



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2016-17/22

DCM (FNVD) G-6/16.01.05/2016-17

July 20, 2016

The Chairman / Managing Director,
Commercial Banks, Cooperative Banks, RRBs,
Private Banks, Foreign Banks and
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/ 2015-16 dated July 1, 2015](#) (updated on 28 Sept 2015) consolidating the instructions issued till Sept. 28, 2015, relating to Detection and Impounding of Counterfeit Notes. The Master Circular has since been updated by incorporating the instructions issued till date and has been placed on the RBI website www.rbi.org.in.

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,

(P Vijaya Kumar)
Chief General Manager
Encl: Master Circular

मुद्रा प्रबंध विभाग, केन्द्रीय कार्यालय, चौथी मंज़िल, अमर बिल्डिंग, सर पी. एम. मार्ग, पोस्ट बॉक्स स.1379, मुंबई -400 001(भारत)
फोन:-+91 22 2266 1644; फ़ैक्स :- +91 22 2266 2442; ई-मेल :- helpdcm@rbi.org.in

Department of Currency Management, Central Office, 4th Floor, Sir P.M. Road, P.B. No.1379, Mumbai-400 001 (India)

Phone :- +91 22 2260 3000, 2260 4000 Fax:- +91 22 2266 2442 E mail : helpdcm@rbi.org.in

हिन्दी आसान है, इसका प्रयोग बढ़ाइए

**INDEX
CONTENTS**

| Para No | Particulars |
|----------------|-----------------------------------------------------------------------------------------------------------|
| 1 | Authority to Impound Counterfeit Notes |
| 2 | Detection of counterfeit notes |
| 3 | Impounding of Counterfeit notes |
| 4 | Issue of Receipt to tenderer |
| 5 | Detection of counterfeit notes – Reporting to Police and other bodies |
| 6 | Examination of Banknotes Before Issuing over Counters, Feeding ATMs and Remitting to Issue Offices of RBI |
| 7 | Designating Nodal Bank Officer |
| 8 | Establishment of Forged Notes Vigilance Cell at Head Office of Bank |
| 9 | Provision of Ultra-Violet Lamp and Other Infrastructure |
| 10 | Reporting of Data - (I) Bank Branches (II) Cooperative Banks & RRBs |
| 11 | Preservation of Counterfeit Notes Received from Police Authorities |
| 12 | Detection of Counterfeit Notes - Training of Staff |

Annex I

Annex II

Annex III

Annex IV

Annex V

Annex VI

Annex VII

RESERVE BANK OF INDIA
DEPARTMENT OF CURRENCY MANAGEMENT
MASTER CIRCULAR – 2016-17
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) Issue Offices of Reserve Bank of India.

Para 2 Detection of counterfeit notes

Banknotes tendered over the counter / received directly at the back office / currency chest through bulk tenders should be examined for authenticity 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 willful involvement of the bank concerned, in circulating counterfeit notes and penalty will be imposed for violation of [Directive No. 3158/09.39.00 \(Policy\)/2009-10 dated November 19, 2009](#) issued by the Reserve Bank.

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 2 *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 upto 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 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 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.

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 & 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 distribution and circulation of High Quality Counterfeit 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 [Directive No. 3158/09.39.00 \(Policy\)/2009-10 dated November 19, 2009](#) 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 willful 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.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.

Para 7 Designating Nodal Bank Officer

Each bank should designate Nodal Bank Officer, district-wise and notify the same to the concerned Regional Office of RBI and Police Authorities. All cases of reporting of counterfeit note detection as indicated in Para 5 should be 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 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 and FIU-IND 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.

Forged Note Vigilance 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, 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 [mail](#). **No hard copy need be sent.**

In order to update the record of the addresses of the Forged Note Vigilance 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

I By 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.

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

II 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 in prescribed format (Annex VI).

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. 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 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 concerned Issue Office of Reserve Bank of India 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 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 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. Posters of the 2005-06 series are also available for download in <http://www.paisaboltahai.rbi.org.in>.

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 | Parameter on which the note is deemed as counterfeit |
|--------------------------------------------------------|---------------------|-------------------------------------------------------------|
| | | |

Total number of counterfeit notes:

(Signature of the Tenderer)

(Signature of the counter staff)

**Annex III
(Paragraph 5)**

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 |
|--------------------------|----------------------------------------|----------------------------|------------------------------------------------|-----------------------------------|
| | | | | |
| | | | | |

4. The counterfeit notes are enclosed.
5. Kindly acknowledge receipt.

(Authorised signatory)

Encl:

**Annex- IV
(Paragraph 5)**

Name of the Bank:
District:
Name and Address of the Nodal Bank Officer:
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 details of the counterfeit notes are furnished below.

2. As the printing and/or circulation of forged Indian Currency Notes is an offence under Sections 489A to 489E of the Indian Penal Code, we request you to lodge FIR and conduct the necessary investigation. In case it is decided to file criminal proceedings in the court of law, you may first arrange to send the notes to any of the Note Printing Presses, Forensic Science Laboratories etc. in terms of the provisions of Section 292(1) and 292(3) of the Code of Criminal Procedure) for examination. The expert opinion furnished may be produced in the court as evidence under Section 292 of the Criminal Procedure Code. The forged notes may please be returned to us after the completion of the investigation and/or proceedings in the court of law along with the detailed report of the investigation/decision of the court.

| Denominations /Number of pieces | Serial Number | Notional Value | Details of tenderer | Name and Address of the branch / currency chest where detection took place | Bank's Entry No |
|------------------------------------------------|--------------------------|---------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------|
| | | | | | |

3. The counterfeit notes are enclosed.

4. Please acknowledge receipt.

Yours faithfully,

Authorized Signatory
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)
REF: MASTER CIRCULAR DATED JULY1, 2012 ISSUED BY RBI

| 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 should be transmitted by e-mail, in MS-Excel on the following address-

[E-mail](#)

(No hard copy need be sent)

**Annex VI
(Paragraph 10)**

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 | 500 | 1000 | |
| | | | | | | | | |
| | FIR | | | | | | | |
| | Non-FIR | | | | | | | |
| | Pieces of notes processed | | | | | | | |

B) Details of cases filed with police:

| | Pending with Police at the beginning of the month | Sent to Police during the month under report | Returned by the Police | Pending with the Police at the end of the month |
|---------------|---------------------------------------------------|----------------------------------------------|------------------------|-------------------------------------------------|
| No. of cases | | | | |
| No. of pieces | | | | |

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

Forwarded to: -

1. The General Manager/Deputy General Manager, Reserve Bank of India, Issue

Department, _____
(Signature)

Name & Designation of the Authorised Official

**Annex VII
(Paragraph 12)**

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

| Year | Size | Watermark | Front | Back |
|----------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| I.Rs.10 notes | | | | |
| 1967 | 137 x63 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 | 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) | Year of printing is incorporated at the printing stage on the reverse of the banknote. |

| | | | | |
|------------------------|------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | better when the banknote is held against light. | 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. | |
| 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 | |
| II. Rs.20 notes | | | | |
| 1972 | 147X 63m m | 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 | 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. |

| | | | | |
|-------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | 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). |
| III. Rs.50 notes | | | | |
| 1975 | 147X 73m m | 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 in ascending size from left to right, while the first three alphanumeric characters (prefix) will remain constant in size | -do- |
| IV.Rs.100 notes | | | | |
| 1967 | 157 X73 mm | 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 | Intaglio deep blue and brown shade of corn, agricultural operations, Tea plantation and |

| | | | | |
|------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | 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. | 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 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 | Year of printing is incorporated at the printing stage on the reverse of the banknote. |

| | | | | |
|------------------------|------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | 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- |
| V. Rs.500 notes | | | | |
| 1987 | 167 X73 mm | 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, Promise clause & language panel are printed in intaglio. 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. | Background showing rising sun. Background colours in deep green, orange and sky blue. Mahatma Gandhi leading a group of people. |

| | | | | |
|------|------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1997 | -do- | Portrait of Mahatma Gandhi with the multidirectional lines in the watermark window. | Printed by offset and intaglio process. Colour scheme is predominantly in yellow, green, mauve and brown. Mahatma Gandhi's portrait is dark brown in colour. Mahatma Gandhi's portrait, RBI legend guarantee and promise clauses, Ashoka Pillar inset and Governor's signature are in intaglio. A windowed security thread, partly visible from the front but totally embedded inside. Letters भारत and RBI are printed on the thread. Green vertical band behind the Mahatma Gandhi portrait where latent image of 500 is printed. A small black solid circle in intaglio on the left hand side of the watermark to help the visually impaired to identify the denomination of the note. | 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. |
| 2000 | -do- | -do- | The colours are predominantly mild yellow, mauve and brown. Mahatma Gandhi's portrait is in light brown. 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. | The design is the same as is on the 1997 series note. |

| | | | | |
|------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2005 | -do- | The portrait of Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational numeral 500 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.500 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 – 3 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 circle in intaglio on the left of the watermark window with increased depth of engraving helps the visually impaired to identify the denomination. Optical fibres are in dual colour. The small floral design printed both on the front (hollow) and back(filled up) of the banknote in the middle of the vertical band next to the watermark window has an accurate back to back registration so that the numeral appears as one when 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- 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 five angular bleed lines on both left and right of the obverse side of banknotes. Increase in size of the identification mark (circle) by 50 per cent | -do- |

| VI. Rs.1000/- notes | | | | |
|---------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 2000 | 177X 73m m | Portrait of Mahatma Gandhi with multidirectional lines in the watermark window. | Colour is generally pink (light peach colour with grey offset background). Mahatma Gandhi's portrait is brown in colour. Mahatma Gandhi's portrait, numeral 1000, एक हजार रुपये, RBI seal, RBI legend, guarantee and promise clause, Governor's signature are in intaglio printing. Left hand number panel in red colour and right hand number panel in blue colour. Numeral 1000 printed in Optically Variable Ink (OVI) in Green to Blue colour shift. Optically variable (colour 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. | The theme depicts the overall development of the Indian economy in three-colour intaglio. The 15-language panel is on the left side. |
| 2005 | - do - | The portrait of Mahatma Gandhi, the multidirectional lines, and an electrotype mark showing the denominational numeral 1000 appear in this section and these can be viewed better when the 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.1000 with exclusive colour shift. Colour of the thread shall shift from green to blue when viewed from different angles. It will fluoresce in yellow on the reverse and the text will fluoresce on the obverse under U.V.light –width – 3 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 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 | Year of printing is incorporated at the printing stage on the reverse of the banknote. |

| | | | | |
|------|------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | 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 six angular bleed lines on both left and right of the obverse side of banknotes. Increase in size of the identification mark (diamond) by 50 per cent | -do- |