RESERVE BANK OF INDIA (RBI)
DEPARTMENT OF CURRENCY MANAGEMENT

CITIZENS' CHARTER

1. Objective of the Citizens' Charter

This Citizen's Charter provides information on various facilities provided by the Reserve Bank of India in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and commercial bank branches.

2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4 Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

(a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.

(b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note.

The RBI (Note Refund) Rules, 1975 (as amended upto 1980) are posted on the RBI Website http://www.rbi.org.in under the Head "Publications" and Sub-Head "Occasional Publications".

(c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes received through the Triple Lock Receptacle or by Post

In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

(i) The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.

(ii) The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.

(iii) Mutilated/cut notes in closed covers are received in Triple Lock Receptacle upto one hour after the close of normal business hours.

(iv) The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.

(v) Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.

(vi) The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website http://www.rbi.org.in/currency/banknotes.html

(vii) In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the Annexure.

(xiv) The staff and officers of the Reserve Bank will treat each member of the public with courtesy and consideration. The staff will be helpful and will attend promptly to the customer's enquiries and complaints.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial banks

(i) Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

 (ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

ANNEXURE

Addresses of RBI Issue Offices and their Jurisdiction

Sl. No.	Name and address of RBI Office	Jurisdiction
1.	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2.	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore – 560 001.	The State of Karnataka
3.	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar – 751 001	The State of Orissa.
4.	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5.	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011.	The State of Madhya Pradesh
6.	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
7.	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh – 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh
8.	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40, Chennai – 600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.
9.	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati – 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya , Mizoram, Nagaland and Tripura
10.	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
11.	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex,	The State of Jammu and Kashmir

Sl. No.	Name and address of RBI Office	Jurisdiction
	Jammu – 180 012.	
12.	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur – 302 004.	The State of Rajasthan
13.	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur – 208001.	The State of Uttar Pradesh and Uttaranchal
14.	The General Manager Issue Department Reserve Bank of India Post Bag No. 49 Kolkata – 700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
15.	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur – 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16.	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi – 110 001.	The State of Delhi
17.	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna – 800 001.	The State of Bihar and Jharkhand
18.	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. – 6507, Thiruvananthapuram – 695 033.	The State of Kerala and the Union Territory of Lakshdweep