

BANK MAYBANK INDONESIA

MUMBAI – INDIA

CITIZEN'S CHARTER

July 2016

Ver.1.2016

1) OBJECTIVE OF THE CITIZENS' CHARTER

This Citizen's Charter provides information on various facilities provided in the matter of exchange of notes and coins and the common standards of the services provided at the BII, Mumbai branch and RBI Issue Offices.

2) EXCHANGE OF SOILED / MUTILATED NOTES & COINS

Customers can exchange soiled notes at the counters of MBI - Mumbai on spot basis upto 20 pieces with a maximum of Rs.5000 per day, which will be credited to their account maintained with MBI, Mumbai branch. Mutilated / cut notes shall be adjudicated as per RBI procedure and /or deposited with the branch and shall be exchanged after obtaining reimbursement from the RBI office.

3) 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 soiled and mutilated currency notes including uncurrent or worn coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

4) 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.

5) EXCHANGE OF NOTES INTO COINS FROM 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 RBI's Regional Offices.

6) EXCHANGE OF SOILED AND MUTILATED NOTES AND COINS AT OUR BRANCH AND AT THE PUBLIC COUNTERS OF RBI

Members of the general public can avail themselves of the following facilities at the counters of the offices of RBI mentioned in Para 4 above.

(a) Exchange Soiled Notes.

- A 'soiled note' means a note which has become dirty due to normal wear and tear and also includes a two piece note pasted together wherein both the pieces presented belong to the same note and form the entire note with no essential feature missing. These notes should

be accepted over bank counters in payment of Government dues and for credit to accounts of the public maintained with banks.

(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”. © Exchange of coins including uncurrent coins into notes or coins.

7. Notes bearing slogans / political messages, etc.:

Any note with slogans and message of a political nature written across it ceases to be a legal tender and the claim on such a note will be rejected under Rule 6(3) (iii) of RBI (Note Refund) Rules, 2009. Similarly, notes which are disfigured may also be rejected under Rule 6(3) (ii) of Reserve Bank of India (Note Refund Rules) 2009.

8. Deliberately cut notes:

The notes, which are found to be deliberately cut, torn, altered or tampered with, if presented for payment of exchange value should be rejected under Rule 6(3)(ii) of the Reserve Bank of India (Note Refund) Rules, 2009. Although it is not possible to precisely define deliberately cut notes, a close look at such notes will clearly reveal any deliberate fraudulent intention, as the manner in which such notes are mutilated will follow a broad uniformity in the shape/location of missing portions of the notes, especially when the notes are tendered in large numbers. The details of the case such as the name of the tenderer, the number of notes tendered and their denominations should be reported thereafter to the Deputy/General Manager, Issue Department, under whose jurisdiction the branch falls. The matter should also be reported to local police in case a large number of such notes are tendered.

9. Exchange of Cut/Mutilated Notes received through Triple Lock Receptacle (TLR) or by Post at RBI Office:

To suit public convenience, the exchange facility for mutilated notes is also offered through TLR (Triple Lock Receptacle) covers. Members of public can obtain from the Enquiry Counter of the Reserve Bank a TLR cover and put their notes in the cover with particulars, such as, name, address, denominations of notes deposited, etc. filled in the columns provided on the cover, close it and deposit it in a box called Triple Lock Receptacle against issue of a paper token. This box is kept at the Enquiry counter at each Issue Office of the Reserve Bank. The admissible exchange value of

the mutilated notes will be remitted by means of a bank draft or a pay order. Mutilated notes can also be sent to any of the RBI offices by registered/insured post.

Excessively soiled, brittle, burnt notes:

Notes which have become excessively soiled, brittle or are burnt and, therefore, cannot withstand normal handling can be exchanged only at Issue Office of the RBI. Persons holding such notes may approach the Officer-in-charge of the Claims Section, Issue Department of the Reserve Bank for this purpose.

10. GENERAL CONDITIONS OF SERVICE

- The exchange facility over the RBI's counters is available during the business hours of the respective Regional Office and is free of cost.
- 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 RBI.
- The mutilated/cut notes are exchanged by the RBI as of grace under the Reserve Bank of India Note Refund Rules. When 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 RBI and destroyed after four months.
- 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 RBI after issue of advice to the tenderer.
- The security features of the bank notes issued by RBI are furnished as information to members of the public on the RBI's website <http://www.rbi.org.in/currency/banknotes.html>.
- 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/she may record a complaint in the complaint book/ register maintained at the enquiry counter of the Regional Office of RBI or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office.
- 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.