

MODEL LIST OF OBJECTIONS

CHEQUE(S)/REFUND ORDER(S)/PAY ORDER(S) IS/ARE RETURNED FOR
REASON (S) No. (S) _____

1. _____ Payee's endorsement required.
2. _____ Payee's endorsement irregular
3. Payee's endorsement in Indian language other than in Hindi requires bank's confirmation.
4. Cheque irregularly drawn.
5. Crossed to two banks.
6. Specially crossed to _____ banks.
7. Not arranged for.
8. Refer to drawer.
9. Full cover not received.
10. Exceeds arrangements.
11. Effects not cleared ; please present again on _____
12. Drawer's signature required.
13. Drawer's signature differs from the specimen on record.
14. Drawer's signature incomplete.
15. Withdrawals from account stopped by drawer's death/insolvency/lunacy.
16. Payment stopped by the drawer.
17. Payment stopped under Court Order _____
18. Alteration in date/figure/words requires drawer's signature.
19. Cheque is post dated/out of date.
20. Cheque/pay order is mutilated and requires bank's guarantee.
21. Amount in protective crossing incorrect/required/illegible.
22. No Account
23. Account closed. Account transferred to _____ branch
24. No advice.
25. Amount/Name of the payee differs from that on advice.
26. Wrongly delivered.
27. Drawing contrary to "Saving Bank Rule".
28. Not payable in the area covered by Bankers' Clearing House.
29. Cheque is collectable at par, may be presented on counter.
30. Cheque contains extraneous matter.
31. Drawee Bank's funds with the (Name of the sponsor bank) insufficient.
32. E.C.D. form 'A7' approved by the Exchange Control Department required.
33. Drawer's signature/authority to operate on the account not received at this office.
34. Payee's thumb impression requires attestation by a Magistrate under his court seal or by collecting bankers.
35. Clearing House Stamp required.
36. Payee's separate discharge to the Bank) For Government

- required. (To cover cases of payments)
authorised by Treasury Officers on challans,)
bills etc.))
37. Payee's receipt incomplete)
38. Not payable till 1st proximo.) Instruments only.
39. Refund order is not transferable)
40. Date/Place of payment required to be)
completed/mentioned under full signature)
of the Drawing/Refund Officer.)

Date :-

Signature & Stamp of the Bank.