Notes Vigilance Cell at Head Office of Bank**

Each bank shall establish at its Head Office, a Forged (Counterfeit) Note Vigilance Cell to undertake the following functions:

- 1. Dissemination of Reserve Bank instructions on Counterfeit Notes to their branches.
- 2. Monitoring the implementation of these instructions.
- 3. Compilation of data on detection of Counterfeit Notes, and its submission to Reserve Bank, NCRB and FIU-IND as per extant instructions.
- Follow-up of cases of Counterfeit Notes, with police authorities / designated nodal officer.
- 5. Sharing of the information thus compiled with bank's CVO and report to him / her all cases of acceptance / issue of Counterfeit Notes over the counters.

### Para 7

- 6. Conducting periodic surprise checks at currency chests where shortages/ defective /Counterfeit Notes etc are detected.
- 7. Ensuring operation of Note Sorting Machines of appropriate capacity at all the currency chests and closely monitoring the detection of Counterfeit Notes at currency chest branches and maintaining the record of the same.
- 8. Ensuring that only properly sorted and examined banknotes are fed into the ATMs 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 on a quarterly basis a status report 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.

With a view to updating the record of the addresses of the Forged Note Vigilance Cells, the bank shall furnish by e-mail, in the prescribed proforma (**Annex III**), the address etc. particulars to Reserve Bank every year, as on 1st July.

#### Para 8

### Provision of Ultra-Violet Lamp and Other Infrastructure

With a view to facilitating the detection of Counterfeit Notes, all bank branches / treasuries should be equipped with ultra-violet lamps / other appropriate equipments. All currency chest branches should be equipped with verification, processing and sorting machines and should be used to their optimum capacity. Such machines should conform to the guidelines on 'Note Authentication and Fitness Sorting Parameters' prescribed by Reserve Bank in May 2010.

The banks shall maintain daily record of the notes processed through the Note Sorting machines, including the number of counterfeits detected.

The banks may also consider providing other branches with verification, processing and sorting machines of appropriate capacity for segregating soiled and suspected banknotes from bulk receipts as also at least one counting machine (with dual display facility) for public use at the counter.

### Para 9

### Reporting of Data - (I) Bank Branches (II) FNVC of a Bank (III) Co-operative Banks & RRBs

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 IV) - showing the details of Counterfeit Notes detected in the bank branches during the month shall be compiled and forwarded to the following offices so as to reach them by 7th of the next month:

- (i) Concerned Issue Office of Reserve Bank.
- (ii) Asstt. Director, National Crime Records Bureau, Government of India, Ministry of Home Affairs, East Block-7, R.K. Puram, **New Delhi-110 066.**

Principal Officers of banks are also required to report information on cash transactions where forged notes have been used as genuine note to The Director, FIU-IND, Financial Intelligence Unit- India, 6<sup>th</sup> Floor, Hotel Samrat,

### Chanakyapuri, New Delhi-110021, within seven working days.

#### Para 9

A "nil "report may be sent in case no counterfeit has been detected during the month.

### II Reporting of Data by the Forged Note Vigilance Cell of Bank

Forged Note Vigilance Cell set up at the Head Office of the bank (other than Cooperative and Regional Rural Banks) shall submit a monthly Return reflecting data on Counterfeit Notes detected by the bank, on an all-India basis in a prescribed profoma (Annex V) before the end of the succeeding month, by e-mail to the Department of Currency Management, Reserve Bank of India, Central Office on the following address: - dcmfnvd@rbi.org.in

No hard copy need be sent.

A "nil" report may be sent in case no counterfeit has been detected during the month.

# III Reporting of Data by Co-operative Banks and Regional Rural Banks

Data on Counterfeit Notes detected by branches of Co-operative Banks and Regional Rural Banks should be furnished on monthly basis to the respective Issue Office of Reserve Bank (Annex IV).

Data on an all-India basis should be compiled at the Head Office of the bank on monthly basis in Annex V and furnished to Reserve Bank of India only when called for.

### Para 10

# 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. Forged Note Vigilance 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 31st March and 30th September) by the Officer-in-Charge of the branch concerned. These should be preserved for a period of three years from the date of receipt from the police authorities.

The Counterfeit Notes may thereafter be sent to the concerned Issue Office of Reserve Bank of India with full details.

The 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.

### Annex I (Paragraph No.3)

### Acknowledgement Receipt to be Issued to the Tenderer of Counterfeit Notes

| Name of the Bank/Treasury/Sub                             | b-Treasury        |   |
|---|-------------------|---|
| Address of the Bank Branch/Tre                            | easury/Sub-Treasu | ury   |
| Serial Number: of the Receipt-<br>Date:                   |                   |   |
| The note(s) described below red                           | ceived from       |   |
| (name and address of the ter impounded and stamped accord | ,                 | unterfeit and has/have therefore been                 |
| SI.No. of the note  | Denomination      | Parameters on which the note is deemed as counterfeit |
| Total No. of notes:                                       |                   |   |
| (Signature of the tenderer)                               | (Sign             | ature of the counter cashier)                         |

|         | <u>Anr</u> | <u>าex-</u> | <u>.   </u> |
|---------|------------|-------------|-------------|
| Paragra | aph        | No.         | 4)          |

| Name  | & Address of the Bank Branch  |  |  | (Pai   | ragraph No.4)  |
|---|---|--|--|--|--|
| Ref. N  | 0.  |  | Date:  |  |  |
| The Sr  | r. Inspector of Police,Police Station,  |  |  |  |  |
| Dear S  | Sir,  |  |  |  |  |
| Detec   | tion of Counterfeit Note/s -  |  |  |  |  |
| Requ  | est for Investigation   |  |  |  |  |
|   | close the following counterfeit note<br>er together with his statement is en  |  | r office on  | . The name and   | address of the   |
| of the culprits send to provisi opinior Code. | he printing and/or circulation of forg<br>Indian Penal Code, we request you<br>is to book. In case it is decided to<br>the notes to any of the Note Pri<br>ons of the Section 292(1) and 292<br>in furnished may be produced in the<br>The forged notes may please be<br>dedings in the court of law along with | u to lodge FIR and the criminal process of the Code the court as eviced returned to use to local the court as eviced to the court as eviced to the court as eviced the | nd conduct the necest<br>eedings in the court<br>Forensic Science La<br>of Criminal Procedu<br>lence under Section<br>is after the complet | ssary investigation<br>of law, you may<br>boratories etc. in<br>re) for examination<br>292 of the Crimition of the inves | n and bring the<br>first arrange to<br>n terms of the<br>on. The expert<br>inal Procedure<br>tigation and/or |
| Details                                       | s of Counterfeit Note/s   |  |  |  |  |
|   |   | Series   | Number of pieces   | Value  |  |
| Α   | Denomination  |  | •  |  |  |
| В   | Name & address of the tenderer  |  |  | •  |  |
| С   | Our Entry No.   |  |  |  |  |
|   | · <b>/</b> ·  | l .  |  |  | 1  |

Yours faithfully,

Authorized Signatory

Annex III (Paragraph 7)

# Format fo 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, 2008 ISSUED BY RBI

| FNVC(WITH PIN | TELEPHONE NO<br>(WITH CODE). | CODE) | E-mail<br>Address<br>of the<br>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-Exel on the following addressdcmfnvd@rbi.org.in

Annex-IV (Paragraph 9)

| Name    | ጼ  | Address     | Ωf           | the | <b>Bank</b> | Bran | <b>ich</b> |
|---------|----|-------------|--------------|-----|-------------|------|------------|
| INGILIC | v. | / \uuii \uu | $\mathbf{v}$ | uio | Dain        | Pian |            |

Statement showing the details of counterfeit banknotes detected in the branch during the month of \_\_\_\_\_

**Denomination--Wise Details** 

| Denomin | ations |       |        |        |         | Total  | Total | Name of the State /             |
|---------|--------|-------|--------|--------|---------|--------|-------|---------------------------------|
| Rs.10   | Rs.20  | Rs.50 | Rs.100 | Rs.500 | Rs.1000 | Pieces | Value | UT where the branch is situated |
|         |        |       |        |        |         |        |       |                                 |

#### Details of Cases Filed with Police

|               | Pending with Police at the beginning of the month (A) | Sent to Police<br>during the<br>month under<br>report<br>(B) | Returned by the Police (C) | Pending with<br>the Police at<br>the end of the<br>month<br>(D) |
|---------------|---|--|----------------------------|---|
| No. of cases  |   |  |                            |   |
| No. of pieces |   |  |                            |   |

NB: Each FIR lodged comprises one case. The total number of forged notes covered by FIR may be indicated in each of the columns above.

Forwarded to: -

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

The Assistant Director, National Crime Records Bureau, Government of India, Ministry of Home Affairs, East Block-VII, R.K. Puram, New Delhi 110 066

(Signature)
Name & Designation
of the Authorised Official

Annex V

|                    |                           |                  |   |                     |            | (P           | aragraph 9) |
|--------------------|---------------------------|------------------|---|---------------------|------------|--------------|-------------|
|                    |                           |                  | EIT NOTES DETEC                           | _                   | _          | )            | BY E-Mail   |
| Report for the i   | •                         |                  |   |                     | •          | •            |             |
| Name of the Ba     |                           |                  |   |                     |            |              |             |
| Address of the     |                           | Vigilance        | . Cell                                    |                     |            |              |             |
| Address of the     | 1 orged Note              | vigilarioc       | COCII                                     |                     |            |              |             |
|                    |                           |                  |   |                     |            |              |             |
|                    |                           |                  |   |                     |            |              |             |
| email address      |                           |                  |   | -                   |            |              |             |
|                    | /Union Torritor           | .v_\\/ico        | Summary of Counterfo                      | oit Notos Da        | otactad by | the Bank     |             |
| State/Union        | /Onion remion             | y-vvise c        | bullillary of Countern                    | en Notes De         | elected by | the Dank     | TOTAL       |
| Territory*         |                           | De               | nomination Wise Nur                       | nber of Note        | es         |              | PIECES      |
| ,                  |                           |                  | T   | 1                   | I          | 1            |             |
|                    | Rs. 10                    | Rs.20            | Rs.50                                     | RS.100              | Rs. 500    | Rs.1000      |             |
| 1                  |                           |                  |   |                     |            |              |             |
| 2                  |                           |                  |   |                     |            |              |             |
| 3                  |                           |                  |   |                     |            |              |             |
|                    |                           |                  |   |                     |            |              |             |
| GRAND<br>TOTAL     |                           |                  |   |                     |            |              |             |
|                    | a of Ctato/Lini           |                  |   |                     |            |              |             |
| * Indicate Nam     |                           |                  | ory                                       |                     |            |              |             |
| PART-2: Deta       | 1                         |                  | Datumand by Dalina                        | Danding             | 1          |              |             |
|                    | Pending with the          | Sent to police   | Returned by Police                        | Pending with police |            |              |             |
|                    | police at the             | •                |   | at the end          |            |              |             |
|                    | beginning of              |                  |   | of the              |            |              |             |
|                    | the month                 | month            |   | month (A)           |            |              |             |
|                    |                           |                  |   | + (B) - (C)         |            |              |             |
|                    | (A)                       | (B)              | (C)                                       | (D)                 |            |              |             |
| Number of          |                           |                  |   |                     |            |              |             |
| Cases              |                           |                  |   |                     | <u> </u>   |              |             |
| Number of<br>Notes |                           |                  |   |                     |            |              |             |
|                    | lodgod gombri             | 000 000          | Lase. The total numb                      | or of               | ]          |              |             |
|                    |                           |                  | be indicated in each                      |                     |            |              |             |
| columns            | 100 00 00 10 00 00        | , , , , , ,      | bo indicated in each                      | 01 1110             |            |              |             |
| Cortified that (i  | ) FIPs have be            | oon loda         | ed in respect of all no                   | toc                 |            |              |             |
|                    |                           |                  | related data has bee                      |                     |            |              |             |
|                    |                           |                  | f India concerned.                        |                     |            |              |             |
| Name of Head       | of the FNV C              | ell              |   |                     |            |              |             |
| Designation        |                           | CII              |   |                     |            |              |             |
| Designation        |                           |                  |   |                     |            |              |             |
|                    | Domo <i>ntino</i> and a f | C                | · Monograma · · · · /ENY                  | Division 5          |            | الحدالة بأمم | a Mar I '   |
| in terms of lette  | er DCM (FNVE              | O) No.59         | y Management, (FNV<br>96/16.12.01/2007-08 | dated Febru         | uary 15, 2 | 008.         | a, iviumbai |
| NB: the Report     | to be prepared            | <u>l in MS</u> E | xcel and transmitted I                    | by e-mail to        | dcmfnvd@   | rbi.org.in   |             |

# Annex-VI (Paragraph 5)

# Designs of Banknotes Issued by the Reserve Bank of India Since 1967

| Year    | Size         | Watermark  | Front   | Back  |
|---------|--------------|--|---|---|
| I. Rs.1 | 0 notes      |  |   |   |
| 1967    | 137x6<br>3mm | Ashoka<br>Pillar   | Purple colour. Numeral 10 in the centre.  | Value of the note in 14 languages. The oval seascape with country craft.  |
| 1968    | -do-         | -do-   | Blue-black colour. Promise clause, guarantee clause and signature printed in bilingual.   | -do-<br>RBI's name in Hindi added.  |
| 1969    | -do-         | -do-   | Blue Black colour. 'Ten Rupees' instead of 'Rupees Ten'.  | Mahatma Gandhi's Portrait.  |
| 1970    | -do-         | Ashoka<br>Pillar with<br>spinning<br>wheels.   | Hindi version of RBI incorporated in place of English and vice versa. Hindi rendering of Guarantee clause, promise clause and Governor's signature have been interchanged. सत्यमेव जयतेट incorporated. Watermark window and numbering panel enlarged. | Bilingual seal incorporated   |
| 1975    | -do-         | -do-   | Dark brown, umber and blue colour. Numeral '10' printed in dark brown. Intaglio printing. Languages scroll on left and Ashoka Pillar emblem on right.   | Pale brown, Ochre blue and green colour. A circle with two Peacocks on branch of a tree. Deer, horses, bird and lotus.                    |
| 1992    | -do-         | -do-   | Overall colour scheme in pale pink, magenta and yellow  | Shalimar garden   |
| 1996    | -do-         | Portrait of Mahatma Gandhi with multidirectio nal lines in the watermark window.     | Overall colour scheme in<br>mauve brown, orange and pink.<br>Portrait of Mahatma Gandhi.<br>Embedded security thread<br>containing the words 'भारत<br>RBI' readable on both sides<br>when held against light.   | Intricate guilloche and floral patterns with profiles of an elephant, rhinoceros and tiger's faces. Value of note in 15 Indian languages. |
| 2006    | -do-         | The portrait of Mahatma Gandhi, the multidirectio nal lines, and an electrotype mark | Machine readable windowed demetalised clear text magnetic security thread with inscriptions 'Bharat' (in Hindi) and RBI which fluoresces in yellow on both sides under UV light. (Generic).  Width: 1.4 mm  | Year of printing is incorporated at the printing stage on the reverse of the banknote.  |

| Year      | Size         | Watermark   | Front   | Back   |
|-----------|--------------|---|---|--|
|           |              | showing the denominational numeral10 appear in this section and these can be viewed better when the banknote is held against light. | Dual coloured optical fibres.  The small floral design printed both on the front (hollow) and back (filled up) of the note in the middle of the vertical band next to the Watermark has an accurate back-to-back registration so that the numeral appears as one when seen against the light.   |  |
| II. Rs.20 | notes        |   |   |  |
| 1972      | 147X63<br>mm | Ashoka<br>Pillar  | Saffron colour. Ashoka Pillar emblem on the right and language panel on the left side.  | Bold lettering in Hindi appears centrally in a horizontal panel, flanked by figures 20 at the corner. Picture of Parliament House. On the left value in Indian languages   |
| 1975      | -do-         | Small Ashoka Pillar with chain of spinning wheels. Resin treated paper  | Red, blue, mauve and pale yellow colour. Numerical 20 in dark mauve on a light yellow lotus shaped design.  Language scroll on the left and Ashoka Pillar emblem on right.  The printing bleeds off on all sides but not in corners, which are paper white.  Bilingual names, clauses and signature.  | Dry offset printing. Red, blue and mauve colour. Chariot wheel of Konark Sun temple at the centre. Watermark window in pale blue is surrounded by an ornamental design in perfect register with corresponding design on obverse of the note. |
| 2001      | -do-         | Mahatma<br>Gandhi<br>Portrait   | The security thread totally embedded with the letters "Bharat" (in Hindi) and "RBI"  The colour is predominantly reddish orange.  The Ashoka Pillar has been replaced by the Mahatma Gandhi's Portrait in dark red while the Ashoka Pillar has been shifted to the left side bottom corner and the size is smaller.  The numeral 20, RBI seal, Mahatma Gandhi's Portrait, RBI | The central theme depicts the Indian coastal line with coconut grooves. The value of the note appears in 15 languages in a vertical panel in the left hand side.   |

| Year       | Size         | Watermark                                    | Front  | Back   |
|------------|--------------|--|--|--|
|            |              |  | Legend, Guarantee and Promise clauses, Governor's Signature and Ashoka Pillar inset are in intaglio.   |  |
|            |              |  | The words RBI and the numeral 20 in Micro letters appear alternatively behind the Mahatma Gandhi's Portrait.   |  |
|            |              |  | An identification mark by way of<br>a small vertical rectangle in<br>raised form appears on the left<br>side of the note to facilitate the<br>visually impaired to identify the<br>denomination of the note. The<br>numbers in the number panel<br>are printed in red. |  |
| 2006       | -do-         | of Mahatma<br>Gandhi, the<br>multidirection  | Dual coloured optical fibres.  The small floral design printed both on the front (hollow) and back (filled up) of the note in  | Year of printing is incorporated at the printing stage on the reverse of the banknote.   |
| III. Rs.50 | notes        |  |  |  |
| 1975       | 147X73<br>mm | Ashoka<br>Pillar with<br>chain of<br>wheels. | Mauve colour with hues of blue green and purple. Numeral 50 in dark brown. Language scroll on left and Ashoka Pillar emblem on right.  Printing bleeds off on all sides  | Mauve, brown and yellow colours. Parliament House at the centre. Watermark window in pale mauve, surrounded by an ornamental design, which is in perfect register with corresponding |
| 1981       | Do           | -do-   | Intaglio-fast blue, yellow red. Ashoka Pillar and languages in deep violet colours, rest in deep green and brown colours.  | design on the obverse.  Dry offset-yellowish brown and body in deep purple colour. Parliament House with National flag on top  |

| Year     | Size         | Watermark  | Front   | Back  |
|----------|--------------|--|---|---|
|          |              |  | सत्यमेव जयते below Ashoka<br>Pillar emblem.   |   |
| 1997     | -do-         | Portrait of Mahatma Gandhi with multidirectio nal lines in the window.   | Yellow, blue and violet colour. Ashoka Pillar replaced by Mahatma Gandhi Portrait in blue. Security thread totally embedded inside the note the letters 'भारत' and 'RBI'. A small black solid square on the left hand side of the watermark to help the visually impaired to identify the denomination of the note. | A panoramic view of India's Parliament House with floral patterns above and filigree patterns on the sides. The value of the note in 15 Indian languages. |
| 2005     | -do-         | of Mahatma Gandhi, the multidirection al lines, and an electrotype mark showing the denominatio nal numeral 50 appear in this section and these can be viewed better when the banknote | name of the Bank in Hindi and English, the Reserve Bank Seal, guarantee and promise clause, Ashoka Pillar Emblem on the left RBI Governor's   | Year of printing is incorporated at the printing stage on the reverse of the banknote.  |
| IV.Rs.10 | 0 notes      |  |   |   |
| 1967     | 157X7<br>3mm | Ashoka<br>Pillar   |   | Vertical panel of 14 Indian anguages on left. Hirakud Dam   |

| Year | Size | Watermark  | Front Back  |   |
|------|------|--|---|---|
|      |      |  | centre. Ashoka Pillar emblem on the right.  | in the background in a circular frame.  |
| 1969 | -do- | -do-   | Blue colour and promise clause, Guarantee clause and Governor's signature in bilingual.  Picture of Mahatma Gandh a sitting posture with Sevagr Ashram in the background in circular frame. |   |
| 1975 | -do- | Ashoka<br>Pillar with<br>spinning<br>wheels.             | Intaglio deep blue with hues of blue, brown, pink and dark green.  Numeral 100 in dark blue.  Watermark window light blue.  RBI's name, promise clause,                                     | Intaglio deep blue and brown shade of corn, agricultural operations, Tea plantation and hydroelectric power project.  'Watermark' window is surrounded by an ornamental |
|      |      |  | Guarantee clause and<br>Governor's signature in<br>bilingual.   | design, which is in perfect register with similar design on the obverse.  |
|      |      |  | Language scroll on left and Ashoka Pillar emblem on right.  |   |
|      |      |  | Printing bleeds off on all sides except at corners.   |   |
| 1979 | -do- | -do-   | One side intaglio blue, red and deep green, Tints of reddish and yellowish green shade. सत्यमेव जयते <sup>,</sup> below Ashoka Pillar emblem.   |   |
| 1996 | -do- | Portrait of<br>Mahatma<br>Gandhi<br>with<br>multidirecti | Printed with the combination of offset and intaglio process. Overall colour is predominantly blue, grey and green.  | Central theme depicts a panoramic view of the Kanchangunga range with floral patterns above and filigree patterns on the sides.   |
|      |      | onal lines in the watermark window.                      | Portrait of Mahatma<br>Gandhi. A windowed<br>security thread partly<br>visible from the front but<br>totally embedded inside.<br>Letters `भारत' and 'RBI'<br>printed on the thread.         | The value of note appears in 15 languages on the left hand side.  |
|      |      |  | A small black solid triangle in intaglio on left hand side of the watermark to help the visually impaired to identify the denomination of the note.   |   |

| Year     | Size            | Watermark   | Front   | Back   |  |
|----------|-----------------|---|---|--|--|
| 2005     | -do-            | The portrait of Mahatma Gandhi, the multidirection al lines, and an electrotype mark showing the denomination al numeral 100 appear in this section and these can be viewed better when the banknote is held against light. | Machine-readable windowed demetalised clear text magnetic security thread with inscriptions `Bharat' (in Hindi) and RBI on notes of Rs.100 with exclusive colour shift.  Colour of the thread shall shift from green to blue when viewed from different angles. It will fluoresce in yellow on the reverse and the text will fluoresce on the obverse under U.V.light —width — 2 mm.  The Intaglio Printing i.e. raised prints is more prominent in the name of the Bank in Hindi and English, the Reserve Bank Seal, guarantee and promise clause, Ashoka Pillar Emblem on the left, RBI Governor's signature.  A triangle in intaglio on the left of the watermark window with increased depth of engraving helps the visually impaired to identify the denomination.  Optical fibres are in dual colour.  The small floral design printed both on the front (hollow) and back(filled up) of the banknote in the middle of the vertical band next to the watermark window has an accurate back to back registration so that the numeral appears as one when seen against the light. | Year of printing is incorporated at the printing stage on the reverse of the banknote. |  |
| V. Rs.50 | V. Rs.500 notes |   |   |  |  |
| 1987     | 167X7<br>3mm    | Ashoka<br>Pillar with<br>spinning<br>wheels.  | Printed by dry offset and intaglio process. Background sun. Background colours in colours in peacock blue, ochre and green. Portrait of Mahatma Gandhi, Ashoka Pillar emblem,  Background showing rising sun. Background colours in deep green, orange and sky blue. Mahatma Gandhi leading a group of people.  |  |  |
|          |                 |   | Promise clause & language panel are printed in intaglio.  |  |  |

| Year | Size | Watermark  | Front  | Back  |
|------|------|--|--|---|
|      |      |  | Five black horizontal relief lines in intaglio on the left side of the watermark to help the visually impaired to identify the denomination of the note.   |   |
| 1997 | -do- | Portrait of Mahatma Gandhi with the multidirectio nal lines in the watermark window. | Printed by offset and intaglio process. Colour scheme is predominantly in yellow, green, mauve and brown.  Mahatma Gandhi's portrait is dark brown in colour. Mahatma Gandhi's portrait, RBI legend, guarantee and promise clauses, Ashoka Pillar inset and Governor's signature are in intaglio.  A windowed security thread, partly visible from the front but totally embedded inside. Letters भारत and RBI are printed on the thread.  Green vertical band behind the Mahatma Gandhi portrait where latent image of 500 is printed.  A small black solid circle in intaglio on the left hand side of | Mahatma Gandhi leading a group of people in brown colour with floral patterns appearing above and filigree patterns on each side of this theme.  A vertical panel of 15 languages appear on the left. All the above features are in intaglio. |
|      |      | multidirectio<br>nal lines in<br>the<br>watermark                                    | Mahatma Gandhi's portrait is dark brown in colour. Mahatma Gandhi's portrait, RBI legend, guarantee and promise clauses, Ashoka Pillar inset and Governor's signature are in intaglio.  A windowed security thread, partly visible from the front but totally embedded inside. Letters भारत and RBI are printed on the thread.  Green vertical band behind the Mahatma Gandhi portrait where latent image of 500 is printed.  A small black solid circle in  | patterns on each sic<br>theme.  A vertical panel<br>languages appear or<br>All the above feature  |

| Year | Size | Watermark | Front  | Back  |
|------|------|-----------|--|---|
| 2000 | -do- | -do-      | The colours are predominantly mild yellow, mauve and brown. Mahatma Gandhi's portrait is in light brown. | The design is the same as is on the 1997 series note. |
|      |      |           | Numeral 500 printed in Optically Variable Ink (OVI) in Green to Blue colour shift.                       |   |
|      |      |           | Except these changes, other designs are same as of 1997 series notes.                                    |   |
|      |      |           |  |   |
|      |      |           |  |   |
|      |      |           |  |   |

| Size | Watermark  | Front   | Back   |
|------|--|---|--|
| -do- | Mahatma Gandhi, the multidirection al lines, and an electrotype      | demetalised clear text magnetic<br>security thread with inscriptions<br>'Bharat' (in Hindi) and RBI on<br>notes of Rs.500 with exclusive  | Year of printing is incorporated at the printing stage on the reverse of the banknote.   |
|      | the denomination al numeral 500 appear in this section and these can | Colour of the thread shall shift from green to blue when viewed from different angles. It will fluoresce in yellow on the reverse and the text will fluoresce on the obverse under U.V.light –width – 3mm.  |  |
|      | the banknote   | prints is more prominent in the   |  |
|      |  | A circle in intaglio on the left of<br>the watermark window with<br>increased depth of engraving<br>helps the visually impaired to<br>identify the denomination.  |  |
|      |  | Optical fibres are in dual colour. The small floral design printed both on the front (hollow) and back(filled up) of the banknote in the middle of the vertical band next to the watermark window has an accurate back to back registration so that the numeral appears as one when seen against the light. |  |
|      |  |   |  |
|      |  |   |  |
|      |  | -do- The portrait of Mahatma Gandhi, the multidirection al lines, and an electrotype mark showing the denomination al numeral 500 appear in this section and these can be viewed better when the banknote is held   | -do- The portrait of Mahatma Gandhi, the multidirection al lines, and an electrotype mark showing the denomination al numeral 500 appear in this section and these can be viewed better when the banknote is held against light.  The lintaglio Printing i.e. raised prints is more prominent in the name of the Bank in Hindi and English, the Reserve Bank Seal, guarantee and promise clause, Ashoka Pillar Emblem on the left, RBI Governor's signature.  A circle in intaglio on the left of the watermark window with increased depth of engraving helps the visually impaired to identify the denomination.  Optical fibres are in dual colour.  The small floral design printed both on the front (hollow) and back(filled up) of the banknote in the middle of the vertical band next to the watermark window has an accurate back to back registration so that the numeral appears as one when |

| Year      | Size                | Watermark  | Front   | Back   |
|-----------|---------------------|--|---|--|
| VI. Rs.10 | VI. Rs.1000/- notes |  |   |  |
| 2000      |                     |  | Colour is generally pink (light peach colour with grey offset background).  Mahatma Gandhi's portrait is brown in colour. Mahatma Gandhi's portrait, numeral 1000, एक हजार रमये, RBI seal, RBI legend, guarantee and promise clause, Governor's signature are in intaglio printing.  Left hand number panel in red colour and right hand number panel in blue colour.  Numeral 1000 printed in Optically Variable Ink (OVI) in Green to Blue colour shift.  Optically variable (colour shift) | The theme depicts the overall development of the Indian economy in three-colour intaglio. The 15-language panel is on the left side. |
|           |                     |  | shifting) windowed security thread with magnetic property and containing text `भारत 1000 RBI'.  Green vertical band behind the Mahatma Gandhi portrait where latent image of 1000 is printed.   |  |
|           |                     |  | A small black solid diamond shape mark in intaglio on the left hand side of the watermark to help the visually impaired to identify the denomination of the note.   |  |
| 2005      |                     | Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational numeral 1000 appear in this section and these can be viewed better when the | Machine-readable windowed demetalised clear text magnetic security thread with inscriptions 'Bharat' (in Hindi) and RBI on notes of Rs.1000 with exclusive colour shift.  Colour of the thread shall shift from green to blue when viewed from different angles. It will fluoresce in yellow on the reverse and the text will fluoresce on the obverse under U.V. light –width – 3mm.  The Intaglio Printing i.e. raised prints is more prominent in the                                      | Year of printing is incorporated at the printing stage on the reverse of the banknote.   |

| Year | Size | Watermark | Front   | Back |
|------|------|-----------|---|------|
|      |      | ight      | English, the Reserve Bank<br>Seal, guarantee and promise<br>clause, Ashoka Pillar Emblem<br>on the left, RBI Governor's<br>signature.   |      |
|      |      |           | A diamond in intaglio on the left<br>of the watermark window with<br>increased depth of engraving<br>helps the visually impaired to<br>identify the denomination.                   |      |
|      |      |           | Optical fibres are in dual colour.  |      |
|      |      |           | The small floral design printed both on the front (hollow) and back(filled up) of the banknote in the middle of the vertical band next to the watermark window has an accurate back |      |
|      |      |           | to back registration so that the numeral appears as one when seen against the light.  |      |

### Annex VII (Paragraph 4)

### NODAL OFFICERS APPOINTED TO MONITOR FICN CASES

| SR.NO. | STATE  | NODAL OFFICER (FICN)   |
|--------|--|--|
| 1.     | Assam  | IGP, CID, Guwahati   |
| 2.     | Andhra Pradesh                                   | DIG, CID, AP, Hyderabad  |
| 3.     | Andaman &  | Dy. SP, CID, Aberdeen Bazaar, Port<br>Blair                      |
|        | Nicobar  | Diali  |
| 4.     | Arunachal  | DIG/PHQ, Itanagar  |
|        | Pradesh  |  |
| 5.     | Bihar  | IG, EOW, CID, Patna  |
| 6.     | Chandigarh                                       | IGP/Crime, EOW   |
| 7.     | Chattisgarh                                      | AIGP, SCRB   |
| 8.     | Daman, Diu and<br>Dadra Nagar<br>Haveli, Silvasa | SP, ACB, Mumbai  |
| 9.     | Delhi  | DCP Special Cell Delhi Police<br>ACP Special Cell Southern Range |
| 10.    | Goa  | Dy. Supdt. of Police, Crime Branch, Donapaula, Goa.              |
| 11.    | Gujarat  | DIG (Crime-3), Gandhi Nagar                                      |
| 12.    | Himachal<br>Pradesh                              | IGP, CID, HP, Shimla   |
| 13.    | Haryana  | IGP, Crime PHQ, Sector-6, Panchkula,                             |
| 14.    | J&K  | IGP, Crime and Railways, J & K,<br>Jammu,<br>Srinagar            |
| 15.    | Jharkhand  | Addl. DG of Police, CID, Ranchi                                  |
| 16.    | Karnataka  | IGP, EO/COD, Bangalore   |
| 17.    | Kerala   | Dy. SP, CFS  |
| 18.    | Lakshadweep                                      | Supdt of Police Lakshadweep                                      |
| 19.    | Madhya Pradesh                                   | DIG, PHQ, EOW Jahangirabad<br>Bhopal                             |

| SR.NO. | STATE         | NODAL OFFICER (FICN)                        |
|--------|---------------|---|
| 20.    | Maharashtra   | Jt. CP, ATS, MS, Mumbai                     |
| 21.    | Manipur       | IGP (Int.), Imphal                          |
| 22.    | Meghalaya     | AIG (Admn) Shillong                         |
| 23.    | Mizoram       | SP, CID (Crime ) Aizawal                    |
| 24.    | Nagaland      | DIG, Modernisation Kohima                   |
| 25.    | Orissa        | IGP, CID, CB, Cuttack                       |
| 26.    | Pondicherry   | SP, CID, HQ Pondicherry                     |
| 27.    | Punjab        | SP, EOW, Chandigarh                         |
| 28.    | Rajasthan     | DIG (EOW), CID, (CB), Jaipur                |
| 29.    | Sikkim        | SP, Crime Branch, PHQ, Gangtok              |
| 30.    | Tamil Nadu    | Supt. of Police, CB, CID (Hqrs),<br>Chennai |
| 31.    | Tripura       | IGP, Intelligence Agartala                  |
| 32.    | Uttar Pradesh | Addl. SP, EOW Lucknow                       |
| 33.    | Uttaranchal   | DIG, CID Dehradun                           |
| 34.    | West Bengal   | ADGP/CID, Kolkata                           |