

**Kallappa Anna Awade Ichalkaranji
Janata Sahakari Bank Ltd.,
Ichalkaranji**



**Detection and Impounding of
Counterfeit Notes Policy**

2026-27

**Kallappa Anna Awade Ichalkaranji Janata Sah. Bank Ltd.,
(Multi State Scheduled Bank)**

Detection and Impounding of Counterfeit Notes Policy

1.0 Overview :-

Counterfeit money is imitation of currency produced without the legal sanction of the Government. Tendering counterfeit note is illegal and criminal offence. Producing or using counterfeit money is a form of fraud or forgery. Due to the circulation of counterfeit notes in the market, value of real money is going down. Hence all bank branches must take due care while accepting the cash at counter. Details and features of notes are part of this circular be conversant of it. Before accepting the cash, cashier must examine the various security features of currency notes. Some of the ill-effects that counterfeit money has on society include a reduction in the value of real money; and increase in prices (inflation) due to more money getting circulated in the economy - an unauthorized artificial increase in the money supply, a decrease the acceptability of paper money; leads to loss. The traders are not reimbursed for counterfeit money detected by banks, even if it is confiscated and impounded.

Once the bank has identified the currency note as counterfeit, then it is required to be impounded and stamped "**COUNTERFEIT BANKNOTE IMPOUNDED**" with signature of branch manager or designated nodal officer and details of the note should be noted in separate register. Then Nodal Officer will report Information about the Counterfeit notes is required to be given to respective police station and also to Forged Notes Vigilance Cell at Head office. Then Head office will report to RBI and FIU India.

2.0 Purpose :-

The purpose of this policy is to define a framework for detection and impounding the counterfeit notes and to remove the counterfeit notes from the circulation. In banking transaction if the counterfeit notes detected either in Cash Deposit Machine or received over the counter by cashier from the customer then it will be confiscated by either the BNA machine or Cashiers. In no case the note will be returned to customers/tenderer.

3.0 Scope and Procedure :-

RBI has issued detailed guidelines regarding detection of counterfeit notes and its procedure of impounding. Accordingly, we have framed this policy considering RBI Master Directions No. RBI/DCM/2026-27/394 DCM (FNVD)/G-1/16.01.05/2026-27 Dt. April 01, 2026. Banks will be penalized if found holding counterfeit notes in its branch without reporting it to RBI or police, during an inspection by the RBI. It will be construed as willful involvement of the bank and appropriate penalty/disciplinary action will be imposed by RBI on the banker.

3.1 Authority to Impound Counterfeit Notes :-

The Counterfeit Notes can be impounded by-

- 1) All branches of Public Sector Banks.
- 2) All branches of Private Sector Banks and Foreign Banks.
- 3) All branches of Co-operative Banks & Regional Rural Banks.
- 4) All Treasuries and Sub-Treasuries.
- 5) Issue Offices of Reserve Bank of India.

3.2 Detection of counterfeit notes:-

- a) Banknotes tendered/deposited over the counter through bulk tenders should be examined for authenticity through note detection machines. Similarly, banknotes received directly at the back office/currency chest (CC) through bulk tenders shall also be examined through machines.
- b) Banknotes tendered/deposited through Cash Depositing Machine.
- c) 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 (CC).
- d) In no case, the counterfeit notes should be returned to the tenderer or destroyed by the bank branches. Failure of the bank's branch to impound counterfeit notes detected at their end will be construed as willful involvement of the branch; if circulating counterfeit notes and penalty will be imposed for violation as per RBI Master Directions No. RBI/DCM/2026-27/394 DCM (FNVD)/G-1/16.01.05/2026-27 Dt. April 01, 2026..

3.3 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.

3.4 Issue of Receipt to Tenderer/Customer:-

- a) When a banknote tendered/deposited at the counter of a bank branch is found to be counterfeit, an acknowledgement receipt in the prescribed format (**Annex II**) must be issued to the tenderer/customer, after stamping the note as Counterfeit Bank note impounded mentioned above. The receipt, in running serial numbers, should be authenticated by the cashier and given to tenderer/customer.
- b) Notice to this effect should be displayed prominently at the offices / branches for information of the public.
- c) The receipt is to be issued even in cases where the tenderer/customer is unwilling to countersign it.

3.5 Detection of Counterfeit Notes - Reporting procedure to Police and other bodies:-

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

- 1) 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 suspected counterfeit notes, at the end of the month.
- 2) For cases of detection of counterfeit notes of 5 or more pieces, in a single transaction, the counterfeit notes should be forwarded by the Nodal Bank Officer to the local police authorities or the Nodal Police Station for investigation by filing FIR in the prescribed format (Annex IV).
- 3) Reporting to FIU-IND & NCRB : As per the PMLA Rules 2013, a Counterfeit Currency Report (CCR) for all detected counterfeit notes must be filed through the FIN-Net portal to FIU-IND within 15 days of the succeeding month and the same details must also be uploaded on the web-enabled portal of NCRB, New Delhi within the prescribed timelines.
- 4) Acknowledgement of the police authorities concerned has to be obtained for note/s forwarded to them both as consolidated monthly statement and FIR. If the counterfeit notes are sent to the police by insured post, acknowledgement of receipt thereof by the police should be invariably obtained and kept on record. A proper follow-up of receipt of acknowledgement from the police authorities is necessary. In case, any difficulty is faced by the Offices / Branches due to reluctance of the police to receive monthly consolidate statement / file FIRs, the matter may be sorted out in consultation with the Nodal Officer of the police authority designated to coordinate matters relating to investigation of counterfeit banknotes cases. The list of Nodal Police Station may be obtained from the respective Regional Office of Reserve Bank.
- 5) 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.

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

1. The banks/branch should re-align their cash management in such a manner so as to ensure that cash receipts in the denominations of Rs. 100 and above are not put into re-circulation without the notes being machine processed for authenticity.
2. 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.
3. 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 **cash in hand balance** of a bank during Inspection / Audit by RBI.

In terms of circular No.DPSS.CO.PD2298 /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.

3.7 Designating Nodal Bank Officer:-

- a) Bank has designated the Nodal Bank Officer district-wise (**Annex XI**) and notify the same to the Forged Notes Vigilance cell at Head Office of bank and Local Police Authorities.
- b) All cases of reporting of counterfeit note detection as indicated in above Para should be through the Nodal Bank Officer.
- c) The Nodal Bank Officer will also serve as the contact point for all counterfeit note detection related activities.

3.8 Forged Notes Vigilance Cell at Head Office of Bank:-

Bank has establish, a Forged Note Vigilance Cell (**Annex X**) at its Head Office to undertake the following functions :-

- a. 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 and FIU-IND as per extant instructions. Follow-up of cases of counterfeit notes, with police authorities / designated nodal officer.
- b. 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.
- c. Ensuring operation of Note Sorting Machines and closely monitoring the detection of Counterfeit Notes and maintaining the record of the same. Ensuring that only properly sorted and machine examined banknotes are fed into the ATMs / issued over the counters and to put in place adequate safeguards, including surprise checks, both during the processing and in transit of notes.

Forged Note Vigilance Cell shall submit status report on a quarterly basis covering the aforesaid aspects.

To,
The Chief General Manager,
Reserve Bank of India,
Issue Department,
Plot No.3, Sector-10, H.H. Nirmala Marg,
CBD, Belapur (Navi- Mumbai) 400 614.

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 e-mail only. (Hard copy need not to be sent.).

Bank must update the record of the addresses of the Forged Note Vigilance Cells by e-mail only in the prescribed format (**Annex VI**) etc. particulars to the Reserve Bank by 15th of April every year. (Hard copy need not to be sent.)

3.9 Provision of Ultra-Violet Lamp and Other Infrastructure:-

- a) With a view to facilitating the detection of counterfeit notes, all branches have been already equipped with ultra-violet lamps / other appropriate banknote sorting / detection machines. In view of this verification, processing and sorting machines should be used to its optimum capacity.
- b) The branch must maintain a daily record of the notes processed through the Note Sorting machines, including the number of counterfeits detected.

4.0 Reporting of Data to RBI :-

By Co-operative Banks and Regional Rural Banks :-

Data on Counterfeit Notes detected by branches must be furnished on monthly basis to the respective Issue Office of Reserve Bank in prescribed format (**Annex VII**).

4.1 Preservation of Counterfeit Notes Received from Police Authorities :-

- a) All Counterfeit Notes received back from the police authorities/courts required to be carefully preserved in the safe custody of the bank and a record thereof be maintained by the branch concerned.
- b) Forged Note Vigilance Cell of the bank shall also maintain a branch-wise consolidated record of such Counterfeit Notes.
- c) 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.
- d) They may thereafter be sent to the concerned Issue Office of Reserve Bank of India with full details.
- e) 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.

4.2 Training of Staff :- Detection of Counterfeit Notes -

- a) It is necessary to that the cash handling staff in branch is fully conversant with the security features of a banknote time to time.
- b) 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 VIII** must be display at the branches for information of the public. Posters of the 2005-06 series of banknotes also display at the branches.

5.0 Authority to change in the policy :

The Board of the Directors of the Bank will have sole authority to change, edit or modify in the Clean Note Policy from time and again.

Annex I

Counterfeit Banknote Stamp

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

COUNTERFEIT BANKNOTE IMPOUNDED

BANK BRANCH/ CURRENCY CHEST

NAME OF THE BANK

SIGNATURE

DATE

Annex II

Acknowledgement Receipt to be Issued to the Tenderer of Counterfeit Notes

Name of the Bank: **Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.**,
Address: **"Janata Bank Bhavan", Main Road, Ichalkaranji 416 115 (MH)**

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**Consolidated Monthly Report to the Police**

Date: _____

Name of the Bank: **Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**
 District:
 Name and Address of the Nodal Bank Officer:
 Ref. No.

The Inspector of Police
 _____ Police Station,

Consolidated Report for the month of _____

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

2. The Counterfeit Notes are enclosed for information and necessary action.

3. Kindly acknowledge receipt.

Yours faithfully,

Authorised signatory
 Official Seal

Encl:

Annex IV**Request for FIR to the Police**

Date: _____

Name of the Bank: **Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**

District:

Name and Address of the Nodal Bank Officer:

Ref. No.

The Inspector of Police
_____ Police Station,

Madam/ 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:

Denomination/ Number 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

2. As the printing and/ or circulation of Fake Indian Currency Notes is an offence under Sections 178 to 182 of the Bharatiya Nyaya Sanhita, 2023, 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 328 (1) to 328 (3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 for examination. The expert opinion furnished may be produced in the court as evidence under Section 328 of the Bharatiya Nagarik Suraksha Sanhita, 2023. 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.

3. Please acknowledge receipt.

Yours faithfully,

Authorised Signatory
Official Seal

Encl:

Annex V**Report on activities of FNV Cell - Half Year ended March/ September**Name of the bank: **Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**Address of FNV Cell: **"Janata Bank Bhavan", Main Road, Ichalkaranji 416 115 (MH)**Name and designation of officer-in-charge of FNV Cell: **Mr. D.V.Patil, General Manager**Telephone No.: **0230-2433505, 0230-2429300**Email ID: **kaijsbaml@ijsbank.com**

Sr. No.	Particulars	Details										
1.	Total number of branches	Metro	Urban	Semi Urban	Rural	Total						
2.	Total number of Currency Chests (CCs)											
3.	No. of branches under CCTV surveillance											
4.	No. of CCs under CCTV surveillance											
5.	No. of branches where Note Authentication Machines (NAMs) are installed											
6.	No. of CCs where Note Sorting Machines (NSMs) are installed											
7.	Whether the NSMs are adequate to process all notes received at each CC as per prescribed timeline?											
8.	Whether all CCs maintain record of notes processed through NSMs and the Counterfeit Notes detected by them?											
9.	Whether information on Counterfeit Notes detected during the month is reported to RBI by 7th of the succeeding month?	<table><tr><td>Month</td><td>Date of submission</td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr></table>					Month	Date of submission				
Month	Date of submission											
10.	Whether information on Counterfeit Notes detected during the month is uploaded on FIU-IND portal (FINnet) by 15th of the succeeding month?	<table><tr><td>Month</td><td>Date of submission</td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr></table>					Month	Date of submission				
Month	Date of submission											
11.	Whether information on Counterfeit Notes is uploaded on NCRB portal on monthly basis?	<table><tr><td>Month</td><td>Date of submission</td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr></table>					Month	Date of submission				
Month	Date of submission											
12.	Whether the instances of acceptance/ issue of Counterfeit Notes over the counter in											

	branches or CCs reported to the Chief Vigilance Officer of the bank?				
13.	No. of cases pending with police authorities where FIRs have been filed.	Cases pending with Police authorities at beginning of HY	Cases sent to Police authorities during the HY	Cases received from Police authorities during the HY	Cases pending with Police authorities at the end of the HY
14.	Whether the pending FIR cases at branches/ CCs, have been followed up with police authorities/ designated Nodal Police Officer? The dates of such correspondence made by FNV Cell with police authorities may be furnished.				
15.	Whether significant number of Counterfeit Notes are detected in any CC/ branch during the reporting period? If so, whether the FNV Cell had conducted any surprise check in those branches/ CCs? Furnish details.	Name of CC	Date of surprise check	Findings in brief	
16.	Mechanism in place to ensure that only properly sorted and machine examined banknotes are fed into the ATMs/ issued over the counter				
17.	No. of complaints received regarding dispensation of Counterfeit Notes from ATMs/ over the counter	No. of complaints pending at the beginning of HY			
		No. of complaints received during the HY			
		No. of complaints disposed of during the HY			
		No. of complaints pending at the end of the HY			

(Signature)

Name & Designation of the Authorised Official

Official Seal

Annex VI

Particulars of Forged Note Vigilance Cell (FNVC) To RBI

Name of the Bank	Address of FNVC (With Pin code)	Name and Designation of Officer-in-Charge	Telephone number with Code	Mobile Number	Email 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, shall be transmitted by e-mail to the concerned Issue Office of RBI under whose jurisdiction the FNV Cell is functional, by 15th April every year.

Annex VII

Monthly Report to RBI Issue Offices on Counterfeit Notes

Date: _____

Name of the Bank: **Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**
Ichalkaranji (Multi State Scheduled Bank)

Address of FNV Cell: **"Janata Bank Bhavan", Main Road, Ichalkaranji 416 115 (MH)**

Name and Designation of officer-in-charge: **Mr. D.V.Patil, General Manager**

Telephone No: **0230-2433505, 0230-2429300**

Email ID: **kaijsbaml@ijsbank.com**

Counterfeit Notes detected in the bank during the month

(To be reported by 7th of following month)

A. Details of Counterfeit Notes detected:

Denomination wise number of pieces																					
Name of the Branch	Address of the Branch	Branch Code	District	State	Zone located Est/ West/ North / South	Type of detection	2 & 5	10 Old	10 New	20 Old	20 New	50 Old	50 New	100 Old	100 New	200	500 Old-SBN	500 New	1000 Old-SBN	2000	Total number
						FIR (No of pieces)															
						Non FIR (No of pieces)															
						Total-A															
Name of the Currency Chest	Address of the Currency Chest	Currency Chest Code	District	State	Zone located Est/ West/ North / South	Type of detection	2 & 5	10 Old	10 New	20 Old	20 New	50 Old	50 New	100 Old	100 New	200	500 Old-SBN	500 New	1000 Old-SBN	2000	Total number
						FIR (No of pieces)															
						Non FIR (No of pieces)															
						Total-B															
						Grand Total (A+B)															

B. Details of FIR cases filed with police:

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

* Each FIR lodged comprises one case.

(Signature)

Name & Designation of the Authorised Official
 Official Seal

Forwarded to: -

The General Manager/Deputy General Manager,
 Reserve Bank of India, Issue Department- _____

Annex VIII

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-
1969	-do-	-do-	Blue Black colour. 'Ten Rupees' instead of 'Rupees Ten'.	RBI's name in Hindi added. 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 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	123 mm x 63 mm	₹10 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotpe (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 letters appear alternatively behind the Mahatma Gandhi's Portrait. An identification mark by way of a small vertical rectangle in raised form	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.

			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 electrotpe 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 image was visible only when the banknote was held horizontally at eye level. This feature is no longer present.	-do-

2019	129x63mm	₹20 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotpe (20) watermarks	See through register with denominational numeral 20. Denominational numeral २० in Devnagari. Portrait of Mahatma Gandhi at the centre. Micro letters 'RBI', 'भारत', 'INDIA' and '20'. 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 electrotpe (20) 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 Ellora Caves. Denominational numeral २० in Devnagari.
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 electrotpe 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 UV 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	Year of printing is incorporated at the printing stage on the reverse of the banknote.

			registration so that the numeral appears as one when seen against the light.	
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 in ascending size from left to right, while the first three alphanumeric characters (prefix) will remain constant in size	-do-
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	135 mm x 66 mm	₹50 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrottype (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 electrottype (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. Language scroll on left and Ashoka Pillar emblem on right. Printing bleeds off on all sides except at corners.	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.
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 ₹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	Year of printing is incorporated at the printing stage on the reverse of the banknote.

			registration so that the numeral appears as one when seen against the light.	
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- 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.	-do-
2018	142 mm × 66 mm	₹100 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotpe (100) watermarks	See through register with denominational numeral 100. Latent image with denominational numeral 100. Denominational numeral १०० in Devnagari. Portrait of Mahatma Gandhi at the centre. Micro letters 'RBI', 'भारत', 'India' and '100'. 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. Ashoka Pillar emblem on the right. Mahatma Gandhi portrait and electrotpe (100) watermarks. Number panel with numerals in ascending font on the top left side and bottom right side. For visually impaired intaglio or raised printing of Mahatma Gandhi portrait, Ashoka Pillar emblem, raised triangular identification mark with micro-text 100, four angular bleed lines both on the right and left sides.	Year of printing of the note on the left. Swachh Bharat logo with slogan. Language panel. Motif of RANI KI VAV. Denominational numeral १०० in Devnagari.
V. ₹200 Notes – Mahatma Gandhi (New) Series				
2017	146 mm × 66 mm	₹200 denomination banknotes in the Mahatma Gandhi (New) Series having Mahatma Gandhi portrait and electrotpe (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.	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.

			Denominational numeral ₹०० 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	Denominational numeral ₹०० in Devnagari.
VI. ₹500 notes – Mahatma Gandhi (New) Series				
2016	150 mm x 66mm	Mahatma Gandhi portrait and electrotpe (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. Denominational numeral ५०० in Devnagari. The banknote also has features (intaglio printing of Mahatma Gandhi portrait, Ashoka Pillar emblem, Five angular bleed lines on left and right side in raised print, circle with ₹500 in the right, and the identification mark) which enable the visually impaired person to identify the denomination.	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. Denominational numeral ५०० in Devnagari

VII. ₹2000/- notes – Mahatma Gandhi (New) Series				
2016	166 mm x 66mm	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. See through register with denominational numeral 2000. Latent image with denominational numeral 2000. Denominational numeral ₹००० in Devnagari. Portrait of Mahatma Gandhi at the centre. Micro letters 'RBI' and '2000' on the left side of the banknote. 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. Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right Denominational numeral with Rupee Symbol, ₹2000 in colour changing ink (green to blue) on bottom right. Ashoka Pillar emblem on the right Mahatma Gandhi portrait and electrotype (2000) watermarks. 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, bleed lines and identity mark. Horizontal rectangle with ₹2000 in raised print on the right. Seven angular bleed lines on left and right side in raised print.	Year of printing of the note on the left. Swachh Bharat logo with slogan. Language panel towards the centre. Motif of Mangalayan depicting the country's first venture into interplanetary space. Denominational numeral ₹००० in Devnagari.

Annex IX**List of Circulars/ Master Directions/ Master Circulars withdrawn**

Sr. No.	Circular / Notification No.	Date	Subject
1	<u>DCM (FNVD)/G4/16.01.05/2025-26</u>	01.04.2025	Master Direction on Counterfeit Notes, 2025 – Detection, Reporting and Monitoring (including earlier Master Directions/ Master Circulars on the subject).
2	DCM (FNVD) G-7/16.01.05/17-18	15.01.2018	Detection and Impounding of Counterfeit Notes – Filing of FIR
3	<u>DCM FNVD No. 1134/16.01.05/2016-17</u>	27.10.2016	Detection and Impounding of Counterfeit Notes
4	<u>DCM FNVD No.776/16.01.05/2015-16</u>	27.08.2015	Detection of Counterfeit Notes - Review
5	DCMFNVD No.2165/16.21.005/2012-13	16.11.2012	Detection and Reporting of Counterfeit Notes – Second Quarter Review of Monetary Policy 2012-13
6	<u>DCM (FNVD)No.5063/16.02.22/2011-12</u>	09.05.2012	Detection and Reporting Mechanism of Counterfeit Notes – Monetary Policy 2012-13
7	<u>DCM FNVD No. 502/16.01.05/2011-12</u>	25.07.2011	Detection of Counterfeit Bank Notes – Revised Procedure
8	DCM FNVD G 18/16.08.08/2006-07	01.06.2007	Detection of Counterfeit Banknotes in chest remittances received from banks
9	DCM FNVD G 37/16.08.08/2006-07	28.03.2006	Detection of Counterfeit Banknotes at ATMs of the banks
10	DCM FNVD G 23/16.01.01/2005-06	07.12.2005	Issue of Counterfeit Banknotes through ATMs – Constitution of Forged Note Vigilance Cell
11	DCM FNVD G 3/16.02.03/2004-05	06.07.2004	Detection of Forged Notes - Issue of receipts
12	<u>DCM FNVD G 31/16.01.01/2003-04</u>	08.04.2004	Detection of Forged Notes - Issue of receipt to tenderers
13	DCM FNVD G 16/16.01.01/2003-04	18.12.2003	Issue of Forged Notes through ATM

Annex X

Forged Notes Vigilance Cell at Head Office of Bank

1. Chief Vigilance Officer – Mr. Deepak Vasant Patil (General Manager)
2. HOD – Mr. Aannaso Malgonda Nerle – (Chief Manager-Security & Planning)

3. Members of the Team –

- a) Mr. Santosh R. Terdale – Asst. General Manager (IT Dept.)
- b) Mr. Mahesh A. Herwade – Manager (Tax Dept.)
- c) Mr. Anil M. Chougule – Asst. Manager (AML/KYC Dept.)

Nodal Bank Officer's Name List

Sr.No.	Branch Name	Nodal officer Name
1.	Main, Ichalkaranji.	Chief Manager (Security & Planning)
2.	Ind. Estate, Ichalkaranji	
3.	Gaonbhag , Ichalkaranji	
4.	Jawaharnagar, Ichalkaranji	
5.	Shahapur, Ichalkaranji	
6.	Laxmi Au. Hatkanangale.	
7.	Kabnur	
8.	Bhende Galli, Kolhapur	Monitoring Officer
9.	Shahupuri, Kolhapur	
10.	Gandhinagar	
11.	Uchagaon	
12.	Peth Vadgaon	Br. Manager – Peth Vadgaon
13.	Kumbhoj	
14.	Shirol	Monitoring Officer
15.	Jaysingpur	
16.	Kurundwad	Br. Manager – Kurundwad
17.	Akiwat	
18.	Laxmi Road, Pune.	Monitoring Officer
19.	Gultekadi, Pune.	
20.	Kothrud, Pune	
21.	Hadapsar, Pune	
22.	Bhosari, Pune	
23.	Ganpati Peth, Sangli.	Br. Manager - GP Sangli
24.	Vasant Marketyard, Sangli	
25.	Nashik	Br. Manager - Nashik
26.	Panchvati, Nashik	
27.	Hupari	Monitoring Officer
28.	Sulkud	
29.	Pattankodoli	
30.	K A Nagar, Huapri	
31.	Rukadi	
32.	Rui	
33.	Kalbadevi Road, Mumbai	Monitoring Officer
34.	Mulund W. Mumbai.	
35.	Vashi, Navi Mumbai.	
36.	Thane	
37.	Gargoti	Br. Manager
38.	Gadhinglaj	Br. Manager
39.	Ajara	Br. Manager

40.	Karad	Br. Manager
41.	Solapur	Br. Manager
42.	Latur	Br. Manager
43.	Chhatrapati Sambhajinagar	Br. Manager
44.	Jalna	Br. Manager
45.	Ahilyanagar	Br. Manager
46.	Palus	Br. Manager
47.	Hubli	Br. Manager
48.	Belgavi	Br. Manager
49.	Nipani	Br. Manager
50.	Bengaluru	Br. Manager
51.	Shirguppi	Br. Manager
52.	Borgaon	Br. Manager
53.	Athani	Br. Manager
54.	Harugeri	Br. Manager
55.	Chikodi	Br. Manager

● **HEAD OFFICE :**

"Janata Bank Bhavan", Main Road,
ICHALKARANJI - 416 115.
Dist. - Kolhapur. (M.S.)



सुवर्ण महोत्सवी बँक

● **मुख्य कार्यालय :**

"जनता बँक भवन", मेन रोड,
इचलकरंजी - ४१६ ११५.
जिल्हा - कोल्हापूर (महाराष्ट्र)

COPY OF THE BOARD RESOLUTION NO. 21/13, Dt. 15th April 2026

SUBJECT:

To take review of the Detection and Impounding of Counterfeit Notes Policy.

Counterfeit money is imitation of currency produced without the legal sanction of the Government. Tendering counterfeit note is illegal and criminal offence. Producing or using counterfeit money is a form of fraud or forgery. Due to the circulation of counterfeit notes in the market, value of real money is going down. Hence all bank branches must take due care while accepting the cash at counter.

Once the bank has identified the currency note as counterfeit, then it is required to be impounded and stamped "COUNTERFEIT BANKNOTE IMPOUNDED" with signature of branch manager or designated nodal officer and details of the note should be noted in separate register. Then Nodal Officer will report information about the Counterfeit notes is required to be given to respective Police station and also to Forged Notes Vigilance Cell at Head office. Then Head office will report to RBI and FIU India.

As per RBI guideline, Bank have framed the Detection and Impounding of Counterfeit Notes Policy, which was approved by Board through its resolution No.23 Dt. 30th September 2016. In pursuant to the recent directions and guidelines issued by the RBI, it is now required to modify and update this policy. Hence, bank enclosed herewith the revised/modified Detection and Impounding of Counterfeit Notes Policy.

The detail policy document put before the members of the Board of Management in the meeting dated 15th April 2026 and forwarded to the Board of Directors for approval.

While proposing the resolution, Director Mr. Mahesh Sadashiv Satpute emphasized that the Bank must effectively implement the RBI guideline, for the Detection and Impounding of Counterfeit Notes Policy and all branches must follow the exact procedure for once a note is identified as counterfeit. After discussion resolved that,

RESOLUTION:

RESOLVED THAT, the Board be and is hereby noted the review of Detection and Impounding of Counterfeit Notes Policy for the Financial Year 2026-27.

Proposed By: Mr. Mahesh Sadashiv Satpute

Seconded By: Mr. Tatyaso Surendra Athane

"Resolution Passed Unanimously"

(TRUE COPY)

FOR KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD.,



GENERAL MANAGER