



RBI/2016-17/133

DCM (Plg) No.1280/10.27.00/2016-17

November 15, 2016

The Chairman / Managing Director/Chief Executive Officer,
Public Sector Banks / Private Sector Banks/ Foreign Banks
Regional Rural Banks / Urban Co-operative Banks / State Co-operative Banks

Dear Sir,

Standard Operating Procedure (SOP) for putting indelible ink on the finger of the customers coming to a bank branch for SBNs

Please refer to our [Circular No. DCM \(Plg\) No.1226/10.27.00/2016-17 dated November 08, 2016](#) on the captioned subject. Based on feedback received from various quarters, it is felt that there is a need to put in place a Standard Operating Procedure (SOP) for such exchange of Specified Bank Notes (SBNs). Accordingly, banks are advised to put in place the following measures.

- i. While exchanging the SBNs, the concerned bank branch and post offices would put indelible ink mark on the right index finger of the customer so as to identify that he/she has exchanged the old currency notes only once.
- ii. The indelible ink would be supplied to the bank/post offices by IBA in coordination with the banks and consultation with RBI.
- iii. This procedure would be introduced to begin with in the metro cities and expanded to other areas later.
- iv. Each bank branch will be provided with black indelible ink bottles of 5 ml each. The cap of the bottle includes a small brush for applying the ink.

मुद्रा प्रबंध विभाग, केन्द्रीय कार्यालय, चौथी मंज़िल, अमर बिल्डिंग, सर पी. एम. मार्ग, पोस्ट बॉक्स स. .1379, मुंबई -400 001
(भारत)

फोन:-+91 22 2260 3000, 2260 4000; फ़ैक्स :- +91 22 2266 2442; ई-मेल :- cgmincdcm@rbi.org.in

Department of Currency Management, Central Office, 4th Floor, Amar Building, 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 : cgmincdcm@rbi.org.in

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Continuation Sheet

- v. The indelible ink can be applied by the cashier or any other official designated by the bank before the notes are given to the customer so that while the exchange of notes is taking place, a few seconds elapse which will allow the ink to dry up and prevent removal of ink.
- vi. Indelible ink on the index finger of the left hand or any other finger of the left hand may **not** be used as a pretext to deny exchange of old notes.

Yours faithfully,

(P Vijaya Kumar)
Chief General Manager