

# Counterfeit currency impounding by BC agents



# How to identify counterfeit currency




## Safe Banking Tips

**Do's**

- Provide Your Aadhaar No. & PAN or filled Form 60 for undertaking your KYC. Ensure that you provide your fingerprints at the time of account opening
- Always verify the account No and amount before authorizing any transaction & check SMS and Passbook after every transactions
- Always check authenticity and count of currency during the cash transactions
- Verify the Business Correspondent by matching the details available on the BC certificate

**Don'ts**

- Don't share your PPBL passcode with anyone. Paytm Payments Bank Business Correspondent or employees will never ask for it.
- Don't accept handwritten transaction receipts from the agent
- Don't disclose or reveal your personal or confidential information to anyone over Email/SMS/Phone call
- Don't leave cash with agent for transaction at later stage

BC Agent ID: \_\_\_\_\_ Opening Time: \_\_\_\_\_ Closing Time: \_\_\_\_\_

Helpline number for registering any complaint: **0120-4456-456**  
 To know details of Grievance Officer, SMS GO <customer pin code> to 9880001234  
 Address of controlling authorities:  
 Paytm Payments Bank Ltd. V.J. Business Towers, Sector 125, Noida Uttar Pradesh 201303  
 Rates and charges are available on Paytm Payments Bank website - [www.paytmbank.com/ratesCharges](http://www.paytmbank.com/ratesCharges)

### Know Your Bank Notes



- See through register with denominational numeral
- Latent image with denominational numeral
- Denominational numeral in Devnagari
- Orientation and relative position of Mahatma Gandhi portrait changed
- Windowed security thread changes colour from green to blue when the note is tilted
- Guarantee Clause, Governor's signature with Promise Clause and RBI emblem shifted towards right
- Portrait and electrotype watermark
- Number panel with numerals growing from small to big on the top left side and bottom right side



- Denominational numeral with Rupee Symbol, ₹500 in colour changing ink (green to blue) at bottom right
- Ashoka Pillar emblem on the right
- Circle with ₹500 in raised print on the right
- 5 bleed lines on left and right in raised print
- Year of printing of the note on the left
- Swachh Bharat logo with slogan
- Language panel towards the centre
- Red Fort – an image of Indian heritage site – with Indian flag
- Denominational numeral in Devnagari on right

Compliance Poster

Counterfeit currency will be impounded. \_\_\_\_\_ Judgment receipt will be issued at the BC outlet

## Guidelines regarding identification of Counterfeit Currency is mentioned in PPBL Compliance Poster and PPBL BC App

How to identify Counterfeit Currency

Video links

Hindi

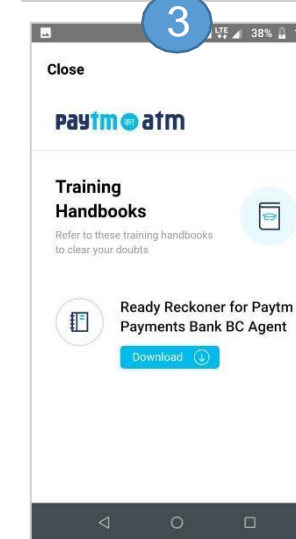
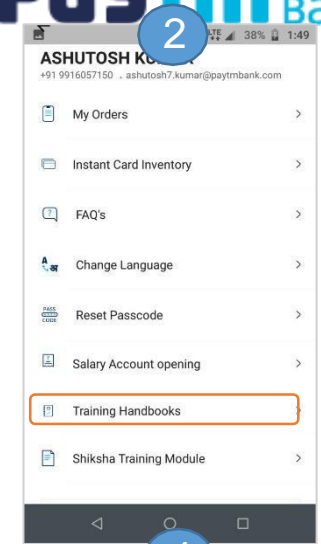
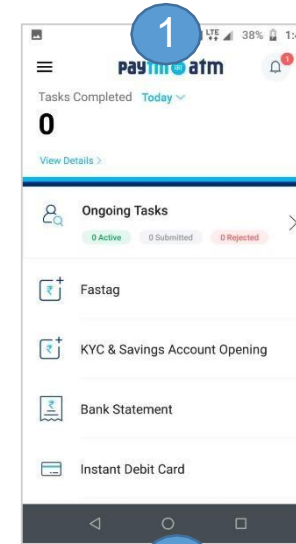


[https://www.youtube.com/watch?v=pdA\\_RdviFT0&list=PLX69WWpHKzfcuaNhTGBYHB\\_y\\_1s-yQnvG&index=2&t=3s](https://www.youtube.com/watch?v=pdA_RdviFT0&list=PLX69WWpHKzfcuaNhTGBYHB_y_1s-yQnvG&index=2&t=3s)

English



[https://www.youtube.com/watch?v=e22iMYDOoP8&list=PLX69WWpHKzfcuaNhTGBYHB\\_y\\_1s-yQnvG&index=3](https://www.youtube.com/watch?v=e22iMYDOoP8&list=PLX69WWpHKzfcuaNhTGBYHB_y_1s-yQnvG&index=3)



BC Agent App

# Steps for BCs to follow if counterfeit currency is tendered

## 2. STAMPING

- If both agree that note is counterfeit BC will stamp the note. representative to carry stamp.
- Stamp format is in Annexure 1

## 3. RECEIPT ISSUANCE

- Agent download counterfeit currency impounding receipt from BC app. Format in annexure 2
- Issues it in triplicate and hands over one copy to customer
- Sequential serial number to be entered and maintained by BC

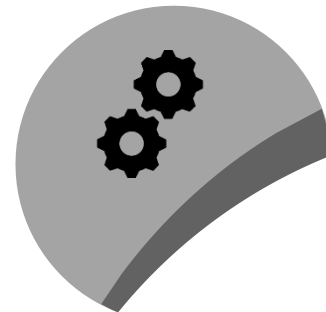
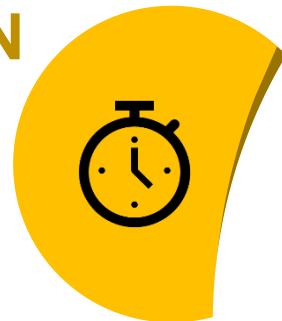
## 4. FIR

- If more than five counterfeit notes are tendered in a single transaction BC has to file a FIR
- Format of application to be submitted to police is given in Annexure 3

## 5. Reporting

- BC agent will email scanned copy of receipt at :- [distribution.helpdesk@paytmbank.com](mailto:distribution.helpdesk@paytmbank.com)
- BC will courier counterfeit notes along with one copy of the receipt to Paytm Payments Bank Noida Branch
- This courier should be insured
- Courier has to be sent within 3 working days of stamping the note

# STEPS TO BE FOLLOWED BY BC



# Annexure 1 : Stamp Format

Below is the Stamp Format which will be used to stamp the counterfeit currency. The size of the stamp will be 5cm x 5cm. Every GO to carry this stamp at all times.

**COUNTERFEIT BANKNOTE IMPOUNDED**

**BANK / TREASURY/ SUB-**

**TREASURY- BRANCH /**

**CURRENCY CHEST BUSINESS**

**CORRESPONDENT AGENT ID**

**SIGNATURE**

**DATE**

# Annexure 2(1): Sample Receipt

## Format

Format – Acknowledgement Receipt to be issued to the Tenderer of Counterfeit Notes by BC of Paytm Payments Bank

Name of the BC \_\_\_\_\_ Serial number of receipt \_\_\_\_\_  
Address of the BC \_\_\_\_\_ Date \_\_\_\_\_  
Agent ID of BC \_\_\_\_\_  
Mobile Number of BC \_\_\_\_\_

The note(s) described below received from \_\_\_\_\_ (Name and Address of the tenderer) is/are counterfeit and has/have therefore been impounded.

Serial number of the note deemed as counterfeit	Denomination	Parameters on which the note is deemed as counterfeit

Total number of counterfeit notes: \_\_\_\_\_

Bank account number of tenderer	IFSC Code	Account holder name

(Signature of the tenderer) \_\_\_\_\_ (Signature of the BC) \_\_\_\_\_

## Sample Receipt (filled)

Format – Acknowledgement Receipt to be issued to the Tenderer of Counterfeit Notes by BC of Paytm Payments Bank

Name of the BC: ABC Telecom \_\_\_\_\_ Serial number of receipt: 004/2020  
Address of the BC: ABC Telecom, \_\_\_\_\_ Date: 15/02/2020  
G-5, Modi Tower, Nehru Place  
New Delhi - 110019  
Agent ID of BC: 11238XX02  
Mobile Number of BC: 957XXXXX99

The note(s) described below received from \_Mr XYZ, resident of Flat no 202, AB Tower, Nehru Place, New Delhi – 110019 (Name and Address of the tenderer) is/are counterfeit and has/have therefore been impounded.

Serial number of the note deemed as counterfeit	Denomination	Parameters on which the note is deemed as counterfeit
8 QE 719X86	500	No latent image of 500 seen when held at 45 degree angle
6 TR 382X99	2000	Denomination numeral not mentioned in <u>Devanagari</u>

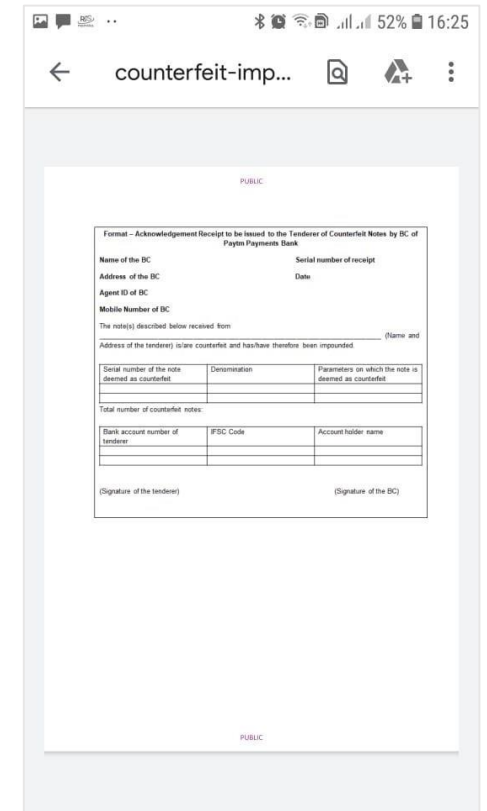
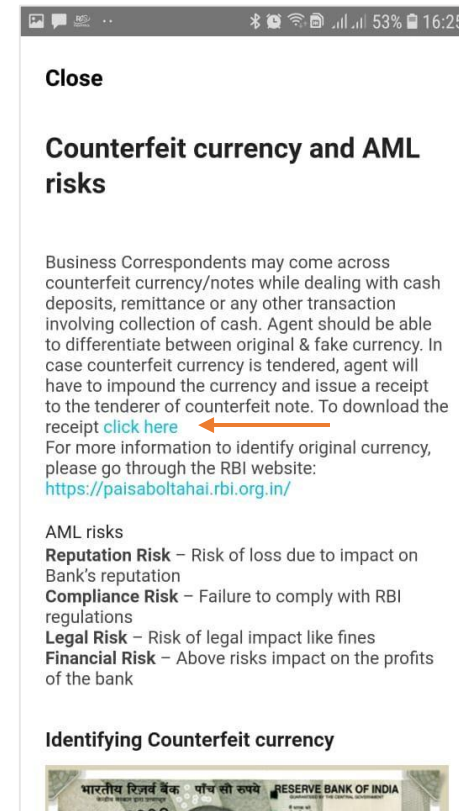
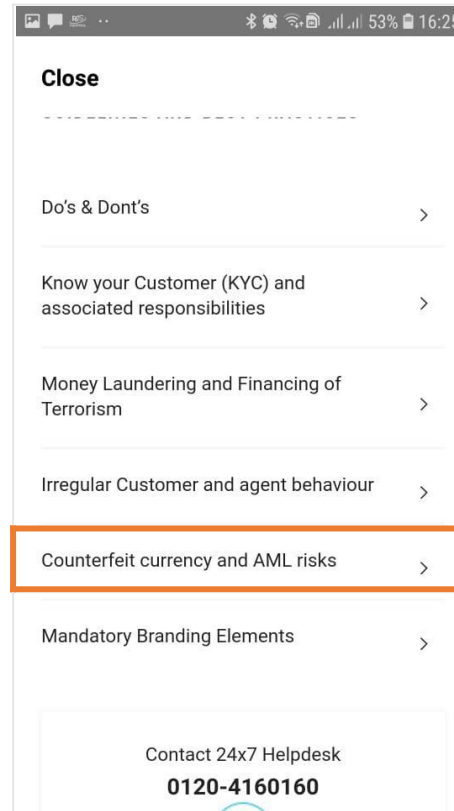
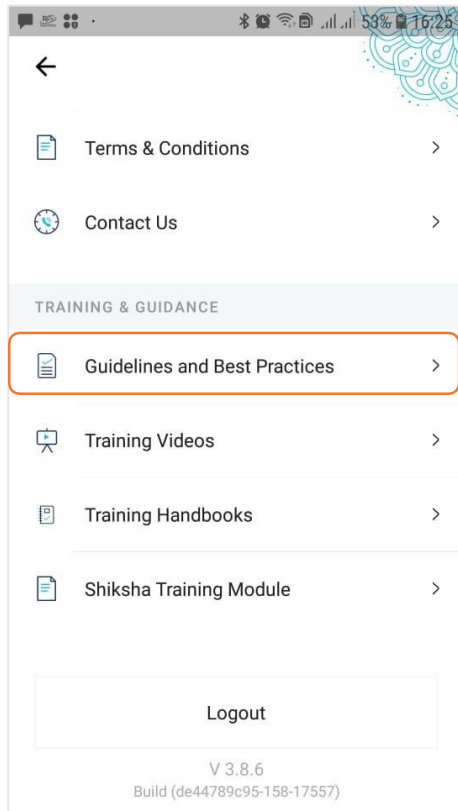
Total number of counterfeit notes: 2

Bank account number of tenderer	IFSC Code	Account holder name
55XX374929XX	HDFC00003X2	Mr XYZ



# Annexure 2(2): Receipt Format in BC Agent App

## Flow on BC Agent App to fetch Receipt Format :



# Annexure 3: Format of Application to be submitted to Police

Name of Business Correspondent:

Agent Id of Business Correspondent:

Address of Business Correspondent:

Name of the Bank,

District:

Name and Address of the Nodal Bank Officer:

Ref. No. ....

The Sr. Inspector of Police

\_\_\_\_\_ Police Station,

Dear Sir,

Detection of Counterfeit Notes – Request for Investigation

We enclose the following Counterfeit Notes detected at my outlet 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, I 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 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. The notes should be sent to Paytm Payments Bank branch at the address B-121 Sector 5 Noida, 201301 Uttar Pradesh

Denomination / No. 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

β. The Counterfeit Notes are enclosed.

4. Please acknowledge receipt.

Yours faithfully,

Authorised

Signatory

**Thank you!**

GO **BIG** OR  
GO Home