RESERVE BANK OF INDIA
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 (RBI) in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and designated 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 of respective RBI Issue Offices.

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.The addresses and telephone numbers of RBI Offices are given in the Annex.

4. 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. Procedure to avail the sevices and information on costs of services and the Greivance redress Mechanism is given below.

Sr. No.	Services offered	Procedure to avail the service	Cost of the service	Time limit
I.	a) Exchange of notes and coins, and b) Exchange of defective notes at the counter (for a few pieces only)	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. Approach the designated counters or enquiry counter for information regarding designated counters.In case of any difficulty contact the Nodal Officer whose	Free of cost.	Spot Payment. during the banking hours. The duration of banking hours is displayed in the banking hall or can be known from the enquiry counter.

		name is displayed in the Banking Hall.		
II.	Exchange of defective notes tendered through TLR Covers (for larger number of pieces)	Ask for TLR cover at the designated counter or approach enquiry counter for more information. Fill in the required information on the TLR cover. Mention the details of bank / branch / account number, where credit of the exchange value is desired, on the TLR Cover. Exchange value will normally be paid through following ways: ECS credit: Bank account of the claimant will be credited through ECS, provided ECS mandate has been submitted to RBI. Payment Order: If the claimant is a local resident and no ECS mandate is available. Demand Draft: If claimant is an outstation resident. Money Order: If claimant is an outstation resident and does not have any bank account. 5. Mutilated/cut notes in closed covers are received in Triple Lock Receptacle upto one hour after the close of normal business hours. In case of any problem please contact the enquiry counter or the Nodal Officer whose name is displayed in the Banking Hall.	ECS Free of cost. Money Order (MO) No charges for amount up to Rs.1000. Actual commission charged by the Post Office for amounts exceeding Rs.1000. Demand Draft (DD) Actual amount of Exchange, as applicable, on the amount remitted. Payment Order (PO) Free of cost.	ECS The exchange value will be credit to the account of the claimant within 4 working days from the date of receipt of defective notes. MO/DD/PO MO/DD/PO will be dispatched to the claimant within 4 working days from the date of receipt of defective notes.

III.	Exchange of defective notes tendered through Insured Parcel (for very large number of pieces)	Send defective notes through Insured & Registered Parcel to The General/Deputy Manager of the concerned Issue Office whose address can be obtained from the enquiry counter or the website of Reserve Bank of India. Mention the details of notes sent, name, address and bank account details of the tenderer on an accompanying letter. Exchange value will be paid by credit to bank account through ECS. Exchange value can also be paid by Payment Order/Demand Draft /Money Order. In case of any difficulty you can contact the concerned Issue Office over telephone or by email, the detail of which is available in Reserve Bank of India website.	Same as mentioned at Sr. No. II.	ECS The exchange value will be credit to the account of the claimant within 15 working days from the date of receipt of defective notes. MO/DD/PO MO/DD/PO will be dispatched to the claimant within 15 working days from the date of receipt of defective notes.
IV.	Exchange of defective notes under Special Procedure (For notes which have turned extremely brittle, badly burnt, charred, inseparably stuck-up together and, therefore, cannot withstand further handling or which may lose their original identity with the passage of time)	Contact enquiry counter or AGM/Manager (Claims Section). Submit application in the prescribed form. Defective notes are not to be submitted with the application. Wait for intimation from Claims Section about the date on which adjudication of notes will be done. On the stipulated date, bring the defective notes to Claims Section. Claimants can witness the activity of	Same as mentioned at Sr. No. II.	Same as mentioned at Sr. No. II.

		adjudication of their defective notes, if they so desire. Do not paste / reconstruct the defective notes. Bring the defective notes in their original form.		
V	Exchange of notes to coins through Coin Vending Machine	Follow the procedure displayed on the Coin Vending Machine. In case of any problem please contact the enquiry counter or the Nodal Officer.	Free	Spot Payment by the machine during the banking hours.

5 ***The name of the Nodal Officer for looking into customer related problems is available with the respective regional offices of Reseve Bank of India.***

6 **Grievance Redressal**

In case you are not satisfied with the services availed at the counters or have any suggestion for improvement in the services provided by the Bank, you may send your complaint / suggestion to us in the following ways:

(i) Leave your complaint / suggestion in the transparent Drop Box provided for the purpose in the Banking Hall.
(ii) Write your complaint / suggestion in the Complaint / Suggestion Register available at the Enquiry Counter.
(iii) Send your complaint / suggestion by post/courier to the General Manager/Deputy General Manager Reserve Bank of India, Issue Department
(iv) Send your complaint / suggestion to us by e-mail at helpdcm@rbi.org.in.
(v) You may also contact the following officials of Issue Department in person or telephone for redressal of your grievances:

Sr. No.	Name of the Official	Designation	Address	Telephone Number	E-Mail Address
1.		General Manager			
2.		Dy. General Manager			
3.		Asst.General Manager			
4.		Treasurer			

(vi) **Your complaint / suggestion will be acknowledged immediately and appropriate action will be taken for redressal thereof within one month from the date of receipt of your letter**.

7. **General Conditions of Service**

(i) The mutilated/cut notes are exchanged by the Bank as a matter 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.The tenderer can make appeal for reconsideration during the preservation period of four month to the concerned Issue Office

(ii) 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.

(iii) 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 .

(iv) Demand for notes and coins should be commensurate with the genuine business/personal need of the customer.

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 branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the designated bank branches of commercial banks. A list of the designated bank branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such designated bank 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, Amar Building, 4th Floor, Sir P.M. Road, Fort, Mumbai - 400 001.

ANNEX

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, Jammu – 180 012.	The State of Jammu and Kashmir

Sl. No.	Name and Address of RBI Office	Jurisdiction
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