



ZARAI TARAQIATI BANK LIMITED

HEAD OFFICE, 1-FAISAL AVENUE, ISLAMABAD

OPERATIONS DIVISION

(BRANCH OPERATIONS DEPARTMENT)

Circular No. OD/03 /2019 **2952**
All Zonal Chiefs /Chief Managers/ Branch Managers,

Dated: 29.01.2019

Subject: **FORGERY-RS.15000 NATIONAL PRIZE BONDS-A-H SERIES-OLD DESIGN**

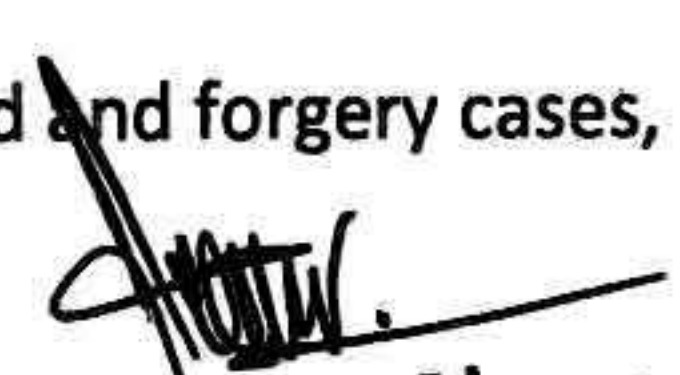
State Bank of Pakistan vide their recent communiqué has issued precautionary measures pursuant to a recent counterfeiting observed in A to H series of Rs.15000 denomination National Prize Bonds old design, wherein culprits have imitated some of the security features, however infrared ink used in the printing of prize bonds has not been compromised; detail is as follows:

- The dealing officials are advised to invariably use infrared (IR)/Ultraviolet (UV) detectors before accepting the prize Bonds for encashment, in addition to checking of other security features; special attention should be given to the Rosette (available at bottom of right Hand Side of the bond) under IR light (Annexure-A).
- In case rosette on the prize bond is not visible under IR, the same must immediately be referred to the nearest SBP Banking Services Corporation Office, meanwhile the holder of prize bond may be issued an interim acknowledgement receipt (format attached) advising that payment of face value is subject to genuineness confirmation of bond(s) from Pakistan security printing Corporation (PSPC); particulars of prize bonds shall be noted in National Prize Bond Register dedicating separate folio for this purpose. Prize bond will be deposited in nearest SBP BSC Bank on the SBP Current Account pay-in-slip.
- For assistance of branches, **comparison between Forged and Genuine prize bond of Rs.15000/-denomination (A-H series)** is given at Annexure-B. The dealing officials may seek guidance using Annexure-A during encashment /prize money collection process.
- *Branches are advised to surrender Prize Bonds of Rs.15,000 denomination held with them to nearest SBP BSC office coordinating with and through respective Zonal Offices.*


ZTBL branches are authorized to sell/encash all denomination of prize bonds. They can check Security Features of NPBs at:

"http://www.sbp.org.pk/sbp_bsc/PrizeBond/PrizeBond.asp".

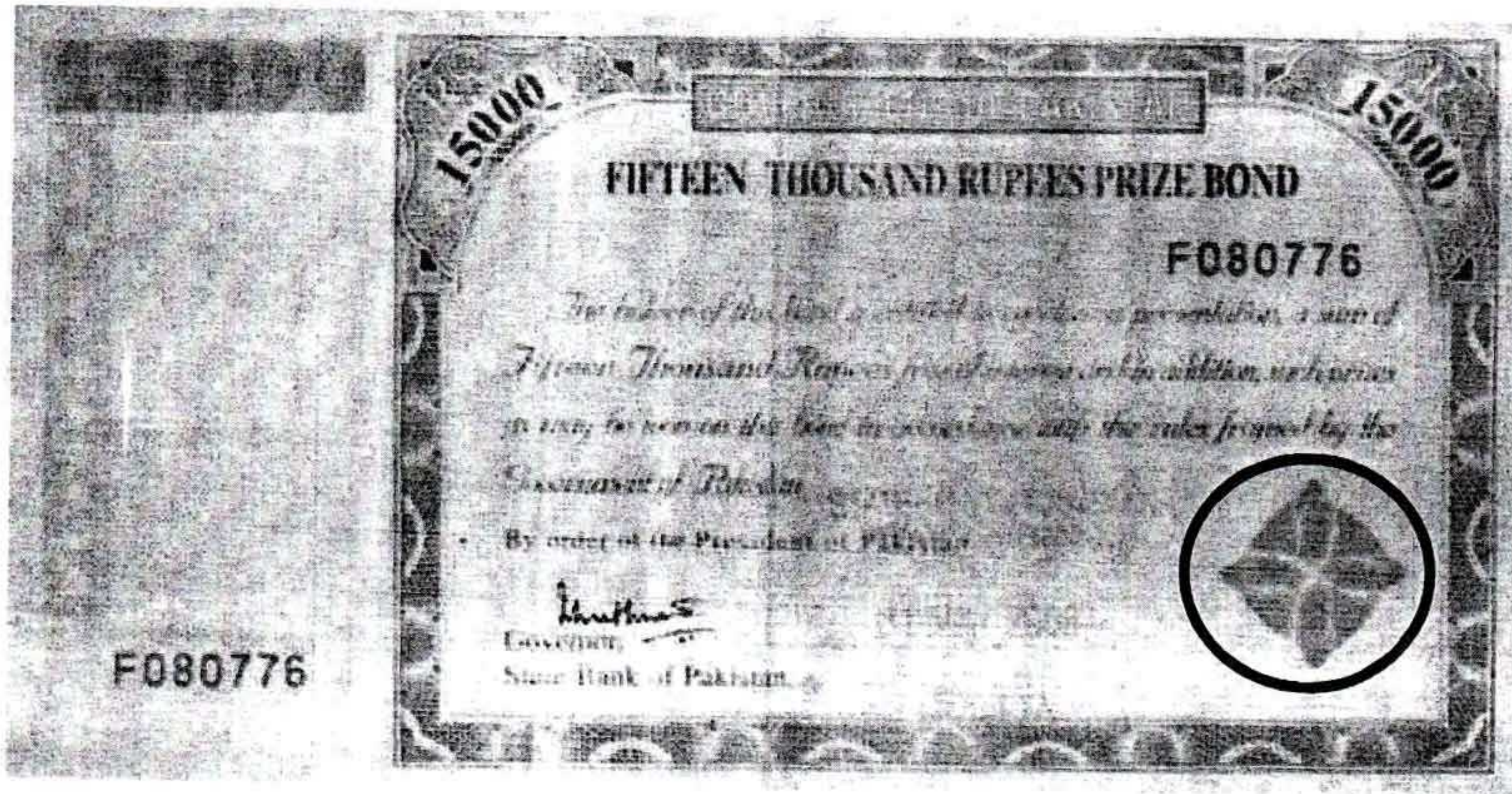
In case of doubt, NPB may be referred to SBP BSC Office. For fraud and forgery cases, branches shall proceed as per law.


(ASAD ULLAH HABIB)
EVP/ Head (Operations)

- Copy to:-1) PS to the President, ZTBL Head Office Islamabad.
2) All Groups Heads/SEVPs, ZTBL, Head Office, Islamabad.
3) CIA/CFO, ZTBL, Head Office, Islamabad.
4) All Divisional /Department Heads ZTBL, HO, Islamabad.
5) All Audit Zones / in charge I&C Teams in the field.
✓ 6) Webmaster for uploading Circular to ZTBL Website/ENB.


(Muhammad Ismail)
SVP (BD&MD) 29/1/19

Rosette (Designed Printing at the Bottom of Right Hand Side)



Comparison between Forged and Genuine National Prize Bond of Rs.15000/- denomination (A-H Series)		
Security Feature	Genuine	Forged
OVI Rosette	<ol style="list-style-type: none">1. Visible under infrared light.2. Background Text visible (behind the Rosette), under magnifying glass.	<ol style="list-style-type: none">1. Invisible under infrared light.2. Background Text Invisible (behind the Rosette), under magnifying glass.
Tri Color Date & Place of Issue Stamp	<ol style="list-style-type: none">1. Slightly Blurred due to diffusion of tri-color ink.2. Stamp impression not smooth with splits / cracks / chinks.3. Feels like a stamped impression.	<ol style="list-style-type: none">1. Fine and crisp printed Image (typically by using a color printer).2. No imperfections.3. Feels like a printed image.
Series and Serial Number	<ol style="list-style-type: none">1. Clearly visible borders on each digit, under magnifying glass.2. Splits / Cracks with minor Imperfections within each digit / alphabet when viewed under magnifying glass.	<ol style="list-style-type: none">1. No borders on each digit, under magnifying glass.2. No imperfections within each digit, under magnifying glass giving smooth impression.



ZARAI TARAQIATI BANK LIMITED

BRANCH.....

Date: dd/mm/yyyy

Interim Receipt on Acceptance of Prize Bond Impending Genuineness

This is an interim receipt issued against the prize bond, particulars of which are appended below, signed overleaf by the seller with his/her thumb impression affixed, payment of face value of the prize bond is subject to genuineness confirmation from Pakistan Security Printing Corporation (PSPC):

Details of Depositor/Seller						
Name	C/SNIC Number	Cell Number	Number of Prize bond with series	Denomination	Date of Issue/ Reissue	A/c Number (for customers)
Mr. X	12345-6789678-5	00001111111	A1256894	15000 (e.g.)	12.05.2015	2222222222

Signed & Stamped

Teller/Authorized Officer

Deputy Manager/AMO