



CASH HANDLING POLICY

(Reviewed and Approved by the Board of Directors on November 08, 2022)

The purpose of this policy is to bring uniform procedure of cash handling within our branches. This provides guidelines for the purpose management of cash for those handling cash and cash equivalents. The custodian of cash responsible for integrity of cash and employees should understand their accountability for all cash which is the property of the company. The guidelines are for the protection not only of the company but also to protect employees who handle cash and cash equivalents. Due care must be given for detection of fake currencies. For physical verification images of Rs.2000/- and Rs.500/- is given as annexures. A copy of the same may be kept in cash counters for easy reference.

Unauthorized person should not be allowed inside the cash cabin or areas where cash is handled. Doors of cash cabin should be closed/ locked all the times. Ensure cash counters and locker room where FBR (Fire and Burrglary Resistant) safe is kept under camera surveillance. The keys of FBR safe should be under joint custody, one key will be with associate who handle the cash permanently and other key along with master should be with Branch head. Under no circumstances both keys allowed to handle by one person alone. Also branch head should ensure that none of these keys should keep in the branch office overnight. Also ensure both joint custodians are present while operating the FBR safe.

While withdrawing cash from the vault to cash counter ensure only minimum cash to be taken depends upon rough assessment of current days' cash transaction. Additional withdrawals can be done as and when excess amount required. Before starting any transaction of the day ensure physical cash balance tally with cash balance book. While taking out cash (withdrawals) should be properly entered in the cash vault register with denomination and amount along with due authentication of both joint custodians. Ensure FBR locking by both joint custodians after every transaction from the vault.

All Incoming cash should be acknowledged by receipt when accepted also denomination of currency must be written in the receipt voucher. Subsequently enter the amount in in the cash scroll in serial orders and the scroll serial number should be written in the voucher. Same applicable in the case of payment voucher entry in the payment side of cash scroll. A signage board/Notice should be placed outside the cash counter "Please count your money before leaving the counter". At the end of the Daily transaction ensure Total of receipts and payments should tally with the system figures. For arriving the closing balance following entries to be made in the cash balance book.

Opening Balance	
Add Total Receipts	
Total	
Less Total Payments	
Closing Balance	



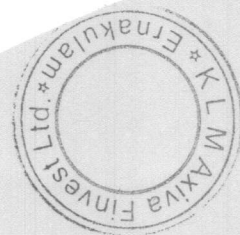
The closing balance should be written in words also.

After day end business, the depositing cash to vault to be neatly entered in the vault register with denomination and amount which also tallies with the closing balance of the branch. All cash registers should be duly authenticated by joint custodians on daily basis. After keeping the cash in the safe a rechecking to be done by both joint custodians. As per existing directive from Corporate office cash retention limit of 2.00 lakhs for branches in Kerala and Rs.3.00 lakhs for branches outside Kerala vide circular 642 dated 06-02-2020 (the limit may change as per discretion of corporate office). This limit is total of cash in hand and cash in bank. If any of the branches due to non reconciliation bank account balance showing higher than actual and together If it exceeds retention limit, such branches are advised to reconcile the bank account and ensure balance tallies the actual and retention is within the allowable limit. Branches are not allowed to hold cash beyond their retention limit until unless in exigent circumstances. In such cases when branch required to hold cash beyond retention limit prior sanction to be taken from the Regional manager in the following format. A copy of the sanction should be filed separately for future reference.

REQUEST FOR ENHANCED CASH RETENTION LIMIT

BRANCH NAME		BRANCH CODE	
DATE	PRESENT RET. LIMIT	PROPOSED LIMIT	REASON /REMARKS

Handing over/Taking over: When the permanent custodian is on leave/absent the new custodian normally takeover the key on the previous day. Before signing the key movement register the person who take over should verify the entire cash by denomination and amount wise, ensure it tallies with cash balance register and system balance. The new custodian should also write a remark in the cash vault/Cash balance book that "Entire cash verified and found correct" along with signature. The same to be followed while the permanent custodian takes back the vault key. The above guidelines should be meticulously followed while handling the cash.



Now your bank notes in a new design RBI issues ₹2000 note in a new series



The Reserve Bank of India is introducing new design banknotes in the denomination of ₹2000 as part of Mahatma Gandhi (New) Series. The new denomination has motif of the Mangalyan on the reverse, depicting the country's first venture in interplanetary space. The base colour of the note is magenta. The note has other designs, geometric patterns aligning with the overall colour scheme, both on the obverse and the reverse. The size of the new note is 66mm x 166mm.

Features of the New ₹2000 Note:

Obverse:

- 1 See through register with denominational numeral 2000 can be seen when the note is held against light
- 2 Latent image with denominational numeral 2000 which can be seen when the banknote is held at 45 degree angle at the eye level
- 3 Denominational numeral 2000 in Devnagari
- 4 Portrait of Mahatma Gandhi in the centre
- 5 Micro letters 'RBI' and '2000'
- 6 Colour shift windowed security thread with inscriptions 'भारत', RBI and 2000. Colour of the thread changes from green to blue when the note is tilted
- 7 Guarantee Clause, Governor's signature with Promise Clause and RBI emblem towards right
- 8 Mahatma Gandhi portrait and electrotone (2000) watermarks
- 9 Number panel with numerals growing from small to big on the top left side and bottom right side
- 10 Denominational numeral with Rupee Symbol, ₹2000 in colour changing ink (green to blue) on bottom right
- 11 Ashoka Pillar emblem on the right

For visually impaired:

- Intaglio or raised printing of Mahatma Gandhi portrait, Ashoka Pillar emblem, bleed lines and identification mark
- 12 Horizontal rectangle with ₹2000 in raised print on the right
- 13 Seven angular bleed lines on left and right side in raised print

Reverse:

- 14 Year of printing of the note
- 15 Swachh Bharat logo with slogan
- 16 Language panel towards the centre
- 17 Motif of Mangalyan - reflecting country's first venture in the interplanetary space

For more details on banknotes in the denomination of ₹2000 please visit: www.paisaboltahai.rbi.org.in

New design notes in other denominations will follow

Now your bank notes in a new design RBI issues ₹500 notes in a new series



The new ₹500 notes in the Mahatma Gandhi (New) Series are different from the SBN (withdrawn series) in colour, size, theme, location of security features and design elements. The size of the new note is 66mm x 150mm. The colour of the notes is stone grey and the predominant new theme is Indian heritage site - Red Fort.

Features of the New ₹500 Notes:

Obverse:

- 1 See through register in denominational numeral
- 2 Latent image of the denominational numeral
- 3 Denominational numeral in Devnagari
- 4 Orientation and relative position of Mahatma Gandhi portrait changed
- 5 Windowed security thread changes colour from green to blue when note is tilted
- 6 Guarantee clause, Governor's signature with Promise Clause and RBI emblem shifted towards right
- 7 Portrait and electrotype watermark

- 8 Number panel with numerals growing from small to big on the top left side and bottom right side
- 9 Denomination in numerals with Rupee Symbol in colour changing ink (green to blue) on bottom right
- 10 Ashoka pillar emblem on the right

For visually impaired:

Intaglio or raised printing of Mahatma Gandhi portrait, Ashoka pillar emblem, bleed lines and identification mark continue

- 11 Circle with ₹500 in raised print on the right
- 12 5 bleed lines on left and right in raised print

Reverse:

- 13 Year of printing of the note on left
- 14 Swachh Bharat logo with slogan
- 15 Language panel towards centre
- 16 Red Fort – an image of Indian heritage site with Indian flag
- 17 Denominational numeral in Devnagari on right

New design notes in other denominations will follow

For more details visit: www.paisaboltahai.rbi.org.in

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