

**Annexure I to XV****ANNEXURE I****Names of Cities and Banks Setting up MICR Centres**

<b>Sr.No.</b>	<b>NAME OF CENTRE</b>	<b>NAME OF THE DESIGNATED BANK</b>	<b>REMARK</b>
1.	AGRA	PUNJAB NATIONAL BANK	Operational
2.	AHMEDABAD	BANK OF BARODA	Operational
3.	ALLAHABAD	PUNJAB NATIONAL BANK	
4.	AMRITSAR	ORIENTAL BANK OF COMMERCE	Operational
5.	BANGALORE	CANARA BANK	Operational
6.	BARODA	STATE BANK OF INDIA	Operational
7.	BHOPAL	CENTRAL BANK OF INDIA	Operational
8.	BHUBANESWAR	STATE BANK OF INDIA	
9.	CALICUT	STATE BANK OF INDIA	
10.	CHANDIGARH	PUNJAB NATIONAL BANK	Operational
11.	COIMBATORE	BANK OF BARODA	Operational
12.	ERNAKULAM	STATE BANK OF TRAVANCORE	Operational
13.	GUWAHATI	To be designated	
14.	GWALIOR	STATE BANK OF INDIA	
15.	HYDERABAD	BANK OF INDIA	Operational
16.	INDORE	STATE BANK OF INDORE	Operational
17.	JABALPUR	STATE BANK OF INDIA	
18.	JAIPUR	PUNJAB NATIONAL BANK	Operational
19.	JALLANDHAR	PUNJAB NATIONAL BANK	Operational
20.	JODHPUR	STATE BANK OF INDIA	
21.	KANPUR	PUNJAB NATIONAL BANK	Operational
22.	KOLHAPUR	To be designated	
23.	LUCKNOW	PUNJAB NATIONAL BANK	Operational
24.	LUDHIANA	PUNJAB NATIONAL BANK	Operational
25.	MADURAI	CANARA BANK	Operational
26.	MANGALORE	CORPORATION BANK	Operational
27.	MEERUT	STATE BANK OF INDIA	
28.	NAGPUR	PUNJAB NATIONAL BANK	Operational
29.	NASIK	STATE BANK OF INDIA	
30.	PATNA	STATE BANK OF INDIA	
31.	PUNE	UNION BANK OF INDIA	Operational
32.	RAJKOT	BANK OF BARODA	
33.	SHOLAPUR	To be designated	
34.	SURAT	STATE BANK OF INDIA	Operational
35.	THIRUVANANTHA- PURAM	CANARA BANK	Operational
36.	TIRUCHIRAPALLI	To be designated	
37.	TRICHUR	STATE BANK OF INDIA	
38.	VARANASI	UNION BANK OF INDIA	

39. VIJAYAWADA STATE BANK OF HYDERABAD  
 40. VISAKHAPATNAM ANDHRA BANK

**Additional MICR Cheque Processing Centres in the 4 Metros where RBI has set up MICR CPCs**

<b>Sr.No.</b>	<b>NAME OF CENTRE</b>	<b>NAME OF THE DESIGNATED BANK</b>	<b>REMARK</b>
1	CALCUTTA	STATE BANK OF INDIA	
2	CHENNAI	STATE BANK OF INDIA	Operational
3	MUMBAI	STATE BANK OF INDIA	Operational
4	NEW DELHI	STATE BANK OF INDIA	

**ANNEXURE II**

**Technical Specifications for Printing of Standard Cheque Forms and Forms of other Payment Instruments**

**Part I -Specifications for cheque paper**

**A. General**

- Paper to be supplied should be flat and without curl.
- To be free from dust/fluff/pinholes/specks and metallic inclusions.
- To be printed on the smoother (felt) side.
- To be smooth and free from embossment or heavy engraving.
- Moisture content: 4 - 6%
- The paper supplied by the paper manufactures should be exactly "square" cut so that no further trimming is required to be done by the printers to make it square.
- Continuous light band watermark to be incorporated in the security paper in such a fashion that it shall not appear in the 5/8" clear band on each cheque.

**B. Sensitized security cheque paper**

(i)	Basic Weight	96 g.s.m. + 5%	
(ii)	Thickness	Not less than 4 1/4 thousandths of an inch	( + 5% )
(iii)	Smoothness Bendtsen	Both sides	Not greater than 160 c.c. per min.
(iv)	Stiffness Taber	Cross Direction Machine Direction	1.2 minimum 3.0 minimum

	Clerk	Cross Direction Machine Direction	60 minimum 150 minimum
(v)	Porosity Gurley	25 Secs. per 100 c.c. minimum	
(vi)	Tear Elmendroff	Both Directions	80 gms. minimum
(vii)	Brightness		70-75
(viii)	Shade		Standard shade.

Other properties including security features will be normal for this grade of paper.

### **C. Supply of paper**

It would be the responsibility of the banks to supply paper to printers. A panel of approved paper manufacturers from whom the supply could be obtained is furnished in Annexure IV.

## **Part II - Printing Specifications**

### **1. Size**

The instruments should be in uniform size of 8" x 3 2/3".

### **2. Counterfoils for cheques.**

Banks have decided that the cheque forms will be issued to customers without counterfoils. To enable the customers to maintain a record of the cheques issued by them either blank slips of ordinary paper with printed columns may be provided along with the cheques for recording the particulars or provision be made on inside covers. Banks should ensure that the slips provided have sufficient space for the customer to record the particulars of cheques issued as well as deposits made and the balance in the account.

### **3. Cheque Design**

Each bank may have its own design, background printing, logo, etc.

### **4. Cheque format**

In order to bring uniformity in the cheques and draft forms, their formats have been standardized.

### **5. Cheques to be issued in loose leaf form/book form.**

Whether the cheques/drafts should be printed in loose leaf form (shrink packed) or in book form will be advised by banks to printers. If they are to be printed in book form, banks may advise the

printers the binding margin to be kept along side perforation. The perforation should be deep to enable the customer to tear off the cheque leaf without difficulty.

**6. Colour of ink for printing MICR code line**

It is preferable to use black magnetic ink for the MICR code line.

**7. Security paper printing & storage**

The bank should, by inspection, verify whether the printers have taken adequate steps in this regard.

8. A panel of printers from whom the cheques could be got printed is furnished in Annexure III.

**ANNEXURE III**

**List of Security Printers included in the panel to undertake printing of cheques for banks**

The empanelment of security printers which was being carried out by Reserve Bank of India has been entrusted to Indian Banks' Association (IBA) since the year 1997. Information on the matter may be obtained from Indian Banks' Association or their website may be referred for the purpose.

**ANNEXURE IV**

**Panel of approved Paper Manufacturers**

The empanelment of paper manufacturers which was being carried out by RBI has been entrusted to Indian Banks' Association (IBA) since the year 1997. Information on the matter may be obtained from Indian Banks' Association or their website may be referred for the purpose.

**ANNEXURE V**

**DETAILS OF CITY CODES**

<b>Sr No.</b>	<b>City</b>	<b>City Code</b>
1.	New Delhi	110
2.	Ludhiana	141
3.	Amritsar	143
4.	Jalandhar	144
5.	Chandigarh	160
6.	Kanpur	208

7.	Allahabad	211
8.	Varanasi	221
9.	Lucknow	226
10.	Meerut	250
11.	Agra	282
12.	Jaipur	302
13.	Jodhpur	342
14.	Rajkot	360
15.	Ahmedabad	380
16.	Vadodara	390
17.	Surat	395
18.	Mumbai	400
19.	Pune	411
20.	Sholapur	413
21.	Kolhapur	416
22.	Nasik	422
23.	Nagpur	440
24.	Indore	452
25.	Bhopal	462
26.	Gwalior	474
27.	Jabalpur	482
28.	Hyderabad	500
29.	Vijayawada	520
30.	Visakhapatnam	530
31.	Bangalore	560
32.	Mangalore	575
33.	Chennai	600
34.	Tiruchirapalli	620
35.	Madurai	625
36.	Coimbatore	641
37.	Calicut	673
38.	Trichur	680
39.	Ernakulam	682
40.	Thiruvananthapuram	695
41.	CalcuttaKolkata	700
42.	Bhubaneswar	751
43.	Guwahati	781
44.	Patna	800

**ANNEXURE VI**

**LIST OF ALL INDIA BANK MICR CODE-NUMBERS**

<b>CODE NO</b>	<b>NAME OF THE BANK</b>	<b>(ALPHA CODE)</b>
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01	RESERVE BANK OF INDIA	(RBI)
02	STATE BANK OF INDIA	(SBI)
03	STATE BANK OF BIKANER & JAIPUR	(SBJ)
04	STATE BANK OF HYDERABAD	(SBH)
05	STATE BANK OF INDORE	(SBN)
06	STATE BANK OF MYSORE	(SBM)
07	STATE BANK OF PATIALA	(SBP)
08	STATE BANK OF SAURASHTRA	(SBS)
09	STATE BANK OF TRAVANCORE	(SBT)
10	ALLAHABAD BANK	(ALB)
11	ANDHRA BANK	(ANB)
12	BANK OF BARODA	(BOB)
13	BANK OF INDIA	(BOI)
14	BANK OF MAHARASHTRA	(BOM)
15	CANARA BANK	(CAB)
16	CENTRAL BANK OF INDIA	(CBI)
17	CORPORATION BANK	(COB)
18	DENA BANK	(DEB)
19	INDIAN BANK	(INB)
20	INDIAN OVERSEAS BANK	(IOB)
21		
22	ORIENTAL BANK OF COMMERCE	(OBC)
23	PUNJAB AND SIND BANK	(PSB)
24	PUNJAB NATIONAL BANK	(PNB)
25	SYNDICATE BANK	(SYB)
26	UNION BANK OF INDIA	(UBI)
27	UNITED BANK OF INDIA	(UNI)
28	UCO BANK	(UCO)
29	VIJAYA BANK	(VJB)
30	ALGEMENE BANK NEDERLAND	(ABN)
31	AMERICAN EXPRESS BANK LTD	(AMX)
32	BANK OF AMERICA	(BOA)
33	BANK OF TOKYO LTD	(BOT)
34	BANQUE NATIONALE DE PARIS	(BNP)
35	BRITISH BANK OF MIDDLE EAST	(BBM)
36	STANDARD CHARTERED GRINDLAYS BANK	(CHB)
37	CITI BANK	(CIT)
38		
39	HONGKONG SHANGHAI BKG.CORP	(HON)
40	MITSUI BANK LTD	(MIT)
41	BANK OF MADURA LTD	(MDR)
42		
43	BANK OF RAJASTHAN LTD	(BOR)
44	BHARAT OVERSEAS BANK LTD	(BHB)
45		
46	BANK OF THANJAVUR LTD	(BTH)

47	CATHOLIC SYRIAN BANK LTD	(CSB)
48	DHANALAKSHMI BANK LTD,MADRAS	(DBL)
49	FEDRAL BANK LTD	(FBL)
50		
51	JAMMU AND KASHMIR BANK LTD	(JKB)
52	KARNATAKA BANK LTD	(KBL)
53	KARUR VYSYA BANK LTD,MADRAS	(KVB)
54	KUMBAKONAM CITY UNION BANK LTD	(KCU)
55		
56	LAKSHMI VILAS BANK LTD,MADRAS	(LVB)
57	NEDUNGADI BANK LTD,MADRAS	(NBL)
58	SANGLI BANK LTD	(SAN)
59	SOUTH INDIAN BANK LTD	(SIB)
60	TAMILNADU MERCANTILE BANK LTD	(TMB)
61		
62	UNITED INDUSTRIAL BANK LTD	(UIB)
63	UNITED WESTERN BANK LTD	(UWB)
64	VYSYA BANK LTD	(VBL)
65	ABHYUDAYA CO-OP.BANK LTD	(ACB)
66	AHMEDABAD MERCANTILE CO-OP. BANK LTD	(AMC)
67	ALEN CO-OP.BANK LTD,MUMBAI	(ALC)
68	MUMBAI DIST.CENTRAL CO-OP BANK LTD	(MDC)
69	MUMBAI MERCANTILE CO-OP BANK LTD	(BMC)
70	CO-OP BANK OF AHMEDABAD	(CBA)
71	DECAN MERCHANTS CO-OP BANK LTD	(DMC)
72	DEVELOPMENT CO-OP. BANK LTD	(DCB)
73	JAIN SAHAKARI BANK LTD.MUMBAI	(JNB)
74	JANATA SAH. BANK LTD,MUMBAI	(JSB)
75	KONKAN MERCANTILE CO-OP. BANK LTD	(KMC)
76	KAPOLE CO-OP BANK LTD	(KCB)
77	KURLA NAGARIK SAH. BANK LTD	(KNS)
78		
79	THE MALAD SAHAKARI BANK LTD	(MSB)
80	MANDVI CO-OP BANK LTD	(MCB)
81	METROPOLITAN CO-OP BANK LTD,MUMBAI	(MTC)
82	MAHARASHTRA STATE CO-OP BANK LTD	(MSC)
83	MEMON CO-OP BANK LTD,MUMBAI	(MMN)
84	MOGAVEERA CO-OP BANK LTD,MUMBAI	(MGB)
85	NEW INDIA CO-OP BANK LTD,MUMBAI	(NIC)
86	N.K.G.S.B.CO-OP BANK LTD	(NKC)
87	SAHYADRI SAH. BANK LTD	(SHC)
88	SARASWAT BANK	(SRC)
89	SHAMRAO VITHAL CO-OP BANK LTD	(SVC)
90	SWASTIK JANATA SAH. BANK LTD,MUMBAI	(SJC)
91	TAMILNADU STATE CO-OP BANK LTD	(TSC)
92	MADRAS CENTRAL CO-OP BANK LTD	(MCC)

93	WEST BENGAL STATE CO-OP BANK LTD	(WBC)
94	DELHI STATE CO-OP BANK LTD	(DSC)
95	GREATER MUMBAI CO-OP BANK LTD	(GBC)
96	AHMEDNAGAR SAHAKARI BANK LTD	(ANS)
98	APNA SAHAKARI BANK LTD	(APN)
99	SONALI BANK LTD	(SON)
100	PURBANCHAL BANK LTD	(PBB)
101	BANTRA CO-OP BANK LTD	(BCB)
102	PUNJAB CO-OP BANK LTD	(PCO)
103	LILUAH CO-OP BANK LTD	(LLC)
104	THANE PEOPLES CO-OP BANK LTD	(TPC)
105	JANAKALYAN SAHAKARI BANK LTD	(JKS)
106	THE MARATHA MANDIR CO-OP BANK LTD	(MAR)
107	THE SATARA SAHAKARI BANK LTD	(SSB)
108	THE SAFE CO-OP BANK LTD	(SCO)
109	THANE JANATA SAHAKARI BANK LTD	(TJS)
110	THE MUNICIPAL CO-OP BANK LTD	(MLB)
111	GENERAL POST OFFICE	(GPO)
112	THE BHARAT CO-OP BANK LTD	(BHR)
113	GUWAHATI CO-OP URBAN BANK LTD	(GCU)
114	INDUSTRIAL CO-OP BANK LTD	(ICO)
115	CITY CO-OP BANK LTD,GUWAHATI	(CCB)
116	PRAGJYOTISH GAONLYA BANK LTD	(PJG)
117	ASSAM CO-OP APEX BANK LTD	(ACA)
118	AHMEDABAD DIST. CO-OP BANK LTD	(ADC)
120	AHMEDABAD PEOPLES CO-OP BANK LTD	(APC)
122	GENERAL CO-OP BANK LTD, AHMEDABAD	(GCB)
123	GUJRATH INDUSTRIAL CO-OP BANK LTD	(GIC)
124	GUJRATH STATE CO-OP BANK LTD	(GSC)
125	HARISIDDH CO-OP BANK LTD	(HSC)
126	KALUPUR COMMERCIAL CO-OP BANK LTD	(KCC)
127	MANEKCHOWK CO-OP BANK LTD	(MAN)
128	NUTAN NAGARIK SAHAKARI BANK LTD	(NNS)
129	SHRI LAXMI CO-OP BANK LTD	(SLC)
130	SOCIAL CO-OP BANK LTD	(SOC)
131	TEXTILE TRADERS CO-OP BANK LTD	(TTC)
132	VIJAY CO-OP BANK LTD	(VCO)
133	AHMEDABAD URBAN CO-OP BANK LTD	(AUC)
134	BAGYODAYA CO-OP BANK LTD	(BYC)
135	SARANGPURA CO-OP BANK LTD	(SGP)
136	UNION CO-OP BANK LTD	(UBC)
137	CITI CO-OP BANK LTD,AHMEDABAD	(CCC)
138	COLOUR MERCHANTS CO-OP BANK LTD	(CMC)
139	NAVNIRMAN CO-OP BANK LTD	(NVN)
140	PRAGATI CO-OP BANK LTD	(PRG)
141	PROGRESSIVE MERC.CO-OP BANK LTD	(PGM)



142	ANDHRAPRADESH MAHESH CO-OP URBAN BANKLTD	(APM)
143	ANDHRA PRADESH STATE CO-OP BANK LTD	(APS)
144	HYDERABAD DIST. CO-OP CENTRAL BANK LTD	(HDC)
145	VASAVI CO-OP URBAN BANK LTD	(VCU)
146	KARNATAKA STATE CO-OP APEX BANK LTD	(KSA)
147	MADHUPURA MERC.CO-OP BANK LTD	(MDP)
148	BANK OF CR. & COMM. INTERNL.(OVERSEAS)LTD	(CCI)
149	PATAN CO-OP BANK LTD	(PCB)
150	BANK OF BAHRAIN & KUWAIT BSC	(BIS)
152	ANYONYA SAH. MANDALI CO-OP BANK LTD	(ASM)
153	BARODA CENTRAL CO-OP BANK LTD	(BAR)
154	BARODA TRADERS CO-OP BANK LTD	(BTC)
155	BARODA PEOPLES CO-OP BANK LTD	(BPC)
156	BARODA CITY CO-OP BANK LTD	(BCC)
157	CO-OPERATIVE BANK BARODA LTD	(CBB)
158	GUJRATH INDUSTRIAL CO-OP BANK LTD	(GIC)
159	MAKARPURA INDL.EST.CO-OP BANK LTD	(MIE)
160	VARDHAMAN SAH. BANK LTD	(VSB)
161	VEPAR VIKAS CO-OP BANK LTD	(VVC)
162	BARODA DIST. INDL.CO-OP BANK LTD	(BDI)
163	PATNI CO-OP BANK LTD	(PAT)
164	COSMOS CO-OP BANK LTD	(CMS)
165	THE MUSLIM CO-OP BANK LTD	(MSL)
167	PUNE MERCHANTS CO-OP BANK LTD	(PNC)
168	PUNE PEOPLES CO-OP BANK LTD	(PNP)
169	RUPEE CO-OP BANK LTD	(RPC)
170	SHREE SUVARNA SAH. BANK LTD	(SSV)
171	VIDYA SAH. BANK LTD, PUNE	(VID)
172	PUNE HEAD POST OFFICE	(PHP)
173	POONA CONTRACTOR CO-OP BANK LTD	(PCC)
174	PUNE ZILLA MADHYA. SAH. BANK MARYADIT	(PZM)
175	MAHESH SAH. BANK LTD	(MHS)
176	RATNAKAR BANK LTD	(RTN)
177	KERALA STATE CO-OP BANK LTD	(KRL)
178	LORD KRISHNA BANK LTD	(LKR)
179	PARUR CENTRAL BANK LTD	(PRR)
180	TRIVANDRUM DIST. CO-OP BANK LTD	(TVD)
181	NAGPUR URBAN CO-OP BANK LTD	(NGP)
182	SHIKSHAK SAH. BANK LTD	(SKK)
183	NAGPUR NAG. SAH. BANK LTD	(NNR)
184	NAINITAL BANK LTD	(NNT)
185	U.P. CO-OP BANK LTD	(UPC)
186	BENARAS STATE BANK LTD	(BNS)
187	BAREILLY CORPORATION BANK LTD	(BRC)
189	JAIPUR CENTRAL BANK LTD	(JCC)
190	RAJASTHAN STATE CO-OP BANK LTD	(RJS)

191	RAJASTHAN STATE INDL. CO-OP BANK LTD	(RSI)
192	URBAN CO-OP BANK LTD	(URB)
193	PRUDENTIAL CO-OP URBAN BANK LTD	(PUB)
194	AMANATH CO-OP BANK LTD	(ACL)
195	THE VAISH CO-OP NEW BANK LTD	(VNB)
196	DELHI NAGARIK SAH. BANK LTD	(DNB)
197	GRAIN MERCHANTS CO-OP BANK LTD	(GMC)
198	TRIVANDRUM CO-OP URBAN BANK LTD	(TCU)
199	CHITANAVISPURA FRIENDS CO-OP BANK LTD	(CFC)
200	DEUTSCHE BANK	(DTB)
201	SHREE MAHALAXMI MER. CO-OP BANK LTD	(SMM)
202	PRAGATI SAHAKARI BANK LTD	(PGB)
203	NUTAN SAHAKARI BANK LTD	(NSB)
204	UNNATI CO-OP BANK LTD	(UCB)
205	MASHREQ BANK PSC	(MSQ)
206	NAGPUR DIST. CENTRAL CO-OP BANK LTD	(NDB)
207	SADHANA SAHAKARI BANK LTD	(SAB)
208	VAISH CO-OP ADARSH BANK LTD	(VAB)
209	CITIZEN CO-OP BANK LTD	(CZC)
210	OMAN INTERNATIONAL BANK SAOG	(OIB)
211	U.T.I.BANK LTD	(UTI)
212	UFJ BANK LTD	(UFJ)
213	BIHAR STATE CO-OP BANK LTD	(BSC)
214	MAHILA UTKARSHA NAGRIK SAH. BANK LTD	(MUB)
215	SARASPUR NAGRIK SAH. BANK	(SNB)
216	SABARMATI CO-OP BANK LTD, AHMEDABAD	(SCL)
217	RAJKOT NAGRIK SAHAKARI BANK LTD	(RNB)
218	ORRISA STATE CO-OP BANK LTD, BHUBANESHWAR	(OSB)
219	PURI GRAMYA BANK	(PUG)
220	URBAN CO-OP BANK LTD, BHUBANESHWAR	(UCP)
221	UTKAL CO-OP BANKING SOCIETY	(UBS)
222	A.P. VARDHAMAN (MAHILA) CO-OP BANK LTD	(APV)
223	CHARMINAR CO-OP BANK	(CCP)
225	BANGALORE CITY CO-OP BANK LTD	(BCO)
226	APEX BANK	(AXB)
227	MALLESWARAN CO-OP BANK	(MCO)
228	KARNATAKA INDUSTRIAL CO-OP BANK LTD	(KIB)
229	I.C.I.C.I. BANKING CORPORATION LTD	(ICI)
230	GLOBAL TRUST BANK LTD	(GTB)
231	CREDIT LYONNAIS	(CLN)
232	THE SINDH MERCANTILE CO-OP BANK LTD	(SMC)
233	CENTURION BANK LTD	(CBL)
234	INDUS-IND BANK LTD	(IDS)
235	DOMBIVLI NAG. SAH. BANK LTD	(DSB)
236	VISNAGAR NAGRIK SAH. BANK LTD	(VNS)
237	BANK OF PUNJAB LTD	(BOP)

238	BASSEIN CATHOLIC CO-OP BANK LTD	(BCL)
239	THE BANK OF NOVA SCOTIA	(NST)
240	HDFC BANK LTD	(HDF)
241	DIAMOND JUBILEE CO-OP BANK LTD	(DJC)
242	PANCHSHEEL MERCANTILE CO-OP BANK LTD	(PMC)
243	THE RANDER PEOPLES CO-OP BANK LTD	(RCB)
244	SURAT DISTRICT CO-OP BANK LTD	(SDC)
245	SURAT MERCANTILE CO-OP BANK LTD	(SMB)
246	SURAT NATIONAL CO-OP BANK LTD	(SNC)
247	SURAT NAGRIK SAHAKARI BANK LTD	(SNS)
248	SURAT TEXTILE TRADERS CO-OP BANK LTD	(STT)
249	SARVODAYA SAHAKARI BANK LTD	(SSL)
250	PRIME CO-OP BANK LTD	(PCL)
251	SURAT PEOPLES CO-OP BANK LTD	(SPC)
252	NAGPUR MAHILA NAG. SAH. BANK LTD	(NMN)
253	TIMES BANK LTD	(TBL)
254	SURAT MAHILA NAG. SAH. BANK LTD	(SMN)
255	INDRAPRASTHA SAH. BANK LTD	(ISB)
256	SARDAR VALLABHBHAI SAHAKARI BANK LTD	(SVS)
257	JANASEVA SAHAKARI BANK LTD,PUNE	(JBL)
258	SIDDI CO-OP BANK LTD, AHMEDABAD	(SOB)
259	IDBI BANK LTD	(IDB)
260	THE TEXTILE CO-OP BANK LTD	(TCB)
261	SHRI M. VISVESVASRAYA CO-OP BANK LTD	(MVC)
262	DEEPAK SAHAKARI BANK LTD	(DES)
263	THE MYSORE SILK CLOTH MERCANTS CO-OP BANK LTD	(MCM)
264	VEERASHAIVA CO-OP BANK LTD	(VAL)
265	HANUMANTHANAGAR CO-OP BANK LTD	(HCB)
266	RAJAJINAGAR CO-OP BANK LTD	(RJB)
267	MAHILA CO-OP BANK LTD	(MBL)
268	NOT ALLOTTED	
269	ABU DHABI COMMERCIAL BANK LTD	(ABC)
270	SURYAPUR CO-OP BANK LTD, SURAT	(SCB)
271	THE TEXTILE CO-OP BANK OF SURAT LTD	(TCS)
272	BHAGINI NIVEDITA SHA.BANK MARYADIT, PUNE	(BSB)
273	SIKKIM BANK LTD	(SKB)
274	THE BHARAT CO-OP BANK LTD, BANGLORE	(BHC)
275	THE NATIONAL CO-OP BANK LTD, BANGLORE	(NCB)
276	SOCIETE GENERALE	(SOG)
277	HINDU NAG.SAH.BANK LTD, INDORE	(HNS)
278	INDORE CLOTH MARKET CO-OP BANK LTD, INDORE	(ICM)
279	INDORE PARASPARA SAH. BANK LTD, INDORE	(IPS)
280	INDORE PREMIER CO-OP BANK LTD, INDORE	(IPC)
281	M.P.RAJYA SAH.BANK LTD, INDORE	(MPB)
282	MAHARASHTRA BRAHMAN SAH.BANK LTD, INDORE	(MBS)

283	NAGRIK SAH. BANK LTD,INDORE	(NSI)
284	PARASPARA SAHAYAK CO-OP BANK LTD, INDORE	(PSC)
285	SHUBH-LAXMI MAHILA CO-OP BANK LTD, INDORE	(SLM)
286	TRANSPORT CO-OP BANK LTD,INDORE	(TCL)
287	VYAPARIK AUDHYOGIK SAH.BANK LTD, INDORE	(VAS)
288	RESERVE BANK EMPLOYEES CO-OP BANK LTD, BANGLORE	(RBC)
289	THE VARACHHA CO-OP BANK LTD, SURAT	(VCB)
290	THE UDHANA CITIZEN CO-OP BANK LTD, SURAT	(UCC)
291	THE SHIVAJI-NAGAR CO-OP BANK LTD, PUNE	(SHB)
292	SRI BHAGAVTI CO-OP BANK LTD, MANGALORE	(BBL)
293	MAHALAKSHMI CO-OP BANK LTD, UDIPI	(MHC)
294	SRI GOKARNANATH CO-OP BANK LTD, MANGALORE	(SGC)
295	THE MANGALORE CO-OP TOWN BANK LTD, MANGALORE	(MCT)
296	JULLUNDER CENTRAL CO-OP BANK LTD, JULLUNDER	(JCB)
297	CITIZEN URBAN CO-OP BANK LTD, JULLUNDER	(CUB)
298	THE SOUTH CANARA DIST.CENTRAL CO-OP BANK LTD, MANGALORE	(SCC)
299	DISTRICT CO-OP BANK LTD, VARANASI	(DCO)
300	NAGARIA SAHAKARI BANK LTD, VARANASI	(NAG)
301	MANGALORE CATHOLIC CO-OP BANK LTD, MANGALORE	(MCL)
302	NARODA NAGRIK CO-OP BANK LTD, NARODA, AHMEDABAD	(NNC)
303	KANKARIA MANINAGAR NAG.SAH. BANK LTD, AHMEDABAD-8	(KMN)
304	KANGRA CO-OP BANK LTD	(KAN)
305	KHATRI CO-OP URBAN BANK LTD,	(KHB)
306	MADURAI DISTRICT CENTRAL CO-OP BANK LTD, MADURAI	(MDB)
307	PUNE URBAN CO-OP BANK LTD	(PUC)
308	JHARNESHWAR NAG.SAH.BANK MYDT.,BHOPAL	(JNS)
309	BHOPAL CO-OP CENTRAL BANK LTD,BHOPAL	(BHO)
310	SADGURU NAG.SAH.BANK MYDT.BHOPAL	(SAD)
311	HIMACHAL PRADESH STATE CO-OP BANK LTD,	(HPB)
312	PARSIK JANATA SAH.BANK LTD, KALWA-THANE	(PJS)
313	MEHSANA URBAN CO-OP BANK LTD, AHMEDABAD	(MUC)
314	THE CITY CO-OP BANK LTD,MUMBAI	(TCC)
315	SHRI CHHANI NAG. SAH BANK LTD,BARODA	(SCN)
316	SHRI KRISHNA SAH. BANK LTD, BARODA	(SKS)
317	BARODA MERCANTILE CO-OP BANK LTD,	(BMB)
318	COMMERCIAL CO-OP BANK LTD,	(CCO)
319	SANKHEDA NAG.SAH. BANK LTD	(SNL)
320	MAHESANA SAMAJ CO-OP BANK LTD	(MBN)
321	SHRI SWAMINARAYAN CO-OP BANK LTD	(SSC)

322	ALAVI CO-OP BANK LTD	(ABL)
323	UMA CO-OP BANK LTD	(UMB)
324	DABHOI NAG.SAH.BANK LTD	(DNS)
325	SULAIMANI CO-OP BANKING SOCIETY LTD	(SLB)
326	SHREE CO-OP BANK LTD	(SRB)
327	MADURA SOURASHTRA CO-OP BANK LTD, MADURAI	(MSO)
328	PUNJAB AND MAHARASHTRA CO-OP BANK LTD, MUMBAI	(PMB)
329	JAIN CO-OP BANK LTD, NEW DELHI	(JCL)
330	AKOLA URBAN CO-OP BANK LTD	(AUB)
331	BANK OF CEYLON	(BOC)
332	STATE BANK OF MAURITIUS LTD	(SOM)
333	AMRITSAR CENTRAL CO-OP BANK LTD	(ACC)
334	GANESH BANK OF KURUNDWAD LTD,PUNE	(GBK)
335	VISHWESHWAR SAHAKARI BANK LTD,PUNE	(VSL)
336	VIDISHA-BHOPAL KSHETRIYA GRAMIN BANK, BHOPAL	(VBK)
337	GURDASPUR-AMRITSAR KSHETRIYA GRAMIN VIKAS BANK	(GAK)
338	APEX CO-OP BANK OF URBAN BANKS OF MAHARASHTRA AND GOA LTD	(ABU)
339	BHOPAL NAGRIK SAHAKARI BANK LTD,BHOPAL	(BNB)
340	ASTHA MAHILA NAGRIK SAHAKARI BANK MARYADIT	(AMN)
341	MAHANAGAR NAGRIK SAHAKARI BANK MARYADIT	(MNS)
342	VAISHALI URBAN CO.OP.BANK LTD.,JAIPUR	(VUC)
343	CHAROTAR NAGARIK BANK LTD.ANAND	(CNS)
344	TIRUPATI URBAN CO.OP.BANK LTD.,NAGPUR	(TUC)
345	ABHINAV SAHAKARI BANK LTD.,DOMBIVLI, THANE	(ASB)
346	HARYANA STATE CO.OP.APEX BANK LTD.	(HSB)
347	SHREE VIKAS CO.OP.BANK LTD., SURAT	(SVB)
348	JAIPUR NAGPUR AANCHLIK GRAMIN BANK, JAIPUR	(JNA)
349	SHRAMIK SAHAKARI BANK LTD., MUMBAI	(SHS)
350	PUNJAB STATE CO.OP.BANK LTD.	(CSC)
351	CHANDIGARH STATE CO.OP.BANK LTD., CHANDIGARH	(CSC)
352	SUARNAYUG SAHAKARI BANK LTD., PUNE	(SUV)
353	RAJARSHI SHAHU SAHAKARI BANK MARYADIT, PUNE	(RSS)
354	UDYAM VIKAS SAHAKARI BANK LTD., PUNE	(UVS)
355	BHARATI SAHAKARI BANK LTD., PUNE	(BHA)
356	JIJAMATA MAHILA SAHAKARI BANK LTD., PUNE	(JMS)
357	SHREE SADGURU JANGALI MAHARAJ SAHAKARI BANK LTD., PUNE	(SJM)
358	SHREE SHARDA SAHAKARI BANK LTD., PUNE	(SHA)
359	ROPAR CENTRAL CO.OP.BANK LTD., ROPAR, CHANDIGARH	(RCC)
360	GANDHIBAG SAHAKARI BANK LTD., NAGPUR	(GSB)
361	JANATA CO-OP. BANK LTD., DELHI	(JCB)
362	BANK MUSCAT INTERNATIONAL SAOG	(BMI)

363	KRISHNA MERCANTILE CO-OP BANK LTD., BHOPAL	(KML)
364	AKOLA JANATA COMMERCIAL CO-OP. BANK LTD, AKOLA	(AJC)
365	SHRIRAM URBAN CO-OP. BANK LTD., NAGPUR	(SUC)
366	PARMATMA EK SEVAK NAGRIK SAH. BANK LTD, NAGPUR	(PES)
367	KALYAN JANATA SAHAKARI BANK LTD , KALYAN	(KJS)
368	MITRA-MANDAL SAHAKARI BANK LTD., INDORE	(MMS)
369	NASIK MERCHANTS CO-OP. BANK LTD., NASIK	(NMC)
370	NASIK PEOPLES CO-OP.BANK LTD., NASIK	(NPC)
371	NASIK JILHA MAHILA SAHAKARI BANK LTD., NASIK	(NZM)
372	NASIK DISTRICT CENTRAL CO-OP. BANK LTD., NASIK	(NDC)
373	JANALAXMI CO-OP. BANK LTD., NASIK	(JCS)
374	NASIK ROAD DEOLALI VYAPARI SAH.BANK LTD.	(NRD)
375	SHREE SAMARTH SAHAKARI BANK LTD., NASIK	(SHR)
376	GODAVARI URBAN CO-OP.BANK LTD. NASIK	(GUC)
377	NASIK DISTRICT INDUSTRIAL & MERCANTILE CO-OP.BANK LTD., NASIK	(NDI)
378	SHRIRAM SAHAKARI BANK MARYADIT, NASIK	(SOL)
379	LUDHIANA CENTRAL CO-OP. BANK LTD., LUDHIANA	(LCC)
380	TAPI CO-OP. BANK LTD, SURAT	(TAP)
381	NASIK JILHA MAHILA VIKAS SAH. BANK LTD, NASIK	(NJM)
382	SHREE SINNAR VYAPARI SAHAKARI BANK, LTD. SINNAR	(SVL)
383	THE CITIZEN CO-OP. BANK LTD. NEW DELHI	(CIZ)
384	TRICHUR URBAN CO-OP. BANK LTD. TRICHUR	(TRC)
385	INDIAN MERCANTILE CO-OP. BANK LTD. LUCKNOW	(IMC)
386	ICHALKARANJI JANATA SAH. BANK LTD. KOLHAPUR	(I J S)
387	KOLHAPUR DISTT. CENTRAL CO-OP. BANK LTD. KOLHAPUR	(KDC)
388	KOLHAPUR JANATA SAHAKARI BANK LTD. KOLHAPUR	(KJB)
389	SHRI MAHALAXMI CO-OP. BANK LTD. KOLHAPUR	(MAH)
390	STATE TRANSPORT CO-OP. BANK LTD. MUMBAI	(STC)
391	SHRI SHAHU CO-OP.BANK LTD. KOLHAPUR	(SHI)
392	SHRI BALBHIM CO-OP. BANK LTD. KOLHAPUR	(BAL)
393	YOUTH DEVELOPMENT CO-OP.BANK LTD. KOLHAPUR	(YDC)
394	THE AJARA URBAN CO-OP. BANK LTD. AJARA, KOLHAPUR (AJU)	
395	CHAUNDESHWARI CO-OP. BANK LTD. KOLHAPUR	(CHO)
396	SHRIPATRAO DADA SAHAKARI BANK LTD. KOLHAPUR	(SDS)
397	SHRI WARANA SAH. BANK LTD. WARANA NAGAR	(WSB)
398	KOLHAPUR URBAN CO-OP. BANK LTD. KOLHAPUR	(KUC)
399	KOLHAPUR MARATHA CO-OP. BANK LTD. KOLHAPUR	(KMB)
400	THE RAVI CO-OP. BANK LTD. KOLHAPUR	(RCL)
441	CO-OPERATIVE BANK OF RAJKOT LTD.	(CBR)
442	SHREE DHARTI CO-OP. BANK LTD., RAJKOT	(DHA)
443	JIVAN COMM.CO-OP BANK LTD., RAJKOT	(JIV)

444	RAJKOT MAHILA NAG.SAH.BANK LTD.,RAJKOT	(RMN)
445	RAJKOT PEOPLES CO-OP. BANK LTD.,RAJKOT	(RPB)
446	SREE CHARAN CO-OP BANK LTD., BANGALORE	(SCH)
447	UNITED COMMERCIAL CO-OP BANK LTD., KANPUR	(UNC)
448	AVADH GRAMIN BANK, LUCKNOW	(AGB)
449	ASSOCIATE CO-OP. BANK LTD., SURAT	(ASC)
450	NAGRIK SAMABAY BANK LTD., GUWAHATI	(NSL)
451	THE WOMEN'S CO-OP. BANK LTD., PANJI, GOA`	(WCB)
452	THE ERNAKULAM DISTRICT CO-OP. BANK LTD., ERNAKULAM	(EDC)
453	DEVLOPMENT CO-OP. BANK LTD., KANPUR	(DEV)
454	KANPUR KSHETRIYA GRAMIN BANK, KANPUR	(KKG)
455	SREE SUBRAMANYESWARA CO-OP. BANK LTD., BANGALORE	(SRE)
456	INTEGRAL URBAN CO-OP BANK LTD., JAIPUR	(INC)
457	ANKLESHWAR NAGRIK SAHAKARI BANK LTD. (VADODARA)	(ANK)
458	GEORGE TOWN CO-OP BANK LTD., CHENNAI	(GRC)
459	PANCHMAHAL-VADODARA GRAMIN BANK, PANCHMAHAL	(PVG)
460	NORTH MALABAR GRAMIN BANK, CANNANORE	(NMG)
461	AGRA DISTRICT CO-OP. BANK LTD., AGRA	(AGD)
462	JAMUNA GRAMIN BANK, AGRA	(JGB)
463	MALVIYA URBAN CO-OP. BANK LTD., JAIPUR	(MAU)
464	COIMBATORE DISTRICT CENTRAL CO-OP BANK LTD	(CDC)
465	SHREE LAXMI CO-OP BANK LTD, PUNE	(SLX)
466	THE ALWAYE URBAN CO-OP BANK LTD	(ALW)
467	COIMBATORE CITY CO-OP BANK LTD	(COI)
468	VIJAY COMMERCIAL CO-OP BANK LTD, RAJKOT	(VCC)
469	VISAKHAPATNAM CO-OP BANK LTD	(VIS)
470	NAGRIK SAHAKARI BANK LTD, GWALIOR	(NSG)
471	CITIZENS CO-OP BANK LTD, RAJKOT	(CBO)
472	VERAVAL MERCANTILE CO-OP BANK LTD, RAJKOT	(VMC)
473	RAJKOT COMMERCIAL CO-OP BANK LTD, RAJKOT	(RAJ)
474	SHRI RAJKOT DISTRICT CO-OP BANK LTD	(SRD)
475	SHREE PARSWANATH CO-OP BANK LTD, RAJKOT	(PAR)
476	JILA SAHAKARI KENDRIYA BANK MARYADIT, JABALPUR	(JSK)
477	IMPERIAL URBAN CO-OP BANK LTD, JALANDHAR	(IUB)
478	TEACHERS' CO-OP BANK LTD, MANGLORE	(TCH)
479	JILA SAHAKARI CENTRAL BANK MARYADIT, GWALIOR	(JSG)

**NOTE:**

**In case the name of any bank is not included in the list, please approach the Chief General Manager-in-Charge, Reserve Bank of India, Department of Information Technology, Central Office, Central Office Building, 14th Floor, Sahid Bhagat Singh Marg, Mumbai-400 001 through the President of the Clearing House.**

**List of Transaction Code Numbers**

A uniform set of transaction codes has been developed to be used by all banks. The transaction code, to be pre-printed, comprises of a two digit number running from 01-99, codes 01-49 are reserved for debit instruments and codes 50-99 for credit instruments. The transaction code numbers are enumerated below:

<b>Transaction Code No.</b>	<b>Nature of transaction/instruments represented by the code</b>
01-09	Codes reserved for clearing house control documents representing debit instruments.
10	Savings Bank Account Cheque
11	Current Account cheque
12	Banker's cheque
13	Cash credit account cheque
14	Dividend warrant
15	Traveller's cheque
16	Demand Draft
17	Cheques which will be issued in lieu of existing payment order
18	Gift cheque
19	Interest warrant
20	State government transactions @
21	Central Government transactions @
22	Railway transactions @
23	Posts & Telegraphs transactions @
24	Defence transactions @
25	Telecommunication transactions @
26	Reserved
27	Departmentalised ministries (UMALO) transactions
28	Refund warrant
29	At Par Current Account Cheques
30	Stock Invest
31-49	Reserved

@ To be printed on cheques/payment instruments issued by Govt. Departments for drawing on their accounts maintained with banks other than Reserve Bank of India

**Note :** For the present, banks have decided not to bring the travellers'cheques under the purview of mechanised cheque processing. Travellers cheques may not be printed in MICR format and with MICR codeline. Accordingly, when the mechanised cheque processing system is introduced for cheque clearing on a regular basis, the travellers cheques will not be eligible for presentation through the clearing system.



## ANNEXURE VIII

### **Detail guidelines regarding MICR Encoders**

MICR CHEQUE ENCODER is a table top machine which can print the coded particulars of cheques and other instruments in magnetic ink in the 5/8" read band in the specified position. A conventional encoder of stand alone type has a keyboard, a programmable journal printer and a MICR cassette/ribbon typewriter. The machine can simultaneously with encoding, endorse on the reverse of the instrument a fixed or variable stamp i.e. clearing stamp of the presenting bank/branch. The encoder can, during encoding, proof the pay-in-slip amount or the control total by marking off successive amounts of encoded cheques thus arriving at a zero balance when all the cheques are encoded, bringing out during the process any discrepancy in the totals or wrong encoding, if any. The encoder should have facility to encode all the five fields or any of the fields desired to be completed by pressing the relevant functional keys and by keying in the digital information i.e. the code number of the field concerned. There should also be a provision to automatically endorse the clearing stamp on the reverse, simultaneously with the encoding. In addition, it should be possible to skip the encoding or endorsement when needed, say when amount field is already encoded and the instrument is being represented. There should be a provision for multiple positioning of endorsement on the reverse to take care of such cases. At the end of encoding each lot of cheques, the encoder should have facility to encode the branch-wise Batch Ticket for the number and amount of cheques in the lot and ultimately the Block Ticket prepared for the bank as a whole on the basis of the cumulated batch values of instruments presented by a bank.

2. Initially, when MICR technology was introduced at the four metropolitan centres a decade ago, banks had installed stand alone encoder machines without PC interface. Presently, however, the technology has advanced and encoders with P.C. interface are available by using which additional data including the information of pay-in-slip can be entered so that full outward clearing information could be taken on the P.C. at the branch for balancing of outward clearing and also for further processing of the data so captured for accounting purposes. MICR Readers are available with PC interface for capturing the preprinted information in the MICR code line to save on data entry and also ensuring accuracy. Recently, MICR Reader-cum-Encoders have also come in the market using which it is possible to capture the data of the pre-printed fields in the MICR code line and supplement the information with data entry as also encoding of the instruments simultaneously. This will enable balancing of the outward clearing and also building up the data base on cheques presented for subsequent use say for posting of the ledgers, etc. Encoding of the instruments could be done simultaneously or later on by encoding the instruments at one go (power encoding) on the basis of the data file. The type of encoder to be purchased by a member bank would, therefore, depend upon the existing and proposed level of computerisation in the branches/ Service Branch where the encoders are to be located.

3. Depending upon the total volume of the cheques presented in clearing and the volume handled at the individual branches, encoders may have to be installed at the Service Branch to encode cheques centrally or having encoders also at some branches having adequate volume so that the cheques could be encoded at the branches and the completed batches could be forwarded

to Service Branch for presentation. The banks will have to take their own decision on whether to encode cheques centrally or decentralise encoding work, fully or partly, depending upon the cheque volume, space and organisational availability. Necessary guidance in this regard could also be obtained by the banks from their Service Branch at any of the existing MICR centres.

4. Presently, some MICR Document Encoders are manufactured/ assembled locally. Several companies are also supplying imported MICR Document Encoders/Readers/ Reader-cum-Encoders with PC interface. M/ s APLAB Industries Ltd., M/s Bradma India Ltd., M/s Kores India Ltd., M/ s NCR Corporation (India) Pvt., Ltd., M/s Tata Infotech Ltd., etc., are some of the companies who supply such equipments. The list is only indicative and not exhaustive, there could be more such suppliers. For further information and guidelines for procurement, the member banks are advised to get in touch with their Service Branches at the four metropolitan cities or their Computer Policy and Planning Department.

5. The encoders, being computer peripherals, need dust free environment. Suitable site preparation, power connection, air-conditioning, etc., may have to be provided in consultation with the suppliers of the machines. Encoder operation, being quite simple, the existing staff could handle the work with minimum training. The vendors supply the necessary operation manuals along with the equipment and also provide training to the operators. They also provide post-warranty maintenance of the machines.

6. The quality of encoding is crucial to the MICR cheque processing system since bad quality encoding or use of sub-standard MICR ribbon could lead to large number of rejects during machine processing of the instruments at the MICR centres. This, apart from increasing the workload at the cheque processing centre, could also lead to errors in reading/data correction resulting in avoidable clearing differences. It is, therefore, necessary that the encoders are placed in clean environment and are serviced by vendors regularly. The quality of the MICR ribbon used on the encoder machines is also another important factor. The bank should procure good quality MICR ribbons. The ribbons have a limited shelf life and hence should not be procured in bulk and also should be stored properly in dust free environment. The banks should peruse the Reject Analysis Report furnished by the MICR Cheque Processing Centre regularly and take prompt corrective action.

## **ANNEXURE IX**

### **Special Crossing Stamp**

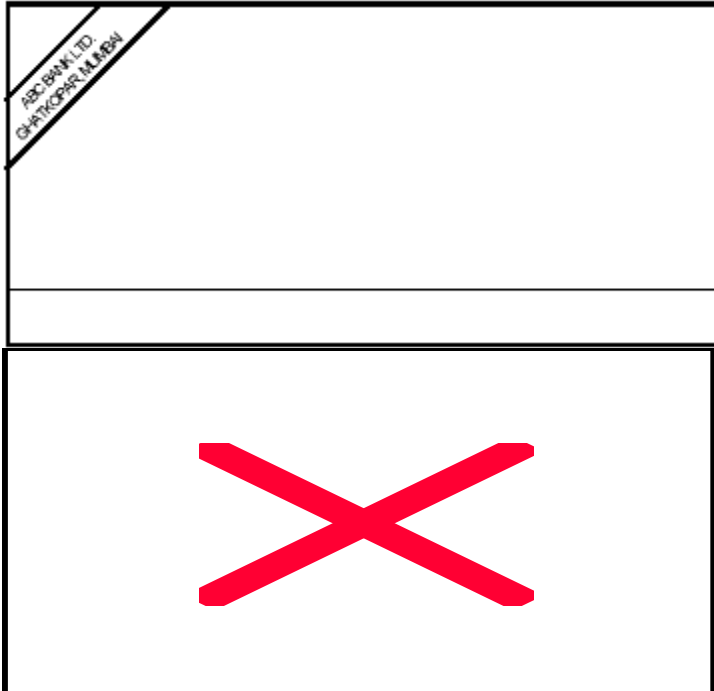
**(i) Dimension of Special Crossing Stamp**

Two parallel lines of length upto 2 inches at a distance of ¼ inch in between them. The name of the bank and branch to be incorporated in the enclosed space.

**(ii) Position of Special Crossing Stamp**

Preferably at the top left hand corner with a slanting of 60 degrees to the base

**(iii) Suggested specimen**



**(iv) Additional Safeguard**

The crossing stamp should be affixed in such a manner that to the extent possible it does not deface 'A/C payee', etc., crossing made by the customer.

**ANNEXURE X**

**Format of Local Clearing Stamp**

Reverse of the cheque or other payment instrument

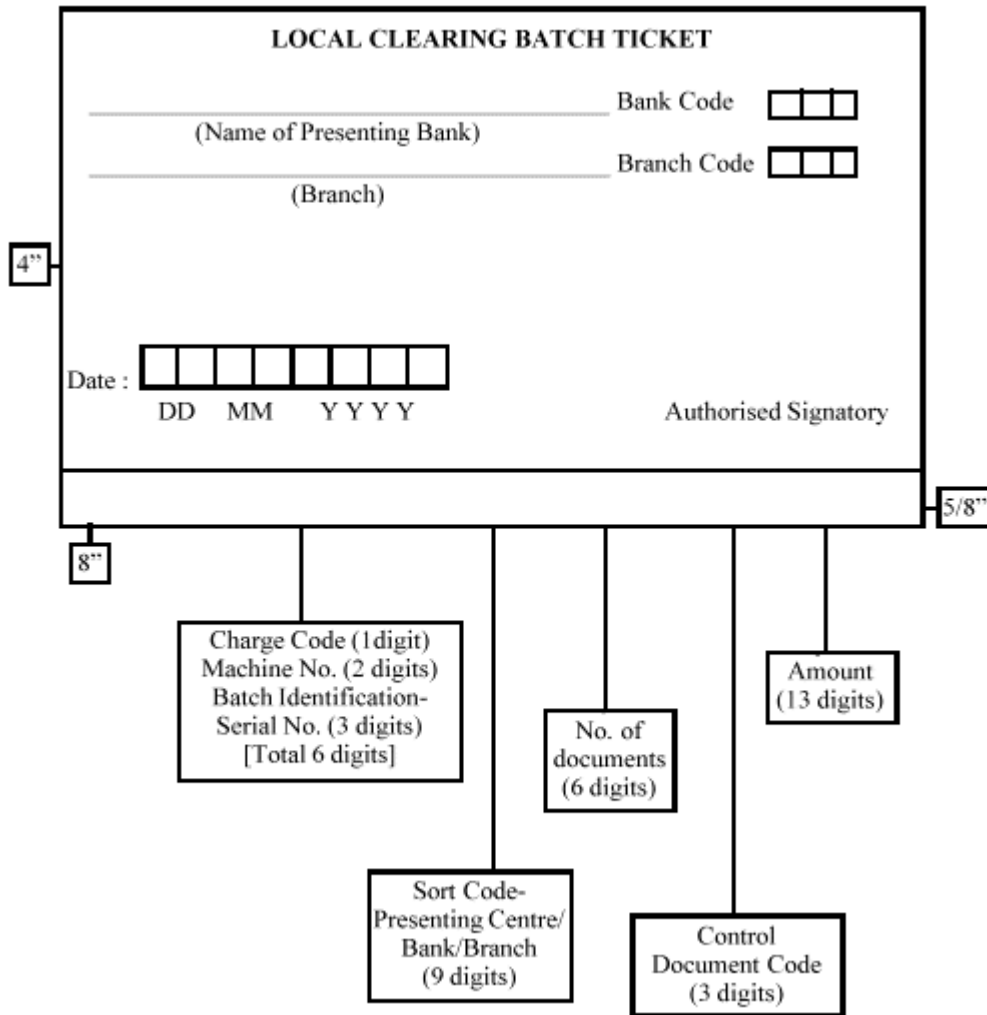
<b>CCC</b>	<b>BBB</b>	<b>LCLG</b>	<b>DDMMYYYY</b>

- CCC - Centre Code Number (3 digits - numerical code)
- BBB - Abbreviated Bank Name (3 letters - alpha code)
- RRR - Abbreviated Branch Name (3 letters - alpha code)

LCLG - Local Clearing Abbreviation (4 letters)  
 DD.MM.YYYY - Date, Month, Year (2 + 2 + 4 digits)

**ANNEXURE XI**

**FORMAT OF A BATCH TICKET - LOCAL CLEARING**



**ANNEXURE XII**

**DAILY BRANCH CLEARING CONTROL REPORT - for ...../...../ 199**

**Name of the Bank :**

**Name of the Branch :**

*Date of MICR Clearing* \_\_\_\_\_

*Date of settlement* \_\_\_\_\_

**Part A - Outward Clearing**

	Total No. of Instruments	Aggregate Value
As per batches presented :	-----	-----
As per branch listing :	-----	-----
Recons. Status - Difference	-----	-----

**Part B - Inward Clearing**

a. As per Branch listing : Received from CPC (filled by Service Branch)	-----	-----
b. Add - Items received but not listed at the branch (+) (Form B enclosed)	-----	-----
c. Less - Items listed but not received at the branch (-) (Form A enclosed)	-----	-----
d. Short claimed (actual amt of item - listed amount) (+)	-----	-----
e. Excess claimed (listed amt - actual amount of item) (-)	-----	-----
<b>T O T A L</b>	=====	=====

Remarks :

**PART C** - Items received but neither listed nor drawn on the bank/branch - returned to the service branch

**PART D - Return Clearing :**  
(of current day-to be filled in by the branch) :

No. of instruments \_\_\_\_\_

**PART E - Reconciliation Data :**

No. of Clearing Receivables - Form A : \_\_\_\_\_ Value : Rs. \_\_\_\_\_

No. of Clearing Payables - Form B : \_\_\_\_\_ Value : Rs. \_\_\_\_\_

Items Reconciled -----

**PART F - Follow up Report:**

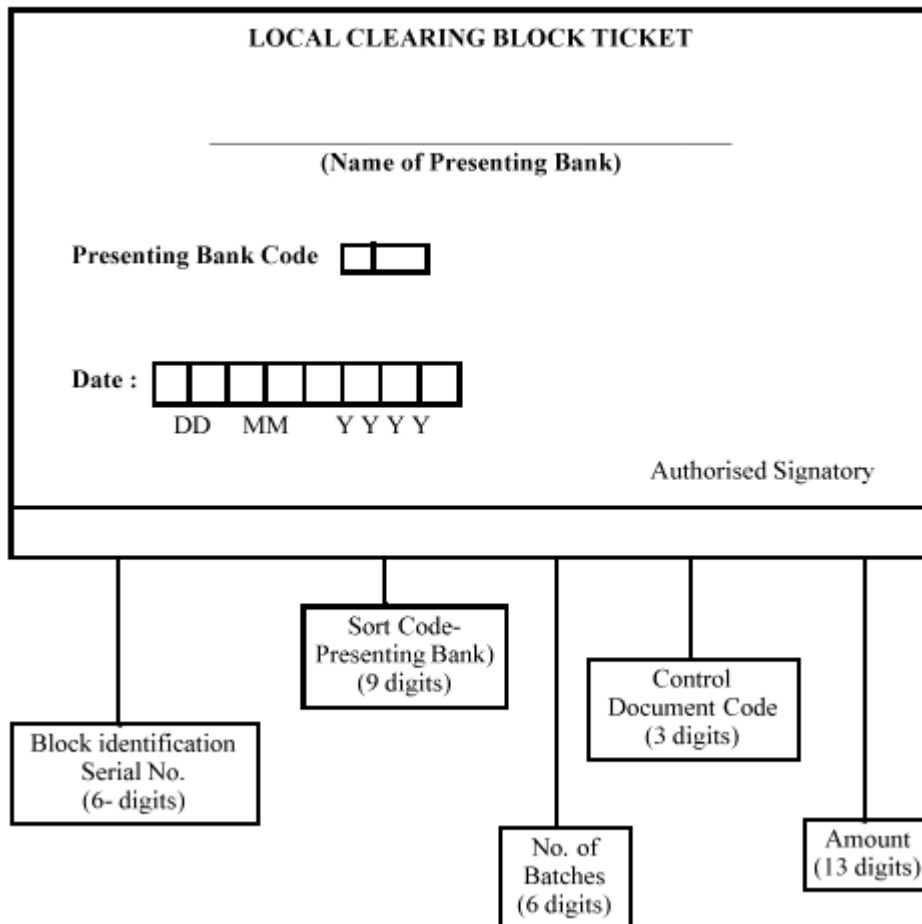
(Signature of Branch Manager)

(Signature of Mgr., Ser. Branch)

(Note : To be filled in duplicate and sent to Ser. Br. which would return one copy duly filled in)

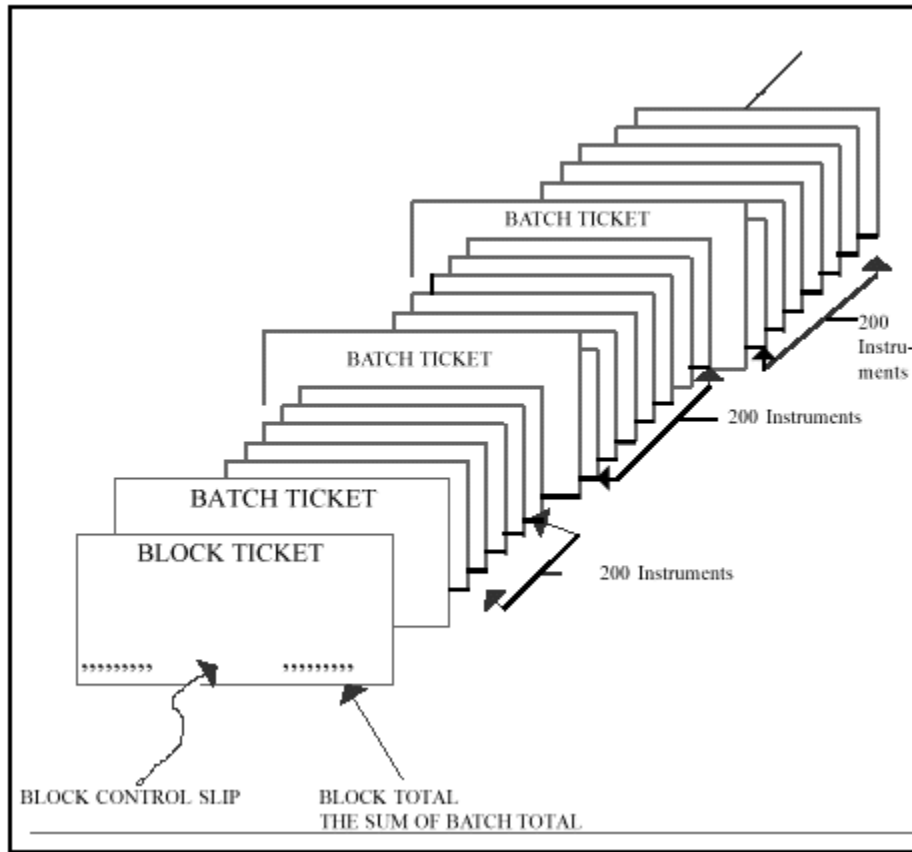
**ANNEXURE XIII**

**FORMAT OF A BLOCK TICKET - LOCAL CLEARING**



**ANNEXURE XIV**

## CHART INDICATING OUTWARD CLEARING PRESENTATION



### ANNEXURE - XV

#### **MEMORANDUM OF PROCEDURE for handling clearing settlement, etc., at centres where clearing houses are managed by RBI/SBI/Associate Banks of SBI and MICR Cheque Processing Centres are set up by other Public Sector Banks**

##### **Introduction**

In the case of centres where Clearing Houses are presently managed by RBI, SBI or Associate Banks of SBI and the Cheque Processing Centres (CPC) are set up by other Public Sector Banks, it becomes necessary to clearly indicate the functions and responsibilities of the agencies involved viz., the member banks, the Cheque Processing Centre set up by the Sponsor Bank and the Bank Managing the Clearing House. This Memorandum presents the procedures and earmarks the responsibilities between the parties involved so far as they relate to the settlement accounting and monitoring of cheque clearing operations. The provisions made herein are not exhaustive and are to be read with and subject to the Regulations and Rules of the Bankers' Clearing House and the procedures circulated to member banks by the President of the Bankers' Clearing House from time to time.

## **2. Definitions**

- (i) **Member Bank:** Member Bank refers to the bank admitted as member of the Bankers' Clearing House for participating in the Cheque Clearing Operations directly. A bank admitted as sub-member shall clear its instruments through another bank who is a direct member.
- (ii) **Sponsor Bank:** The Sponsor Bank is the Public Sector Bank which has set up the MICR Cheque Processing Centre and offers the MICR Cheque Processing Service to member banks of the Clearing House
- (iii) **MICR Cheque Processing Centre:** MICR Cheque Processing Centre, hereinafter referred to as CPC, is the centre set up by the Sponsor Bank for providing MICR cheque processing facility for cheque clearing to Member Banks of the Clearing House.
- (iv) **Bank Managing the Clearing House:** The Bank managing the Clearing House hereinafter referred to as MCH is the bank which has been entrusted with the responsibilities of managing the Clearing House in terms of Regulation 3(a) of the Uniform Clearing House Regulations and Rules adopted by the Bankers Clearing House.
- (v) **President of the Clearing House:** President of the Clearing House, hereinafter referred to as the President, is the Manager of MCH entrusted with the rights and responsibilities as enumerated in Regulation 3 of the Uniform Clearing House Regulations and Rules adopted by the Bankers Clearing House.

## **Broad Distribution of Responsibilities**

### **Member Banks:**

3. Each member bank will furnish a formal request to the CPC in the format given in Schedule I to this Annexure authorising the CPC to:-

- (a) process, on behalf of member banks, the cheques presented by them under the MICR based Cheque Processing System, and
- (b) deliver the instruments drawn on other member banks to the drawee bank concerned along with the various reports and listing of the instruments delivered.

Each member bank will also furnish to the President of the Clearing House, necessary authority by way of a letter in the format furnished in Schedule II to this Annexure, duly signed by an Authorised Official, and authorising the Officer-in-Charge of the office/branch of MCH :-

- (a) to debit/credit its current account on the basis of the settlement report and the vouchers or a transaction file in computer media furnished by CPC to the MCH, and
- (b) to debit its account with the amount of the Service Charges in respect of the instruments processed, at the rates stipulated and at intervals as determined by the President of the Clearing House.

### **Sponsor Bank:**

4. The Sponsor Bank will set up, manage and operate the MICR Cheque



Processing Centre (CPC) and offer cheque processing service to all the member banks of the Bankers' Clearing House. CPC will receive the MICR outward clearing cheques from the member banks, process them on their behalf and deliver the inward clearing instruments along with reports to the concerned drawee banks. The settlement and other reports as stipulated will be forwarded to the MCH. The broad functions of the CPC are enumerated in paragraph 5 below.

### **The Cheque Processing Centre (CPC)**

5. Under the MICR Cheque Clearing Procedure, the CPC will broadly attend to the following functions :-

- (i) Receive the outward clearing cheques from the member banks along with the control documents viz. Block Tickets and Batch Tickets and add lists as per the procedure prescribed by the Clearing House.
- (ii) Arrange for data capture, sorting and listing of cheques drawee bank/ branch-wise / by transaction type as the case may be.
- (iii) Generate Clearing House Settlement including the reports such as bankwise settlement reports, drawee bank/branch-wise / by transaction type listings of cheques, etc., as per the sort pattern approved by the Clearing House.
- (iv) Place the cheques duly sorted, along with the reports referred to in item (iii) above in the respective banks' trays/receptacles for delivery to the concerned drawee banks.
- (v) Generate the Clearing House Settlement Register and the computer file/vouchers indicating the bankwise settlement figures and forward the same to the MCH in the prescribed manner.
- (vi) Preserve the data pertaining to clearing operations for such period as prescribed under the Clearing House Rules or such other instruction as the Clearing House may stipulate.
- (vii) Any other activity relating to MICR cheque processing which the Sponsor Bank may, in consultation with the President, assign to the centre.

### **Reports relating to MICR Clearing Settlement**

6. The information to be forwarded to the MCH relating to the MICR clearing settlement will comprise the following:

- (i) A forwarding letter in the prescribed format furnished in Schedule III to this Annexure.
- (ii) The Clearing House Settlement Statement generated by the system indicating the net settlement figures as per format furnished in Annexure XIX, duly certified/signed by the authorised official of the CPC.
- (iii) In case MCH has computerised the Current Accounts of member banks, a file containing the settlement information on a computer media say a floppy disk, as per the record layout and the security features agreed upon by the MCH in consultation with the CPC. The record layout format in which the information is to be furnished by the CPC to the Clearing House managed by RBI is furnished in Schedule IV. In due course, this file could be forwarded through the computer communication medium to the MCH on the mail address in the manner stipulated by the MCH.

## **OR**

- (iii) In case the MCH does not request the settlement information in computer media, hard copies of the following reports will be forwarded :
- a) Voucher amount listing generated by the system as per format furnished in Schedule V.
  - b) Settlement voucher in respect of each member bank as per the format furnished in Schedule VIA and VIB.
  - c) Any other information as agreed between the sponsor banks and the President.

7. The forwarding letter and the clearing House Settlement Statement referred to in paragraph 6(ii) above should be duly signed by the authorised official of the centre whose signature is on record in the Current Accounts Department of the MCH and should bear the official stamp of the CPC. The file furnished in computer media referred to at paragraph 6(iii) above will be sent duly encrypted at source and decrypted at the other end as per the procedure finalised between the CPC and the MCH. The latter may stipulate additional safety measures as may be considered necessary.

8. The statement/floppy, vouchers, etc. will be placed in a sealed cover and forwarded to the Current Accounts Department of the MCH expeditiously, through a special messenger. An entry will be made in the Delivery Register with suitable columns for indicating the date and time of despatch and the acknowledgement obtained of the officer of the Current Accounts Department of MCH. The latter should also indicate in the register, the date and time of receipt of the sealed cover and his remarks, if any, which should be monitored by the CPC regularly.

### **Bank Managing the Clearing House**

#### **(a) Settlement Accounting**

9. The officer in the Current Accounts Department will receive the sealed cover, open the same and verify the contents as under :

#### **A) In cases where the settlement figures are furnished in computer file**

- (i) Peruse the settlement file furnished on the floppy, decrypt it and ensure that the same is prima facie in order.
- (ii) Peruse the Clearing House Settlement Register (Statement) to see whether it is prima facie in order and verify the signature of the CPC official who has certified the statement.
- (iii) Release the settlement file for being posted in the books of accounts.
- (iv) Check the entries with reference to the figures furnished in the Clearing House Settlement Register.
- (v) Authorise the entries in the ledger.
- (vi) Countersign the Clearing House Settlement Statement for having passed the entries, and
- (vii) Transfer/take a back up of the original file for records and preserve it as per the norms

prescribed.

**B) In cases where settlement figures are furnished in the form of hard copy of vouchers and vouchers listing**

- (i) Peruse the Clearing House Settlement Statement, Voucher listing and vouchers of individual member banks and ensure that they are prima facie in order.
- (ii) Verify the signature of the CPC official who has signed the Clearing House Settlement Register (Statement).
- (iii) Release the vouchers for entry into the respective ledgers.
- (iv) Check the entries in the ledgers with reference to the figures furnished in the Clearing House Settlement Register.
- (v) Authorise the entries,
- (vi) Sign the vouchers and countersign the Clearing House Settlement Statement for having passed the entries, and
- (vii) Store vouchers for a period as required

**(b) Supervision and monitoring of Clearing House**

10. As the Manager of the Clearing House, the President would be required to monitor the Clearing House operations including the activities handled by the CPC for which he would receive from the CPC following information, **on a daily basis:**

- (i) Summary of Clearing House Balance Statement indicating bank-wise presentations (outward) and receipt (inward) of clearing instruments and value thereof (Schedule VII).
- (ii) Reject Analysis Report - Summary Position (Annexure XXI).
- (iii) Statement of comparison of receipting and settlement (Annexure XXII).
- (iv) Operations of the Cheque Processing Centre - Summary Report of activities (Annexure XXIII).
- (v) Any other report as agreed between the sponsor bank and the President.
- (iii) The statements received from the Cheque Processing Centre should be perused daily and put up to the President highlighting the problems/ irregularities noticed, if any.

**(c) Recovery of Service Charges**

11. The Cheque Processing Centre would be entitled to recover from each member bank service charges at the rate as agreed by the Clearing House/ President from time to time, towards processing the payment instruments entrusted to it. Presently, the rate is fixed at Re.1 per instrument presented (outward clearing) *plus* Re.1 per instrument received (inward clearing). The charges would be recovered on a quarterly basis at the end of each quarter or such other periodicity as the Clearing House/President may stipulate.

Each member bank will authorise the MCH/ in-charge of the Clearing House to debit its current account in respect of the charges payable by it to the CPC. A provision to this effect is made in the letter to be addressed by the member bank to the MCH/ in-charge of the Clearing House as per format given in Schedule II. The recoveries will be made by the MCH on the basis of

Statement of Recoveries to be made towards service charges in the format given in Schedule VIII. The statement should be duly signed by the official whose signature is on record with the Current Accounts Department of the MCH. In cases where the MCH has computerised procedure of accounting of transactions in Current Accounts of member banks, MCH may stipulate that the information should be furnished to it in the Record Layout and the security features as may be agreed upon by MCH in consultation with the CPC. In other cases the relative vouchers as per the format furnished in Schedule IX A (Debit voucher) and Schedule IX B (Credit Voucher) will be generated on the system and furnished to the MCH along with the Statement of Recoveries referred to above.

### **Daily Monitoring of the presentation limit of each member bank with regard to the value of presentation**

12. Rule 8(A) of the Uniform Regulations and Rules of the Clearing House applicable to the Clearing Houses managed by the Reserve Bank of India requires that the total value of presentations made in the local clearing by any private commercial bank/central co-op. bank/primary co-op. bank, on any day of participation in clearing, should not exceed the prescribed percentage of the total deposits of the member bank as at the end of March of the previous year, hereinafter referred to as the presentation limit.

- (i) Each member bank is expected to monitor the presentation limit independently and each time the presentation exceeds the limit, it should obtain the clearance of the President of the Clearing House or an officer authorised by him and furnish the proof thereof to the Cheque Processing Centre at the time the presentation is made.
- (ii) The Cheque Processing Centre will maintain entry point information of the presentation made by the individual member bank and monitor whether the presentation is within the presentation limit.
- (iii) To enable CPC to monitor the above stipulation, the local office of RBI will furnish to CPC the figures of total deposits of each member bank as on 31st March of the previous year and the presentation limit stipulated as a percentage of such deposits.
- (iv) In the event of a member bank exceeding the presentation limit, the Centre will insist on production of specific clearance of the President of the Clearing House or officer authorised by him. If the same is not produced, the CPC will call upon the member bank to restrict its presentation upto the presentation limit by withdrawing required number of batches.
- (v) The CPC will advise the member bank in writing in the format furnished in Schedule X, the instances of member banks exceeding the presentation limit and action taken thereon. Copies of the advices issued to member banks in this regard should be forwarded to the President along with the other reports forwarded daily in terms of paragraph 6 of this MOP. If there is no instance on any date, a NIL report should be forwarded.