

Circular No. STY/ PRECAUTION/ 5 / OM-339 /15-16
10-September-2015

Re: Precautions to be taken in passing Cheques

1. All cheques for Rs50,000/- & above should be passed through Ultra Violet(UV) lamp before passing by the officer.
2. The officer after passing the cheque will put a rubber stamp on the reverse of the cheque with his initial stating that the cheque has been passed through UV lamp.
3. The branches to exercise additional care, while passing high value cheques for Rs 1lac & above, by ensuring that these accounts are generally having mobile numbers seeded(verify by using MOBUPD menu) in the system and also to have a confirmation from the cheque issuing branch.
4. All cheques carry standardized watermark called "CTS-INDIA" which can be seen when you held cheque against light.
5. A void pantograph rectangular in shape will appear on the left side of the cheque leaf just below the place where account number is mentioned with hidden word "VOID", which can be seen in the photocopy of the cheque leaf.
6. The glowing UV Logo of the Bank will be seen in the UV light.
7. In the personalized cheques the date of printing & printer's name is printed just near the tearing portion of the cheque book.
8. The mobile number of the customer is mandatory for issuance of personalized cheque book & so all the accounts, where personalized cheques are being issued, must have proper mobile number registered in the CBS system.
9. The customers in their registered mobiles are getting Real Time Transaction Alert and also getting alert at the time of carving of fund from their accounts on lodgement of clearing cheques,