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 <u>www.rbi.org.in</u>.

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 Tenders Received by Bank Branch / Treasury - 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 NotesEach 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 / 3प राजकोष / BANK / TREASURY/ SUB-TREASURYशाखा / BRANCH इस्ताक्षर / SIGNATURE दिनांक / DATEEach 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: Dissemination of Reserve Bank instructions on Counterfeit Notes to their branches. Monitoring the implementation of these instructions. 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. 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	 Conducting periodic surprise checks at currency chests where shortages/ defective /Counterfeit Notes etc are detected.
	 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 n 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 ransactions where forged notes have been used as genuine note to The Director, FIU-IND, Financial Intelligence Unit- India, 6 th 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: - <u>dcmfnvd@rbi.org.in</u>
	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	Preservation of Counterfeit Notes Received from Police
10	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.

Acknowledgement Receipt to be Issued to the Tenderer of Counterfeit Notes

Name of the Bank/Treasury/Sub-Treasury							
Address of the Bank Branch/Treasury/Sub-Treasury							
Serial Number: of the Receipt- Date:							
The note(s) described below re	ceived from						
(name and address of the ter impounded and stamped accord	•	ounterfeit 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)	(Sigr	nature of the counter cashier)					

Name & Address of the Bank Branch

Ref. No.

Date:

The Sr. Inspector of Police, _____Police Station,

Dear Sir,

Detection of Counterfeit Note/s -

Request for Investigation

We enclose the following counterfeit notes detected in our office on _____. The name and address of the tenderer together with his statement is enclosed.

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 and bring the culprits to book. 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 the 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.

Details of Counterfeit Note/s

		Series	Number of pieces	Value
Α	Denomination			
В	Name & address of the			
	tenderer			
С	Our Entry No.			

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 (WITH CODE).	CODE)	E-mail Address of the FNVC

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

Name of Authorised Official Designation Date

NB:: The completed format should be transmitted by e-mail, in MS-Exel on the following addressdcmfnvd@rbi.org.in Name & Address of the Bank Branch

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

Denomination--Wise Details

Denominations					Total	Total	Name of the State /	
Rs.10	Rs.10 Rs.20 Rs.50 Rs.100 Rs.500 Rs.				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 during the month under report (B)	Returned by the Police (C)	Pending with the Police at the end of the month (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

						(P	Annex V
	0.01					(P	aragraph 9) BY E-Mail
			EIT NOTES DETER	-	_		
	•		TED DATA ON AN	ALL INDI/	4 BASIS		
Name of the Ba							
Address of the	Forged Note	vigliance	Cell				
email address	/Union Torrito	w Mico 9	Summary of Countarf	oit Notos Dr	toctod by	the Bank	
State/Union		y-wise a	Summary of Counterf	en notes De	elected by		TOTAL
Territory*		De	nomination Wise Nur	nber of Note	es		PIECES
	Rs. 10	Rs.20	Rs.50	RS.100	Rs. 500	Rs.1000	
1							
2							
3							
GRAND TOTAL							
* Indicate Nam	e of State/Uni	on Territ	ory				
PART-2: Deta							
	Pending	Sent to	Returned by Police	Pending			
	with the	police		with police			
	police at the beginning of			at the end of the			
	the month	month		month (A)			
				+ (B) - (C)			
	(A)	(B)	(C)	(D)			
Number of							
Number of Notes							
	lodged compri	ses one	case. The total numb	erof	l		
	• ·		be indicated in each				
Certified that (i) FIRs have be	een loda	ed in respect of all no	tes			
indicated in Pa	rt -1 above, ar	nd (ii) the	e related data has been findia concerned.				
Name of Head	d of the FNV C	ell					
Designation	-						
Date							
Forwarded to D	Department of er DCM (FN\/F	Currenc	y Management, (FNV 96/16.12.01/2007-08	Division), F	Reserve B	ank of India	a, Mumbai
	-	-	xcel and transmitted l		-		

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 3mm	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.	with incorporated in place of English g 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	
1975	-do-	-do-	enlarged.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 green colour. A circle two Peacocks on branch tree. Deer, horses, bird 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.	Portrait of Mahatma Sandhi with nultidirectio hal lines in containing the words 'भारत Watermark RBI' readable on both sides	
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 denominati onal 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 mm	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	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 S	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 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-	of Mahatma Gandhi, the multidirection	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	Year of printing is incorporated at the printing stage on the reverse of the banknote.
III. Rs.50	notes			
	147X73 mm	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 E	Do	-do-	Intaglio-fast blue, yellow red. Ashoka Pillar and languages in deep violet colours, rest in deep green and brown colours.	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 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	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	Year of printing is incorporated at the printing stage on the reverse of the banknote.
IV.Rs.10	00 notes			
1967	157X7 3mm	Ashoka 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 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. Language scroll on left and Ashoka Pillar emblem on right.	Intaglio deep blue and brown shade of corn, agricultural operations, Tea plantation and hydroelectric power project. `Watermark' window is surrounded by an ornamental design, which is in perfect register with similar design on the obverse.
			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 [,] 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 multidirecti onal 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.

Year	Size	Watermark	Front	Back
2005	-do-	The portrait of Mahatma Gandhi, the multidirection al lines, and an electrotype	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.	Year of printing is incorporated at the printing stage on the reverse of the banknote.
		mark showing the denomination al numeral100 appear in this section and these can be viewed better when the	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.	
		banknote is held against light.	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.	
V. Rs.5	00 notes			
1987	167X7 3mm	Ashoka Pillar with spinning wheels.	Printed by dry offset and intaglio process. Background colours in peacock blue, ochre and green. Portrait of Mahatma Gandhi, Ashoka Pillar emblem,	sun. Background colours in deep green, orange and sky
			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.	denomination of the note.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 the watermark to help the visually impaired to identify the	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.

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.	

Year Size	Watermark	Front	Back
2005 -do-	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	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	Year of printing is incorporated at the printing stage on the reverse of the banknote.

Year	Size	Watermark	Front	Back
VI. Rs.10	/I. Rs.1000/- notes			
2000	177X7 3mm	Portrait of Mahatma Gandhi with	Colour is generally pink (light peach colour with grey offset background).	The theme depicts the overall development of the Indian economy in three-colour
		multidirection al lines in the watermark window.	Mahatma Gandhi's portrait is brown in colour. Mahatma Gandhi's portrait, numeral 1000, एक हजार रपये, RBI seal,	intaglio. The 15-language panel is on the left side.
			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 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	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.	Year of printing is incorporated at the printing stage on the reverse of the banknote.
		mark showing the denominational numeral 1000 appear in this section and these can be viewed better	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	
		when the banknote is	The Intaglio Printing i.e. raised prints is more prominent in the name of the Bank in Hindi and	

Year	Size	Watermark	Front	Back
	light		English, the Reserve Bank Seal, guarantee and promise clause, Ashoka Pillar Emblem on the left, RBI Governor's signature.	
			A diamond 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.	

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
	Nicobar	Blair
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	SP, ACB, Mumbai
	Dadra Nagar Haveli, Silvasa	
9.	Delhi	DCD Special Call Dalbi Dalian
9.	Deim	DCP Special Cell Delhi Police ACP Special Cell Southern Range
10.	Goa	Dy. Supdt. of Police, Crime Branch,
		Donapaula, Goa.
11.	Gujarat	DIG (Crime-3), Gandhi Nagar
12.	Himachal	IGP, CID, HP, Shimla
40	Pradesh	
13.	Haryana	IGP, Crime PHQ, Sector-6, Panchkula,
14.	J&K	IGP, Crime and Railways, J & K,
		Jammu, 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
		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), Chennai
31.	Tripura	IGP, Intelligence Agartala
32.	Uttar Pradesh	Addl. SP, EOW Lucknow
33.	Uttaranchal	DIG, CID Dehradun
34.	West Bengal	ADGP/CID, Kolkata