The Andhra Bank Employees' Co-operative Bank Ltd.

Central Office: Mithila Complex,
IIIrd Floor, H.No.4-4-296/297,
Bank Street, HYDERABAD-500 095

CLEAN NOTE POLICY OF THE BANK

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The Reserve Bank of India (**RBI**) has informed that the object of '**Clean Note Policy**' is withdrawal of soiled and mutilated **notes** from circulation and putting adequate quantity of fresh **notes** into circulation.

1. The Currency Distribution & Exchange Scheme (CDES) for bank branches 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.
2. Issue of Coins over the counter to any member of public
3. Conducting surprise verifications by official unconnected with the custody thereof and by the officials from the Controlling office once in six months.
4. Acceptance of lower denomination notes (I.e., denomination of Rs.50/- and below) tendered by members of public and linked bank branches without rejection.

Detection and Impounding of Counterfeit Notes

Para 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.

Para 2 - Detection of Counterfeit Notes

Banknotes tendered over the counter should be examined for authenticity through machines.

Similarly, banknotes received directly at the back office / currency chest through bulk tenders should also be examined through 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 / treasuries. Failure of the banks to impound Counterfeit Notes detected at their end will be construed as wilful involvement of the bank concerned in circulating Counterfeit Notes and penalty will be imposed.

Para 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.

Para 4 - Issue of Receipt to Tenderer

When a banknote tendered at the counter of a bank branch/back office and currency chest or treasury is found to be counterfeit, an acknowledgement receipt in the prescribed format (Annex II) must be issued to the tenderer, after stamping the note as in Paragraph 3 ibid. The receipt, in running serial numbers, should be authenticated by the cashier and tenderer. Notice to this effect should be displayed prominently at the offices / branches for information of the public. The receipt is to be issued even in cases where the tenderer is unwilling to countersign it.

Para 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:

For cases of detection of Counterfeit Notes up to 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.

For cases of detection of Counterfeit Notes of 5 or more pieces, in a single transaction, the Counterfeit Notes should be forwarded **immediately** 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).

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 (only in the case of banks), and in the case of the treasury, it should be sent to the Issue Office of the Reserve Bank concerned.

Acknowledgement of the police authorities concerned has to be obtained for note/s forwarded to them both as consolidated monthly statement and for filing of 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 consolidated 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 the Reserve Bank of India.

In order to facilitate identification of people abetting circulation of Counterfeit Notes, banks are advised to cover the banking hall/area and counters under CCTV surveillance and recording and preserve the recording.

Banks should also monitor the patterns / trends of such detection and suspicious trends / patterns should be brought to the notice of RBI / Police authorities immediately.

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 various State Level Committees viz. State Level Bankers' Committee (SLBC), Standing Committee on Currency Management (SCCM), State Level Security Committee (SLSC) etc.

The data on detection of counterfeit Indian notes at bank branches and treasuries should be included in the monthly Returns forwarded to the Reserve Bank Issue Offices as indicated in para 10 below.

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.

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 Counterfeit Indian Notes has been brought under the ambit of UAPA, 1967.

Para 6 - Examination of the Banknotes before Issuing over Counters, Feeding ATMs and Remitting to Issue Offices of the Reserve Bank

The banks should re-align their cash management in such a manner so as to ensure that cash receipts in the denominations of ₹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 bank branches, irrespective of the volume of daily cash receipt. Any non-compliance will be construed as violation of the instructions issued by the Reserve Bank.

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 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.

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 circular No.DPSS.CO.PD 2298/02.10.002/2011-12 dated June 20, 2012, the responsibility of ensuring the quality and genuineness of cash loaded at White Label ATMs would be that of the Sponsor Bank. In terms of Circular No. DPSS.CO.PD.No.1621/02.10.002/2016-17 dated December 30, 2016, when sourced from retail outlets, the White Label ATM Operator shall be solely responsible for the quality and genuineness of currency notes dispensed through ATMs.

Para 7 - Designating Nodal Bank Officer

Each bank should 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.

Para 8 - Establishment of Forged Notes Vigilance Cell at Head Office of Bank

Each bank shall establish at its Head Office, a Forged Note Vigilance (FNV) 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 CVO and report to him / her all cases of acceptance / issue of Counterfeit Notes over the counters.

iii. Conducting periodic surprise checks at currency chests where shortages / defective / Counterfeit Notes etc. are detected.

iv. Ensuring operation of Note Sorting Machines of appropriate capacity at all the currency chests / back offices 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.

FNV 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 / to (email) 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 email. No hard copy need be sent.

In order to update the record of the addresses of the FNV 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.

Para 9 - Provision of Ultra-Violet Lamp and Other Infrastructure

With a view to facilitating the detection of Counterfeit Notes, all bank branches / identified back offices should be equipped with ultra-violet lamps / other appropriate banknote sorting / detection machines. In addition, 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 the Reserve Bank in May 2010.

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

The banks should also consider providing at least one counting machine (with dual display facility) for public use at the counter.

Para 10 - Reporting of Data to RBI / NCRB / FIU-IND

By All Bank branches

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 7th of the next month.

Under Rule 3 of Prevention of Money Laundering Rules, 2005, 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, 6th Floor, Hotel Samrat, Chanakyapuri, New Delhi-110021, within seven working days, by uploading the information on the FINnet Portal. Similarly, data on FICN detection is also to be uploaded on the web-enabled software of National Crime Records Bureau, New Delhi at their website.

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

Para 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 31st March and 30th 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.

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

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.

Para 12 - Detection of Counterfeit Notes - Training of Staff

It is necessary to ensure that the cash handling staff in banks and treasuries / sub-treasuries are 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 VII have been supplied to all the banks / treasuries with instructions to display them prominently at the branches for information of the public. Posters of the 2005-06 series of banknotes have also been supplied to bank branches for display at the branches. Details of security features of the New Design banknotes of □ 2000, □ 500, □ 200 and □ 50 are available at the link https://www.paisaboltahai.rbi.org.in/

Details of other banknotes are also available under 'Know your Banknotes' at the above link.

The Controlling Offices / Training Centers should 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. The banks should ensure that all bank personnel handling cash are trained on features of genuine Indian bank notes. The Reserve Bank will also provide faculty support and training materials.

Annex I
(Paragraph 3)

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 / TREASURY/ SUB-TREASURY
BRANCH / CURRENCY CHEST
SIGNATURE
DATE

Annex II
(Paragraph 4)

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	Parameters on which the note is deemed as counterfeit

Total number of Counterfeit Notes:

(Signature of the Tenderer)

(Signature of the counter staff)

(Official Seal)

Annex III
(Paragraph 5)

Date: _____

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:

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

4. The Counterfeit Notes are enclosed.

5. Kindly acknowledge receipt.

(Authorised signatory)

(Official Seal)
Encl:

Annex- IV
(Paragraph 5)

Date: _____

Name of the Bank:
District:
Name and Address of the Nodal Bank Officer:
Ref. No. .....

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.

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.

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

3. The Counterfeit Notes are enclosed.

4. Please acknowledge receipt.

Yours faithfully,

Authorised Signatory
Official Seal

Encl:

Annex V
(Paragraph 8)

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)

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, to the following address-
E-mail

(No hard copy need be sent)

Annex VI
(Paragraph 10)

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	20	50	100	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 FICN 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

Annex VII
(Paragraph 12)

Designs of Bank Notes Issued by the Reserve Bank of India since 1967

Year	Size	Watermark	Front	Back
I.□ 10 notes				
1967	137 x 63 mm	Ashoka 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- 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 Pillar with spinning 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 जयते 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 multidirectional lines in the watermark window.	Overall colour scheme in mauve brown, orange and pink. Portrait of Mahatma Gandhi. Embedded security thread containing the words 'भारत RBI' readable on both sides 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 multidirectional lines, and an electrotype mark showing the denominational numeral 10 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 which fluoresces in yellow on both sides under UV light. (Generic). Width: 1.4 mm 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.	Year of printing is incorporated at the printing stage on the reverse of the banknote.
2011	-do-	-do-	-do- In addition, □ symbol was introduced on the obverse of the banknote, on the top left and top right corner (along with the denominational numeral).	The banknotes will continue to have year of printing on the reverse. In addition, □ symbol was introduced on the reverse of the banknotes, on the top left and top right

				corner (along with the denominational numeral).
2016	-do-	-do-	-do- In addition, the numerals in both the number panels of these banknotes will be in ascending size from left to right, while the first three alphanumeric characters (prefix) will remain constant in size	
2018	63 mm x 123 mm	□ 10 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotype (10) watermarks	The base colour of the note is Chocolate Brown. The note has other designs, geometric patterns aligning with the overall colour scheme, both at the obverse and reverse. See through register with denominational numeral 10 Denominational numeral १० in Devnagari, Portrait of Mahatma Gandhi at the centre, Micro letters 'RBI', 'भारत ', 'INDIA' and '10', Windowed demetalised security thread with inscriptions 'भारत' and RBI, Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right of Mahatma Gandhi portrait, Ashoka Pillar emblem on the right, Number panel with numerals growing from small to big on the top left side and bottom right side.	The new denomination has motif of Sun Temple, Konark on the reverse, depicting the country's cultural heritage. Year of printing of the note on the left, Swachh Bharat logo with slogan, Language panel, Denominational numeral १० in Devnagari.
II. □.20 notes				
1972	147X63mm	Ashoka 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 Gandhi 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 Legend, Guarantee and Promise clauses, Governor's Signature and Ashoka Pillar inset are in intaglio. The words RBI and the numeral 20 in Micro	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.

			letters appear alternatively behind the Mahatma Gandhi's Portrait. An identification mark by way of a small vertical rectangle in raised form appears on the left side of the note to facilitate the visually impaired to identify the denomination of the note. The numbers in the number panel are printed in red.	
2006	-do-	The portrait of Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational numeral 20 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 which fluoresces in yellow on both sides under UV light (Generic). Width: 1.4 mm 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.	Year of printing is incorporated at the printing stage on the reverse of the banknote.
2012	-do-	-do-	-do- In addition, □ symbol was introduced on the obverse of the banknote, on the top left and top right corner (along with the denominational numeral).	The banknotes will continue to have year of printing on the reverse. In addition, □ symbol was introduced on the reverse of the banknotes, on the top left and top right corner (along with the denominational numeral).
2016	-do-	-do-	The numerals in both the number panels will be in ascending size from left to right while the first three alpha-numeric characters (prefix) will remain constant in size. The numeral "20", RBI seal, Mahatma Gandhi's portrait, RBI legend, Guarantee and promise clause, Governor's signature, Ashoka Pillar emblem which were hitherto printed in intaglio (raised printing) are now being printed in offset (without any raised printing). Further, rectangular identification mark on the left of the banknote has been removed. While there is no change in the colour at the reverse, the colour at the obverse is lighter (due to removal of intaglio printing). The vertical band on the right side of the Mahatma Gandhi's portrait hitherto contained a latent image showing the denominational numeral "20".The latent	-do-

			image was visible only when the banknote was held horizontally at eye level. This feature is no longer present.	
III. □50 notes				
1975	147X73mm	Ashoka Pillar with chain of 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 except at corners.	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 design on the obverse.
1981	-do-	-do-	Intaglio-fast blue, yellow red. Ashoka Pillar and languages in deep violet colours, rest in deep green and brown colours. सत्यमेव जयते below Ashoka Pillar emblem.	Dry offset-yellowish brown and body in deep purple colour. Parliament House with National flag on top
1997	-do-	Portrait of Mahatma Gandhi with multidirectional 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-	The portrait of Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational numeral 50 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 which fluoresces in yellow on both sides under U.V.light –width 1.4 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 square 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.
2012	-do-	-do-	-do- In addition, □ symbol was introduced on the obverse of the banknote, on the top left and top right corner (along with the denominational numeral).	The banknotes will continue to have year of printing on the reverse. In addition, □ symbol was introduced on the reverse of the banknotes, on the top left and top right corner (along with the denominational numeral).
2015	-do-	-do-	-do- In addition, the numerals in both the number panels of these banknotes will be	-do-

			in ascending size from left to right, while the first three alphanumeric characters (prefix) will remain constant in size	
2016	-do-	- do-	The numeral '50', RBI seal, Mahatma Gandhi's portrait, RBI legend, Guarantee and promise clause, Governor's signature, Ashoka Pillar emblem which were hitherto printed in intaglio (raised printing) are now being printed in offset (without any raised printing). Further, square-shaped identification mark on the left of the banknote has been removed. While there is no change in the colour at the reverse, the colour at the obverse is lighter (due to removal of intaglio printing). The vertical band on the right side of the Mahatma Gandhi's portrait hitherto contained a latent image showing the denominational numeral '50'. The latent image was visible only when the banknote was held horizontally at eye level. This feature is no longer present.	-do-
2017	66 mm x 135 mm	□ 50 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotype (50) watermarks	The base colour of the note is Fluorescent Blue. See through register with denominational numeral 50, Denominational numeral ५० in Devnagari, Portrait of Mahatma Gandhi at the centre, Micro letters 'RBI', 'भारत', 'INDIA' and '50', Windowed demetalised security thread with inscriptions 'भारत' and RBI, Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right of Mahatma Gandhi portrait, Ashoka Pillar emblem on the right, Mahatma Gandhi portrait and electrotype (50) watermarks, Number panel with numerals growing from small to big on the top left side and bottom right side.	Year of printing of the note on the left, Swachh Bharat logo with slogan, Language panel, Motif of Hampi with Chariot, Denominational numeral ५० in Devnagari.
IV □ 100 notes				
1967	157X73mm	Ashoka Pillar	Blue colour. Numeral 100 appears prominently in centre. Ashoka Pillar emblem on the right.	Vertical panel of 14 Indian languages on left. Hirakud Dam 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 Gandhi in a sitting posture with Sevagram Ashram in the background in a circular frame.
1975	-do-	Ashoka Pillar with spinning 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, Guarantee clause and Governor's signature in bilingual.	Intaglio deep blue and brown shade of corn, agricultural operations, Tea plantation and hydroelectric power project. 'Watermark' window

			Language scroll on left and Ashoka Pillar emblem on right. Printing bleeds off on all sides except at corners.	is surrounded by an ornamental design, which is in perfect register with similar design on the obverse.
1979	-do-	-do-	One side intaglio blue, red and deep green, Tints of reddish and yellowish green shade. सत्यमेव जयते below Ashoka Pillar emblem.	Dry-offset. Black and maroon colours. Tint design in greenish blue and brownish shades.
1996	-do-	Portrait of Mahatma Gandhi with multidirectional lines in the watermark window.	Printed with the combination of offset and intaglio process. overall colour is predominantly blue, grey and green. Portrait of Mahatma Gandhi. A windowed security thread partly visible from the front but totally embedded inside. Letters 'भारत' and 'RBI' printed on the thread. 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.	Central theme depicts a panoramic view of the Kanchangunga range with floral patterns above and filigree patterns on the sides. The value of note appears in 15 languages on the left hand side.
2005	-do-	The portrait of Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational 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 m.m. 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.
2011	-do-	-do-	-do- In addition, □ symbol was introduced on the obverse of the banknotes, on the top left and top right corner (along with the denominational numeral).	The banknotes will continue to have year of printing on the reverse. In addition, □ symbol was introduced on the reverse of the banknotes on the top left and top right corner (along with the denominational numeral).
2015	-do-	-do-	-do-	-do-

			In addition, the numerals in both the number panels of these banknotes will be in ascending size from left to right, while the first three alphanumeric characters (prefix) will remain constant in size. In addition, easy to identify markings for visually impaired in the form of four angular bleed lines on both left and right of the obverse side of banknotes. Increase in size of the identification mark (triangle) by 50 per cent.	
V. □ 200 Notes – Mahatma Gandhi (New) Series				
2017	66 mm × 146 mm	□ 200 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotype (200) watermarks	The base colour of the note is Bright Yellow. The note has other designs, geometric patterns aligning with the overall colour scheme, both at the obverse and reverse. See through register with denominational numeral 200 Latent image with denominational numeral 200 Denominational numeral २०० in Devnagari Portrait of Mahatma Gandhi at the centre Micro letters 'RBI', 'भारत', 'India' and '200' Windowed security thread with inscriptions 'भारत' and RBI with colour shift. Colour of the thread changes from green to blue when the note is tilted Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right of Mahatma Gandhi portrait Denominational numeral with Rupee Symbol, □ 200 in colour changing ink (green to blue) on bottom right Ashoka Pillar emblem on the right Number panel with numerals growing from small to big on the top left side and bottom right side **For visually impaired** Intaglio or raised printing of Mahatma Gandhi portrait, Ashoka Pillar emblem, raised Identification mark H with micro-text □ 200, four angular bleed lines with two circles in between the lines both on the right and left sides	Motif of Sanchi Stupa on the reverse, depicting the country's cultural heritage. Year of printing of the note on the left Swachh Bharat logo with slogan Language panel Motif of Sanchi Stupa Denominational numeral २०० in Devnagari Dimension
VI. □500 notes – Mahatma Gandhi (New) Series				
2016	66mm x150 mm	Mahatma Gandhi portrait and electrotype (500) watermarks	Issued in the Mahatma Gandhi (New) Series, the new □ 500 banknotes are different from the earlier specified bank note (SBN) series in colour, size, theme, location of security features and design elements. The colour of the note is stone grey. The orientation and relative position of the Mahatma Gandhi portrait has changed.	The new theme is the Indian heritage site Red Fort with the Indian flag. The year of printing "2016" and Swachh Bharat logo is printed on the reverse. The 15 language panel is towards the centre.

			The banknote also has features (intaglio printing of Mahatma Gandhi portrait, Ashoka Pillar emblem, bleed lines, circle with □ 500 in the right, and the identification mark) which enable the visually impaired person to identify the denomination.	
VII. □2000/- notes – Mahatma Gandhi (New) Series				
2016	66mm x 166 mm	Mahatma Gandhi portrait and electrotype (2000) watermarks.	Issued in the Mahatma Gandhi (New) Series. The base colour of the note is magenta. The note has other designs, geometric patterns aligning with the overall colour scheme, both at the obverse and reverse. The salient features are : 1. See through register with denominational numeral 2000 2. Latent image with denominational numeral 2000 3. Denominational numeral २००० in Devnagari 4. Portrait of Mahatma Gandhi at the centre 5. Micro letters 'RBI' and '2000' on the left side of the banknote 6. Windowed security thread with inscriptions 'भारत', RBI and 2000 on banknotes with colour shift. Colour of the thread changes from green to blue when the note is tilted 7. Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right 8. Denominational numeral with Rupee Symbol, □ 2000 in colour changing ink (green to blue) on bottom right 9. Ashoka Pillar emblem on the right Mahatma Gandhi portrait and electrotype (2000) watermarks 10. Number panel with numerals growing from small to big on the top left side and bottom right side. For visually impaired Intaglio or raised printing of Mahatma	The salient features are : 1. Year of printing of the note on the left 2.Swachh Bharat logo with slogan 3.Language panel towards the centre 4. Motif of Mangalayan depicting the country's first venture into interplanetary space. 5.Denominational numeral २००० in Devnagari

Details	
1. Date and letter no of letter authorising merging of ATM with Saleemnagar branch	RBI.DCBS(H).NO./951/06.33.006/2017-18
2. Bank members In 2017 : A members ()+ B members() = Total ()	A.Class Members. 10781
3. Bank members In 2019 : A members ()+ B members() = Total ()	A.Class Members. 10499
4. Rates of interest of different loans	1.Long Term Loan .10% 2.Medium Term Loan .10.5% 3.Contingent Loan.11% 4.Gold Loan.13.75% 5.Deposit Loan.1%+deposit rate of interest
5. Is extra rate being offered to senior and super senior citizens? If yes by how much?	0.5%
6. What is the Savings bank interest rate as on 31-03-2019	4%
7. What is the Average cost of funds	
8. Amount transferred to Deposit Education and Awareness Fund during 31-03-2017 to 31-03-2019. Along with details	3 A/c Rs.213264.00
9. How many inoperative accounts are lying with the bank as on 31-03-2019	1467 A/c
10. What is the NDTL as on 31-03-2019 for CRR and SLR Computation	272,19,45,983.86
11. Details of loan products which constitute the loan portfolio of the bank	
12. Operating Profit of the bank in 2017	578.34
13. Operating Profit of the Bank in 2019	694.43

14. DICGC payments(along with dates and amount) made during 31-03-2017 to 31-03-2019	1.31-03-2017 Rs.18,95,409.39 on 20-10-16 2.30-09-2017 Rs.19,24,029.40 on 29-04-17 3.31-03-2018 Rs.18,79,758.91 on 31-10-17 4.30-09-2018 Rs.18,24,706.94 on 30-04-18 5.31-03-2019 Rs.16,48,092.24 on 31-10-18