<div align="right">**Schedule - I**</div>

Format of letter of authority to be forwarded by each member bank to the Officer-in-Charge of the MICR Cheque Processing Centre

(Letter Head of the Bank)

The Officer-in-Charge,
(Bank) MICR Cheque Processing Centre,
_____
_____

Dear Sir,

Introduction of MICR Technology for cheque processing

(Centre) Bankers' Clearing House has decided to introduce MICR cheque processing system for clearing. The *(Sponsor Bank)* has set up a MICR Cheque Processing Centre (CPC) at *(Centre)* and has offered its services to process the clearing cheques of member banks of *(Centre)* Bankers' Clearing House.

2.   We hereby authorise the_____ MICR Cheque Processing Centre to receive our **outward clearing** instruments duly encoded along with the control documents viz., Block Tickets and Batch Tickets and process them on our behalf i.e. capture the data, sort and list the instruments drawee bankwise etc., generate the receivable, payable and net figures, under the MICR Cheque Processing System and deliver the **inward clearing** instruments to the concerned drawee banks along with the reports.

3.   In pursuance to the above, we have authorised the President of the *(Centre)* Bankers' Clearing House to debit/credit our current account on the basis of the Clearing House Settlement Register, vouchers/settlement figures on computer media, as the case may be, generated by the CPC under the MICR Cheque Processing System and forwarded to him.

4.   We have also separately authorised the President, to debit our current account held with the bank managing the Clearing House, the amount of service charges payable by us to the CPC, in respect of the MICR cheques processed, at the rates prescribed and at intervals stipulated by the President. The amount will be passed on to the CPC, in due course. You are requested to please issue a bill and a formal receipt in this regard, as and when the service charges are recovered and passed on to you, for our record.

Yours faithfully
Authorised Signatory
Name
Designation

Bank's seal

Format of the letter of authority to be forwarded by each member bank to the President,Clearing House

(Letter Head of the Bank)

The President,
_____Bankers' Clearing House,
_____
_____

Dear Sir ,

Introduction of MICR Technology for cheque processing

(Centre) Bankers' Clearing House has decided to introduce MICR Cheque Processing System for clearing. The *(Sponsor Bank)* has set up a MICR Cheque Processing Centre (CPC) at *(Centre)* and has offered its services to process the clearing cheques of member banks of *(Centre)* Bankers' Clearing House.

2.   We have separately authorised the *(Sponsor Bank)* MICR Cheque Processing Centre to receive our outward clearing instruments duly encoded along with the control documents viz., Block Tickets and Batch Tickets and process them on our behalf i.e., capture the data, sort and list the instruments drawee bankwise etc., generate the receivable, payable and net figures, under the MICR Cheque Processing System and deliver the inward clearing instruments to the concerned drawee banks along with the reports.

3.   In pursuance to the above, we hereby authorise the President of the *(Centre)* Bankers' Clearing House to debit/credit our current account on the basis of the Clearing House Settlement Register, vouchers/settlement figures on computer media, as the case may be, generated by the CPC under the MICR Cheque Processing System and forwarded to him.

4.   We also hereby authorise the President, *(Centre)* Bankers' Clearing House to debit our current account held with him, the amount of service charges payable by us in respect of the processing of MICR cheques by the CPC, at the rates prescribed and at intervals stipulated by the President. The amount may be passed on to the CPC.

Yours faithfully

Authorised signatory
Name
Designation
Bank's seal

Proforma of the letter to be forwarded to thePresident of the Clearing House regarding MICR clearing settlement
(Letter Head)

No.   /99-2000

                                                                dated _____

The President,
_____Bankers' Clearing House,
_____
_____

Dear Sir,
Accounting of MICR clearing settlement
Date of processing : _____.
Date of Settlement : _____.
_____

We forward herewith the following documents relating to the cheques processed at the (Sponsor Bank) MICR Cheque Processing Centre, on behalf of the member banks of the (Centre) Bankers' Clearing House for necessary action at your end.

(i) the Clearing House Settlement Register generated by the system indicating the net settlement figures of individual member banks.

*(ii) A file containing settlement information on a floppy as per the prescribed record layout and security procedure.
                                        or
*(ii) (a) Voucher amount listing generated by the system, and
(b) Settlement vouchers in respect of each member bank.

2.	We also enclose for your kind information the following daily statements.
(a)	Summary of Clearing House Balance Register indicating bankwise presentations (outward) and receipts (inward) of clearing instruments and value thereof.
(b)	Reject Analysis Report - Summary position
(c)	Statement of comparison of receipting and settlement
(d)	Operation of the Cheque Processing Centre - Summary Report of activities.
(e)	Copy(ies) of advices issued to banks exceeding prescribed presentation limit.

3.	Please acknowledge receipt.

Yours faithfully,
Authorised Signatory
Name:
Designation:
Seal / Stamp

* Alternatives as decided by the President in consultation with the MICR Cheque Processing Centre.

RECORD LAYOUT OF THE FILE CONTAINING SETTLEMENT INFORMATION TO BE FURNISHED TO RBI

(Sponsor Bank) MICR CHEQUE PROCESSING CENTRE

Character From	Position To	No. of Characters	Item	Type	Remarks
1	8	8	Clearing Date	9(8)	DDMMYYYY
9	16	8	Value Date	9(8)	DDMMYYYY
17	18	2	Clearing Zone	99	To be allotted by the respective offices (RBI)
19	19	1	Type of Clearing	9	1 Presentation 2 Return 3 Netted
20	22	3	City Code	999	Originating city for inter city clearing
23	25	3	Bank Code	999	As in MICR band
26	28	3	Branch Code	999	Responding city for inter city clearing
29	35	7	Account Code	9(7)	To be advised by respective DADs to CPCs, NCCs, CHs
36	51	16	Amount	9(14)V99	Amount with assumed decimal point i.e. in paise
52	52	1	Debit/Credit	X	"D" Debit "C" Credit
53	56	4	Check sum	9(4)	For EFT/ECS only
57	60	4	Filler	X(4)	Spaces

FORMAT OF THE VOUCHER AMOUNT LISTING
(Sponsor Bank) MICR CHEQUE PROCESSING CENTRE _____

Date of MICR Cheque Processing _____

Type of Clearing _____

Date of Settlement _____

VOUCHER AMOUNTS DEBIT <voucher amounts>		VOUCHER AMOUNTS CREDIT <voucher amounts>
TOTAL DEBITS	**< no of vouchers >**	**< aggregate amt >**
TOTAL CREDITS	**< no of vouchers >**	**< aggregate amt>**

Schedule -- VI A

FORMAT OF A DEBIT VOUCHER
(Name of the Bank managing the Clearing House)

Date_____
ACCOUNT NO_____

DEBIT
DEBIT   **< name of the Bank >**
DEBIT
Rs.   **< amount in figures >**

RUPEES < in words >

BEING THE AMOUNT OF SETTLEMENT IN MICR CLEARING
HELD ON < clearing date > < type of clearing > IN RESPECT OF
MICR CHEQUES PROCESSED AT THE_____
MICR CHEQUE PROCESSING CENTRE_____

AUTHORISED SIGNATORY

FORMAT OF A CREDIT VOUCHER
(Name of the Bank managing the Clearing House)

Date_____
ACCOUNT NO_____

CREDIT   **< name of the Bank >**
Rs.   **< amount in figures >**
RUPEES   **< in words >**

BEING THE AMOUNT OF SETTLEMENT IN MICR CLEARING
 HELD ON < clearing date > < type of clearing >IN RESPECT OF
MICR CHEQUES PROCESSED AT THE_____
MICR CHEQUE PROCESSING CENTRE_____

AUTHORISED SIGNATORY

FORMAT OF CLEARING HOUSE BALANCE STATEMENT--SUMMARY

(Sponsor Bank) MICR CHEQUE PROCESSING CENTRE_____
CLEARING HOUSE BALANCE REGISTER-SUMMARY

Date of Processing : _____
Date of Settlement :_____ Type of Clearing : _____

BANK CODE	NAME OF THE BANK	NO OF ITEMS	AMOUNT TO RECEIVE(CR)	NO OF ITEMS	AMOUNT TO PAY(DR)	NET AMOUNT TO RECEIVE(+) TO PAY(--)
<sortcode>	<bank's name>	<no of inst>	<total amt>	<no of inst>	<total amt>	< net amt >
TOTAL			< aggregate of the above to be shown here >			

NOTE :

THE FIGURES REPRESENT SUMMARY OF OUTWARD AND INWARD CLEARING
POSITION FOR ALL THE BANKS.

SERVICE CHARGES (BANK-WISE) FOR BILLING

(Sponsor Bank) MICR Cheque Processing Centre _____

STATEMENT OF NO. OF INSTRUMENTS PROCESSED AND CHARGES TO BE RECOVERED FROM THE MEMBER BANKS DURING THE PERIOD

FROM <date> TO < date>

NAME OF THE BANK	NO OF INSTRUMENTS		CHARGES
	INWARD	OUTWARD	Rs.
< name of the bank>	<no of inst>	<no of inst>	<amount>
TOTAL	< aggregate of the above to be shown here>		

FORMAT OF DEBIT VOUCHER FOR SERVICE CHARGES RECOVERY
(Name of the Manager of Clearing House)

Date_____

DEBIT
DEBIT   **< name of the bank >**   **ACCOUNT NO <a/c no>**
DEBIT
THE AMOUNT OF RS. < amount in figures >
RUPEES < amount in words >

BEING THE AMOUNT OF PROCESSING CHARGES FOR MICR CHEQUE PROCESSED BY THE (SPONSOR BANK) MICR CHEQUE PROCESSING CENTRE DURING THE PERIOD FROM <date> TO <date>.

AUTHORISED SIGNATORY

FORMAT OF CREDIT VOUCHER FOR TRANSFERRING
SERVICE CHARGES TO CPC

(Name of the Manager of Clearing House)   **Date_____**

CREDIT   < name of the Sponsor Bank >
ACCOUNT NO <a/c no>
THE AMOUNT OF RS. < amount in figures >
RUPEES < amount in words >

BEING THE AMOUNT OF PROCESSING CHARGES FOR MICR
CHEQUE PROCESSED BY THE (SPONSOR BANK) MICR CHEQUE
PROCESSING CENTRE ON BEHALF OF MEMBER BANKS DURING
THE PERIOD FROM < date> TO < date >.

AUTHORISED SIGNATORY

<div align="right">**Schedule- X**</div>

FORMAT OF ADVICE TO BANKS EXCEEDING
PRESENTATION LIMIT (Letter Head of the Sponsor Bank)
(Sponsor Bank) MICR CHEQUE PROCESSING CENTRE_____

TO: **Dated_____**

<presenting bank exceeding the limits>

DEAR SIRS,

**WE HAVE TO ADVISE THAT AN EXCESS AMOUNT OF Rs. < in figures >
RUPEES   < in words >   WAS PRESENTED IN OUTWARD CLEARING
BY YOU ON < date > AS PER DETAILS GIVEN BELOW:**

LIMIT	AMOUNT AS PER COUNTER RECEIPT
<limit amount>	<presentment amount>

YOURS FAITHFULLY,

AUTHORISED SIGNATORY

Endt. No._____of date

**Copy forwarded for information to the President,_____Bankers'
Clearing House_____ remarks by CPC)**
_____

AUTHORISED SIGNATORY
(A nil report should be furnished if there are no such instances on the particular processing date)