



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

RBI/2012-13/500

DCM (NPD) No.5133/ 09.39.000 /2012-13

May 10, 2013

**The Chairman and Managing Director / The Chief Executive Officer  
All Banks (including Co-operative banks and RRBs)**

Madam / Dear Sir

**Clean Note Policy**

In recent periods, instances of certain branches of banks continues to follow old practices like stapling, writing number of note pieces in loose packets on watermark window of notes disfiguring the watermark impression and rendering it difficult for easy recognition have come to our notice. Further, it has also been observed that certain bank branches do not sort notes into re-issuables and non-issuables, and issue soiled notes to public. Such practices are against the "Clean Note Policy" of Reserve Bank of India.

2. In this connection we invite a reference to Reserve Bank of India's [Directive DBOD No. Dir. BC. 43/13.03.00/2001-02 dated November 7, 2001](#) and reiterate that:

- a) banks should do away with stapling of any note packet and instead secure note packets with paper bands,
- b) banks should sort notes into re-issuables and non-issuables, and issue only clean notes to public; and,
- c) banks should forthwith stop writing of any kind on watermark window of bank notes.

Yours faithfully

(B. P. Vijayendra)  
Chief General Manager