



## **CHEQUE COLLECTION POLICY**

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### **Introduction**

The Cheque Collection Policy is a reflection of Bank's on-going efforts to provide better service to customers and set higher standards of performance. The policy is based on principles of transparency and fairness. Bank is committed to increase use of technology to provide quick collection services and convenience to its customers. The policy document covers the following aspects:

### **Aspects of Cheque Collection Policy**

- Collection of cheques and other instruments payable locally at centres within India and abroad.
- Outstation Cheques
- Time norms for collection of instruments
- Payment of interest in cases where the Bank fails to meet time norms for realization of proceeds of outstation instruments
- Dealing with collection instruments lost in transit

#### **1. Arrangements for collection**

##### **A. Local Cheques -**

- a. All cheques and other negotiable instruments payable locally would be presented through the clearing system prevailing at the center. Cheques deposited at branch counters and in collection boxes within the branch premises before the specified cut-off time will be presented for clearing on the same day. Cheques deposited after the cut-off time in Cheque Deposit Kiosks will be presented in the next clearing cycle. As a policy, the bank would give credit to the customer account on the same day on which the final clearing settlement takes place or at the most the next working day of their presentation in clearing. Withdrawal of amounts so credited would be permitted as per the cheque return schedule of the clearing house.
- b. To enhance the efficiency of paper based clearing system, the Cheque Truncation System (CTS) was implemented in the National Capital Region (NCR). Since July 2008, all the member banks of the New Delhi Bankers' Clearing House are participating in CTS. CTS was subsequently implemented at Chennai and Mumbai in a grid model where various states/cities under the respective regions participate through the grid. RBI has initiated the process of merging all 3 Grids into National Grid and merger was completed in October-2023. Accordingly, the pan India CTS operations is now being handled through National Grid
- c. As per RBI communication no. RBI/2021-21/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2021-21 dated March 15, 2021, Banks are instructed to extend Cheque Truncation System (CTS) across all bank branches in the country by September 30, 2021. Banks are free to adopt a model of their choice, like deploying

suitable infrastructure in every branch or following a hub and spoke model etc. and concerned Banks shall coordinate with respective Regional office of RBI to operationalize this.

- d. With the introduction of imaging and truncation of cheques, the physical movement of instruments have been stopped and the electronic movement of images and data of cheques would speed up the process of settlements and ultimately alter the clearing cycles. Grid clearing would ensure erasing of boundaries and eliminating the process of intercity clearing, thus enabling the realization of cheques across cities along with the local cheques.
- e. The benefits of CTS clearing are summarized below :
- Faster clearing cycle
  - Better reconciliation/verification process
  - Better Customer Service. Enhanced Customer Window
  - T+0 for Local and intercity clearing cheques
  - The jurisdiction of Clearing House can be extended to the entire country – No geographical dependence
  - Minimizes transaction cost
  - Reduces operational risk by securing the transmission route
  - Grid clearing enables centralization of CTS activities bringing in economies of scale and cost effectiveness
- f. Timing for acceptance - Cheques would be accepted during the business hours of the branch across the counter as well as in the cheque drop box. The acknowledgement should be given to the customer where the cheque is deposited across the counter. Alternately, cheques can be deposited at Cheque Deposit Kiosks (available at select locations) round-the-clock.
- g. Collection timings for local cheques drawn on other banks (local clearing) - The cut-off time for sending cheques for collection would be worked out for each location/branch based on cut-off time afforded by clearing house at each location. The cut-off timings would be displayed at branches/drop boxes for customers. For local cheques, the timelines for local clearing will apply. The account holder is allowed to withdraw funds after the cut-off time as per return clearing norms in vogue at the center. Collection timings for local cheques drawn on own branches of bank (Transfer cheques)

Cheques deposited across the counter and in branch drop box	Same day (available only on working days)
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## **B. Outstation Cheques**

- a. Cheques drawn on other banks at outstation centers will normally be collected through bank's branches at those centers. Where the bank does not have a branch of its own, the instrument would be directly sent for collection to the drawee bank or collected through a correspondent bank.
- b. Cheques drawn on Bank's own branches at outstation centers will be collected using the inter-branch arrangements in vogue. As a part of the anywhere banking services of the bank, customers will be provided same day credit for cheques drawn

on the Bank's own branches subject to limits/charges as prescribed by the Bank from time to time.

- c. The definition of outstation cheques excludes demand drafts, banker's cheques, interest warrants and dividend warrants drawn on the Bank itself.

**C. Special Clearing conducted by RBI**

- a. To facilitate accounting of all the Government transactions for the Financial Year, RBI conducts Special Clearing into Central & State Government Accounts on the last date of every Financial Year, with the same day return clearing.
- b. Circular is issued by RBI, directing all the members banks to facilitate accounting of all the Government transactions for the current financial year.
- c. It is mandatory for all the member banks to participate in Special Clearing,
- d. For special clearing for Government cheques, single session is conducted by NPCI after the regular session timings.

**D. Cheques Payable in Foreign Countries** - Foreign currency cheques would be accepted during business hours of the Bank branch.

- a. No immediate credit of foreign currency cheques shall be given in view of the greatly enhanced risk in such instruments. For low value cheques, the customer may approach the account holding branch requesting for a waiver of the cooling period (if any) to avail of the funds quickly.
- b. Foreign currency cheques payable at foreign centers will be collected using services of correspondent banks. Cheques drawn on foreign banks at centers where the Bank or its correspondents do not have direct presence will be sent directly to the drawee bank with instructions to credit proceeds to the respective Nostro Account of Axis Bank maintained with one of the correspondent banks.
- c. The cheque collection would take place within following parameters:
- d. The mode of collection for foreign currency cheques / instruments would depend on the currency, drawee location, the amount of the instrument and the same would be informed to the customer.
- e. At present, Bank avails 'Final Credit Service' for USD denominated cheques/instruments from our Correspondent Bank in USA under which final credit is received (without recourse). Credit for the foreign currency cheque is received in the Nostro Account by the 24th working day and the customer's account is credited on the next working day with the value date of the Nostro credit.
- f. Bank also avails 'Cash Letter Scheme' from our Correspondent Banks for foreign currency cheques/instruments denominated in applicable currencies (as per arrangement with partner bank from time to time). Correspondent Banks provide provisional credit related to the instruments lodged under this scheme to the Bank's Nostro account on the condition that the Correspondent Bank can debit the Nostro account on receipt of any cheque return subsequent to extending such provisional credit. To safeguard against the risk of utilizing the funds which could subsequently be debited from the Nostro account, the Bank retains the received credit in Nostro accounts for certain cooling period as applicable to the countries concerned

(ranging from 12 to 18 days, as governed by local regulations) prior to crediting the customer's account.

- g. The facilities of 'Final Credit Service' and 'Cash Letter Scheme' as detailed above are subject to provision of the same by Correspondent Banks abroad and, as such, are liable to be withdrawn or extended to other currencies or geographies. Further, the Bank also may, at its own discretion, decide to withdraw or extend these facilities or currencies/geographies/customer segments allowed under these facilities based on various factors like volume of cheques received, cost of providing the service and any other business/compliance/risk factors.
- h. Foreign currency cheques that cannot be lodged under 'Final Credit Service' or 'Cash Letter Scheme' will be attempted to be sent directly to the drawee bank with instructions to credit proceeds to the respective Nostro Account of Axis Bank maintained with one of the correspondent banks. Such cheques are sent under direct collection only if the drawee bank has a centralized facility of cheque collection. For cheques sent on direct collection, there is no specific time frame committed to the customer for receiving credit into the account. Similarly, for cheques sent for direct collection, apart from the Bank's applicable cheque collection charges, there may be further deductions from the proceeds of the cheque by the drawee bank and correspondent bank, the quantum of which cannot be ascertained at the time of lodging the cheque. The customer's account is credited on the next working day of receipt of funds in the Bank's Nostro account held with a correspondent bank.
- i. The credit entry to the customer's account would be value dated based on the value date of credit of funds in the Nostro Account of the Bank.
- j. The Exchange Rate (Telegraphic Transfer Buying Rate) prevailing as on the date of application of fund and credit to customer account will be applied.
- k. In case of return of cheques, the debit entry in the customer's account would be value dated based on the value date of debit of funds in the Nostro Account of the Bank. The exchange rate risk in such instances will be borne by the customer.
- l. The charges applicable would depend on the mode of collection under which the cheque / instrument is sent for collection and as mentioned in the Bank's Schedule of Charges.
- m. For foreign currency cheques sent on collection, correspondent bank charges and courier charges as incurred will be additionally levied, wherever applicable.

**E. Compensation for delayed credit**

- a. For cheques / instruments sent on collection basis, the Bank will value date the collection once the proceeds have been credited to the Nostro Account of the Bank with its correspondent bank.
- b. In case of delay beyond the date when the amount is due for credit, compensation is payable for any adverse movement of exchange rate.

- c. The compensation on account of delay in collection of instruments in foreign currency would be paid in Indian Rupees as per the compensation mentioned above for the period calculated from two working days after the date when the amount is due for credit up to the actual date of credit to the customer's account. For the sake of clarity, the day when the amount is due for credit is calculated as below:
- Cheques/Instruments lodged under 'Final Credit Service' or sent for direct collection from the drawee bank: The working day in India which immediately follows the value date of the credit in the Nostro account pertaining to the foreign currency cheque.
  - Cheques/Instruments lodged under 'Cash Letter Scheme': The working day in India immediately following the completion of the applicable cooling period for the foreign currency cheque.

**F. Immediate Credit of local/outstation/foreign currency cheques/instruments**

- a. No immediate credit of local cheques would be given in view of Bank's efficient clearing procedures, which ensure that delays do not occur in realization of proceeds of the cheques. At centers where no clearing house exists, cheques will be presented across the counter and the proceeds will be credited at the earliest.
- b. Branches / extension counters of the Bank would grant immediate credit for outstation cheques / instruments drawn on Axis Bank centers up to the aggregate value of Rs.15,000/- (maximum limit outstanding per account at any one point of time) tendered for collection of individual account holders subject to satisfactory conduct of such accounts for a period not less than 6 months.
- c. Immediate credit will be provided at the sole discretion of the Branch Head after carefully verifying the satisfactory conduct of the account, creditworthiness of the customer and the genuineness of the need of the customer.
- d. The facility will be offered to savings bank/current/cash credit accounts of the customers.
- e. Under this policy, prepaid instruments like demand drafts, interest/dividend warrants should be treated on par with cheques.
- f. Rs. 250/- will be charged on each such case as a flat fee over and above the normal collection charges.
- g. For the purpose of this policy, a satisfactorily conducted account is one which will fulfill all the following criteria:
- Opened at least six months earlier and complying with KYC norms.
  - Conduct of which has been satisfactory and bank has not noticed any irregular dealings.
  - Where no cheques / instruments for which immediate credit was afforded returned unpaid for financial reasons.
  - Where the Bank has not experienced any difficulty in recovery of any amount advanced in the past including cheques returned after giving immediate credit.

- Maintenance of Average Quarterly Balance (AQB) stipulation for at least 2 preceding quarters.
- h. Immediate credit would also be subject to the following criteria:
- The account should be in Indian Rupees.
  - The cheque / DD should be drawn on a scheduled commercial bank, payable in India (excluding a co-operative bank).
  - The facility shall be extended to the customer at his / her base branch only.
  - Cheques shall not be post-dated / out of date / nearing out of date (to avoid risk of return in clearing). The cheques must be at least 14 working days from the date of expiry of the cheque.
  - The account shall not be 'inoperative'.
  - The amount of immediate credit, whether for a single or multiple cheques / DDs, shall not exceed Rs. 15,000/- in an eligible account, at any point in time.
  - There should be no partial immediate credit of a cheque / DD.
  - The cheque shall not be the customer's own cheque from another account i.e. not self-drawn cheque.
  - The facility of immediate credit would not be applicable to cheques collected under speed clearing arrangements.
  - The policy of immediate credit would be reviewed annually considering the amount of losses, frauds and customer issues.
- i. No immediate credit of foreign currency cheques shall be given in view of the greatly enhanced risk in such instruments. For low value cheques, the customer may approach the account holding branch requesting for a waiver of the cooling period (if any) to avail of the funds quickly.
- j. Charging of interest on cheques returned unpaid where Instant Credit was given - In the event the cheque is returned unpaid, the value of the cheque will be immediately debited to the account. Interest at the Bank's Prime Lending Rate (PLR) will be charged from the date of credit of the cheque till the date on which the customer makes good the amount, in case of insufficient balance in the account on the date of return of the cheque. Cheque return charges applicable will be levied in such cases.

#### **G. Purchase of local/outstation cheques**

Bank will at its discretion, purchase local/outstation cheque tendered for collection as per prior arrangement. Besides satisfactory conduct of the account, the standing of the drawer of the cheque will also be a factor considered while purchasing the cheque. The facility of purchase of outstation cheque will not be applicable to cheques collected under speed clearing arrangements.

#### **H. Cheques returned unpaid by the payee bank**

- a. In the event of a cheque presented in local / CTS clearing or sent for collection being returned unpaid, the instrument along with an advice providing reasons for return would be dispatched to the account holder at his / her mailing address recorded with the Bank. The instrument may also be handed over to the account holder or to his/her representative with the consent of the account holder. Charges applicable as per the Bank's Schedule of Charges will be levied.

- b. Cheque return charges would be levied only in cases where the customer is at fault and is responsible for such returns. The illustrative list of reasons for returns, where the customers are not at fault is attached as Annexure-I.
- c. Cheques that need to be re-presented without any recourse to the payee, shall be made to present in the immediate next presentation clearing not later than 24 hours (excluding holidays) with due notification to the customers of such re-presentation through SMS alert, email, etc.
- d. For foreign currency cheques returned unpaid, the applicable return charges by the correspondent bank, courier charges and any other applicable charges would be debited from the account in which the cheque has been deposited along with the value of the instrument, if already deposited.
- e. The customer instructing the Bank to perform services shall be bound by and liable to indemnify the Bank against all obligations and responsibilities imposed by foreign laws and usages. Customers depositing cheques drawn on foreign centers are expected to be aware of usage / practices and laws related to cheques collection prevailing in drawee countries.
- f. The cheques sent for collection by the collecting bank can be returned by the banks located in any foreign country (after their presentation in clearing / collection) due to fraud / financial reasons. The fraudulent cheques can be returned by the banks in foreign countries at any time after their presentation.
- g. In case of such returned cheques, no protection is available to the collecting bank. Since the foreign bank recovers the amount of returned cheques earlier credited into account of collecting bank by debiting its Nostro Account, the collecting bank would not be able to provide any compensation to the depositor for cheques returned on fraud / financial reasons
- h. Further, the Bank has the right to recover the proceeds of the cheques credited in the depositor's account (at the ruling exchange rate equivalent to foreign currency amount debited by foreign bank to the Nostro Account of the collecting bank) along with the interest from the date of credit of proceeds till the date on which amount is recovered. For foreign currency instruments kindly refer clause (j) of point (D) Cheques payable in foreign currencies.
- i. The various articles as details in the International Chamber of Commerce, Uniform Rules for Collection (ICC-522) will be applicable for collection of cheque.

## 2. Timeframe for collection of local / outstation cheques/instruments

Sr. No	Cheque Type	Time Norms	Remarks
1.	Local Cheque	On settlement of funds.	<p>Local cheques are payable within the jurisdiction of the clearing house and will be presented through the clearing system prevailing at the center. All Banks are instructed by RBI to extend CTS system across all bank branches in the country.</p> <p>Credit arising out of local cheques shall be given to the customers' accounts immediately after closure of the relative return clearing and withdrawal shall be allowed on the same day or maximum within an hour of commencement of business on the next working day, subject to usual safeguards.</p> <p>The above norm is also subject to the extension of return clearing timings by the Clearing House under exceptional circumstances, which may lead to delay in allowing withdrawals as advised.</p>
2.	As per RBI guidelines, only State Government cheques may now be presented as	Seven working days	Working days shall not include Bank Holidays and days when clearing house is not operational. Working days will be considered at both the ends/centers.

Sr. No	Cheque Type	Time Norms	Remarks
	outstation cheques (for reasons that they may be required to be presented under P2F arrangements, as required).		
3.	Outstation cheques drawn on a major city.	Ten working days	- do -
4.	Outstation cheques drawn on all other locations.	Fourteen working days	Banks will have to depend on the correspondent /drawee banks for this purpose.
5.a	Cheques sent for collection in CTS clearing	T+0 depending on the time and location (branch/CDK) of deposit of the instrument by the customer. The cut off time for deposit may vary from branch to branch and city to city: Government cheques which needs to be presented through P2F needs to be sent to the particular location /center only.	The realization of the credit based on the cut off time for the returns applicable to the respective grid.
5.b	Cheques sent for CTS clearing – Uniform holidays calendar for the National grid	As per the holiday declared in the National Grid	Uniform holidays calendar is observed, where the grid hub centers will be working on most of the holidays, even while other locations are observing holidays As per the Uniform holidays calendar, the grid hub centers will be closed on notified days and on such occasions the credit to the customer is afforded on the next working day of the Grid  The Uniform Holidays calendar for the grid would be available at a nearest branch.

Sr. No	Cheque Type	Time Norms	Remarks
6.	Cheques sent for collection in Non-CTS Clearing	Discontinued w.e.f. 31 <sup>st</sup> December 2018.	The separate session for non CTS compliant cheques under CTS is discontinued from 31.12.2018. Such instruments would not be cleared through CTS clearing and returned unpaid.
7.	Cheque drawn on foreign countries.	Best effort basis	Bank would give credit to the party on credit of proceeds to the Bank's Nostro Account with the correspondent bank after taking into account cooling periods as applicable to the countries concerned.

The timeframe specified above for collection shall be treated as the outer limit and credit shall be afforded earlier if the process of collection gets completed earlier.

The Bank will not decline to accept outstation cheques deposited by the customers for collection.

### 3. Interest payment on delayed collection of local / CTS / outstation cheques

- a. Bank will pay interest at applicable savings bank rate to the customer on the amount of the collection instrument in case there is delay in giving credit beyond the time period mentioned above. The period of delay for this calculation would be from the date of expiry of turnaround time indicated in the table on timeframe for collection of local / outstation instrument upto the date of realization of the instrument.
- b. This payment would be made without any demand from customers in all types of accounts. There will be no distinction between instruments drawn on Bank's own branches or on other banks for the purpose of payment of interest on delayed collection except for reasons which are beyond the control of the Bank. Interest payments would be applicable only for instruments (drawn in INR) sent for collection within India.

#### **4. Collection of Account Payee Cheques - Prohibition on Crediting Proceeds to Third Party Account**

Refer RBI circular *DBOD.BP.BC.No.56/21.01.001/2005-06* dated January 23, 2006, in terms of which banks are prohibited from crediting 'account payee' cheques to the account of any person other than the payee named therein.

With a view to protect the banks being burdened with liabilities arising out of unauthorized collections, and in the interest of the integrity and soundness of the payment and banking systems, and in order to prevent recurrence of deviations observed in the recent past, the Reserve Bank has considered it necessary to prohibit the banks from crediting 'account payee' cheque to the account of any person other than the payee named therein. Accordingly, as directed by RBI, the Bank will not collect account payee cheques for any person other than the payee constituent.

Further, to mitigate the difficulties faced by the members of co-operative credit societies in collection of account payee cheques, relaxation was extended vide our circular *DBOD.BP.BC.No. 47/21.01.001/2010-11* dated October 1, 2010. In terms of the said circular, banks may consider collecting account payee cheques drawn for an amount not exceeding Rs. 50,000/- to the account of their customers who are co-operative credit societies, if the payees of such cheques are the constituents of such co-operative credit societies. The relaxation is subject to the following conditions, as outlined in the circular dated October 1, 2010 referred to above

- While collecting the cheques as aforesaid, banks should have a clear representation in writing given by the co-operative credit societies concerned that, upon realization, the proceeds of the cheques will be credited only to the account of the member of the co-operative credit society who is the payee named in the cheque. This shall, however, be subject to the fulfillment of the requirements of the provisions of Negotiable Instruments Act, 1881, including Section 131 thereof.
- The collecting bank shall also carry out proper due diligence with respect to such co-operative credit societies and ensure that KYC documents of the customers are preserved in the society's records and are available to the bank for scrutiny.
- The collecting banks should, however, be aware that in the event of a claim by the true owner of the cheque, the rights of the true owner of the cheque are not in any manner affected by this circular and banks will have to establish that they acted in good faith and without negligence while collecting the cheque in question.

#### **5. Cash Management Services**

For customers availing Cash Management Services (CMS), collection of instruments is carried out as per the terms of the bilateral agreement between the bank and the customers. Penalties, if any, will be payable as per the terms of the bilateral agreement.

#### **6. Cheques / Instruments lost in transit / in clearing process or at paying bank's branch**

- a. In the event a cheque or an instrument accepted for collection is lost in transit or in the clearing process or at the paying Bank's branch, the Bank shall immediately on coming to know of the loss, bring the same to the notice of the account holder so that the account holder can inform the drawer to record stop payment and also

take care that cheques, if any, issued by him/her are not dishonored due to non-credit of the amount of the lost cheques/instruments.

- b. If the cheque/instrument has been lost at the paying bank's branch, the collecting branch will have a right to recover the amount, including charges / interest expenses reimbursed to the customer for the loss of the cheque/instrument from the paying banker.
- c. The Bank would provide all assistance to the customer to obtain a duplicate instrument from the drawer of the cheque. This would be applicable only to instruments drawn in INR payable within India.
- d. The Bank will compensate the account holder in respect of instruments lost in transit as follows and will recover it from the paying bank.
- e. In case intimation regarding loss of instrument is conveyed to the customer after the time limit stipulated for collection (7/10/14 days as the case may be) interest will be paid for the period exceeding the stipulated collection period at the applicable savings bank rate. In addition, the Bank will pay interest on the amount of the cheque for a period of 15 days at savings bank rate to provide for likely further delay in obtaining duplicate cheque/instrument and collection thereof.
- f. The Bank would also compensate the customer for any reasonable charges he/she incurs in getting duplicate cheque/instrument upon production of receipt, in the event the instrument is to be obtained from a bank/institution who would charge a fee for issue of duplicate instrument.
- g. For foreign currency cheques lost prior to receipt by the correspondent bank, the Bank will bear the stop payment charges on customer producing the relevant document. Compensation for foreign currency cheques would be applicable only if the Bank or its correspondent bank loses the cheque. The compensation in such case would be as follows:
  - In case intimation regarding loss of instrument is conveyed to the customer beyond the time stipulated for collection, interest will be paid for the period exceeding the stipulated collection period at the applicable savings bank rate.
  - The Bank will also compensate the customer for any reasonable charges he /she incurs in getting duplicate cheque / instrument upon production of receipt, in the event the instrument is to be obtained from a bank / institution that would charge a fee for issue of duplicate instrument.
  - The Bank would also compensate for any possible loss due to adverse movement of foreign exchange rate in case of foreign currency cheques. The compensation would thus be calculated based on the time stipulated for collection.

**Force Majeure**

The Bank shall not be liable to compensate customers for delayed credit if some unforeseen event (including but not limited to civil commotion, sabotage, accident, fires, terrorist attacks, natural disasters or other "Acts of God", war, damage to the Bank's facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc. beyond the control of the Bank, prevents it from performing its obligations within the specified service delivery parameters.

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**Illustrative but not exhaustive list of objections where customers are not at fault**

(Applicable for Instrument and Image-based Cheque Clearing to Uniform Regulations and Rules for Bankers' Clearing Houses)

**Code Reason for Return****No.**

- 33 Instrument mutilated; requires bank's guarantee
- 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
- 60 Crossed to two banks
- 61 Crossing stamp not cancelled
- 62 Clearing stamp not cancelled
- 63 Instrument specially crossed to another bank
- 67 Payee's endorsement irregular / requires collecting bank's confirmation
- 68 Endorsement by mark / thumb impression requires attestation by Magistrate with seal
- 70 Advice not received
- 71 Amount / Name differs on advice
- 72 Drawee bank's fund with sponsor bank insufficient (applicable to sub-members)
- 73 Payee's separate discharge to bank required
- 74 Not payable till 1st proximo
- 75 Pay order requires counter signature
- 76 Required information not legible / correct
- 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
- 87 'Payee's a/c Credited' - Stamp required
- 92 Bank excluded