



Utkarsh Small Finance Bank

Clean note policy

1. RBI has issued a directive under Section 35A of the Banking regulation Act, 1949, prohibiting the stapling of currency notes/packets.
2. Bank will ensure removal of soiled notes and will ensure such notes are not circulated. All such notes will be replaced with good notes.
3. It is to be noted that the watermark on these notes is a major security feature and if the watermark is damaged or broken the machine classifies them as bad notes.
4. Utkarsh Small Finance Bank is committed to provide good quality currency notes to the customers
5. All customers are requested to tender currency notes in unstapled condition. The bank will also issue currency notes in unstapled condition.