

ANNEXURE- D

MODEL LIST OF OBJECTIONS (Both for Instrument and Image-based Cheque Clearing)

ToBank

The enclosed cheque / refund order / pay order / is / are returned for the following reason(s)

Code No.	Reason for Return
(01-03)	Funds
01	Funds insufficient
02	Exceeds arrangement
03	Effects not cleared; present again
(04-09)	Refer to Drawer
04	Refer to drawer
05	Kindly contact drawer / drawee bank and please present again
(10-19)	Signature
10	Drawer's signature incomplete
11	Drawer's signature illegible
12	Drawer's signature differs
13	Drawer's signature required
14	Drawer's signature not as per mandate
15	Drawer's signature to operate account not received
16	Drawer's authority to operate account not received
17	Alterations require drawer's authentication
(20-29)	Stop Payment
20	Payment stopped by drawer
21	Payment stopped by attachment order
22	Payment stopped by court order
23	Withdrawal stopped owing to death of account holder
24	Withdrawal stopped owing to lunacy of account holder
25	Withdrawal stopped owing to insolvency of account holder
(30-49)	Instrument
30	Instrument post dated
31	Instrument out-dated / stale
32	Instrument undated / without proper date
33	Instrument mutilated; requires bank's guarantee
34	Cheque irregularly drawn / amount in words and figures differ
35	Clearing House stamp / date required
36	Wrongly delivered / not drawn on us
37	Present in proper zone
38	Instrument contains extraneous matter
39	Image not clear; present again with paper
40	Present with document
41	Item listed twice
42	Paper not received
50-59	Account

- 50 Account closed
- 51 Account transferred to another branch
- 52 No such account
- 53 Title of account required
- 54 Title of account wrong / incomplete
- 55 Account blocked (situation covered in 21-25)

60-69 Crossing / Endorsement

- 60 Crossed to two banks
- 61 Crossing stamp not cancelled
- 62 Clearing stamp not cancelled
- 63 Instrument specially crossed to another bank
- 64 Amount in protective crossing incorrect
- 65 Amount in protective crossing required / illegible
- 66 Payee's endorsement required
- 67 Payee's endorsement irregular / requires collecting bank's confirmation
- 68 Endorsement by mark / thumb impression requires attestation by Magistrate with seal

(70-79) RBI / Government

- 70 Advice not received
- 71 Amount / Name differs on advice
- 72 Drawee bank's fund with sponsor bank insufficient
- 73 Payee's separate discharge to bank required
- 74 Not payable till 1st proximo
- 75 Pay order / cheque requires counter signature
- 76 Required information not legible / correct

(80-99) Miscellaneous

- 80 Bank's certificate ambiguous / incomplete / required
- 81 Draft lost by issuing office; confirmation required from issuing office
- 82 Bank / Branch blocked
- 83 Digital Certificate validation failure
- 84 Other reasons-connectivity failure
- 85 Alterations on instrument-Other than "Date" filed (Alteration/correction on instruments are prohibited under Cheque Truncation System. Return reason code applicable to instruments presented in CTS)
- 86 Fake / Forged / Stolen- draft / cheque / cash order / interest warrant / dividend warrant
- 87 'Payee's a/c Credited' - Stamp required
- 88 Other reasons (Please specify)
- 92 Bank excluded

Cheque No.(s)..... Amount Rs.

Date of return:

Signature & Stamp of returning bank