

BHARAT SCHOOL OF BANKING

Clean Note Policy

Problems to deal with

- **Stapling on note bundles**
- **Writing number** of note pieces in loose packets on **watermark windows**, disfiguring the watermark **impression** and rendering it difficult for easy recognition
- Banks do not **sort** notes into - **Re-issuables** and **Non-issuables** - while issuing to **public**
- Issuing **Soiled notes** to **public**

- Therefore to address these **problems** of currency handling, **RBI** came up with its '**Clean Note Policy**'

Clean Note Policy

- **No stapling** of any note packet and instead **secure** note packets with **paper bands**
- Banks should **sort** notes into - **Re-issuables** and **Non-issuables**
- Banks should forthwith **stop writing** of any kind on **watermark window** of bank notes
- Issue only **Clean Notes** to public