KA CHEQUE COLLECTION POLICY

KA CHEQUE COLLECTION POLICY

Ka Lamphrang

Ka Cheque Collection Policy ka pyni ïa ka jingtrei shitom jong ka Bank ban ai ka jingshakri kaba kham bha ïa ki customer bad ban pynkiew ïa ka rukom trei. La pynshong nongrim ïa kane ha policy ha ka jinglongkhuid bad ka jingleh hok. Ka Bank ka pyrshang ruh ban pyndonkam katba lah ïa ki kor teknoloji khnang ban pynkiew bad pynbha ïa ka rukom shakri bad na ka bynta ka jingpynsuk ïa ki customer. Kane ka kot shaphang ka policy ka kren shaphang kine ki mat harum:

Ki mat jong ka Cheque Collection Policy

- Ka jingshim jong ki shek bad kiwei de ki instrument ba dei siew ha ki bank ba shnong lajong hapoh India ne shabar ri
- Ki shek bap hah shabar
- Ka por ba la buh ban shim ïa ki shek
- Ka jingsiew ïa ka sut haba ka Bank ka khlem lah ban shim ïa ki bainong jong ki instrumrent ba dei ban phah shabar hapoh ka por ba la buh
- Ka jingshim ïa ki account payee cheque ha ka bank account
- Ka jingïatrei bad ka jingduh noh jong ki collection instrument ha ka por ba kynriah

1. **Ki jingbuh ryntih na ka bynta ka collection**

   A. Ki Local Cheque – Ki shek ba hapoh shnong

   a. Baroh ki shek bad kiwei de ki negotiable instrument ba dei siew ha shnong la jong kin hap ban ïaid lyngba ka clearing system kaba don ha ka center. Ki shek ba la ai ha ki counter jong ka branch ne ba la thep ha ki synduk collection hapoh ka branch, shuwa ban kut ka por, yn pyndep syndon ha kajuh ka sngi. Ki shek ba la thep hadien ka por ba la buh ha ki Cheque Deposit Kiosks yn sa pyndep ha ka round kaba bud. Kum ka policy, ka bank kan ai credit ne pynrung pisa sha ka account u customer ha kajuh hi ka sngi ha ka por ba leh ïa ka final clearing settlement ne lada slem eh, ha ka sngi long trei kaba bud ha ka por ba ki leh ïa ka kam clearing. Yn shah ïa ka jingsei pisa jong kaba la rung katkum ka shek return schedule jong ka clearing house.

   b. Ban pynkiew bad pynbha ïa ka jingtreikam jong ka clearing system kaba ha ka kot, la buh ïa ka Cheque Truncation System (CTS) ha ka National Capital Region (NCR). Naduh u bnai Naitung 2008, baroh ki bank kiba long dkhot jong ka New Delhi's Bankers'Clearing House ki ïa shim bynta ha ka CTS. Hadien, la buh ïa ka CTS ha Chennai bad ha Mumbai ha ka grid model ha kaba ki jylla/ ki sor kiba hap hapoh kita ki jaka bapher bapher ki ïa shim bynta lynba kata ka grid. Namar kata, ka jingpyntreikam ïa pan India CTS ka long tang lyngba lai tylli ki grid, kata, ka South/West/North.

c. Katkum ka RBI communication no. RBI/2020-21/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21 dated March 15, 2021, la bthah ïa ki Bank ban pynjlan ïa ka Cheque Truncation System (CTS) ha baroh ki branch jong ka bank ha ka ri naduh u ka 30 tarik u Nailur, 2021. Ki bank ki lah ban shna ïa ka model la jong ha ka rukom katba ki mon, kum ha kaban shna kiei kiei kiba biang ha baroh ki branch ne da kaba shna ha ka rukom jong ka hub and spoke wheel, ne kiwei kiwei ki rukom. Bad ki Bank ba dei peit kin ïa kren bad ki Regional ophis jong ka RBI ban pyntreikam ïa kane

d. Naduh ba la pynmih ïa ka imaging bad ka truncation jong ki shek, la pynsangeh ïa ka jingpynkynriah shisha jong ki shek bad ka jingpynkynriah jong ki dur bad ki data jong ki shek kan pynstet ïa ka jingpynïaid sha khmat bad ka jingpynkhuid jong ka. Ka grid clearing kan pynthikna ïa ka jingpyndam jong ki pud (boundaries) bad weng noh ïa ka intercity clearing, bad kumta la lah ban leh lang ïa ka jingpynïaid sha khmat jong ki shek kiba dei shabar ka shnong, ryngkat bad ki shek ba dei hapoh shnong.

e. Ki jingmyntoi jong ka CTS clearing ki long kumne harum:
- Ka clearing cycle kaba kham stet
- Ka rukom pynïahap ne pynshisha kaba kham bha
- Ka Customer Service bad ka Customer Window kaba kham bha.
- Lah ban pynkhuid ïa ki shek kiba ha shnong ne shabar shong tang ha ka shi sngi
- Ka bor jong ka Clearing House ka dei ha ka ri baroh kawei – Ym donkam ban ap ha kiwei kiwei hapoh ka ri
- Ka pynduna ïa ka bai transaction
- Ka pynduna ïa ka jingma ba mih na kaba pynïaid ïa ka da kaba pynskhem ïa ka rukom transmission
- Ka grid clearing ka pyntreikam ïa ka centralization jong ki kam ka CTS, bad ka pynduna ïa ki jinglut

f. Ka por na ka bynta ban pdiang – Yn pdiang ïa ki shek ha ki counter bad ha ki synduk shek hapoh ka por ba treikam ka branch. Haba ai ïa ka shek ha ka counter, dei ban ai ïa u customer ïa ka slip ba la pdiang ïa ka. Lah ruh ban thep ïa ki shek ha ki Cheque Deposit Kiosks (ba don tang ka katto katne ki jaka ba la jied) ha kano kano ka por ruh.

g. Ka por ban shim ïa ki shek ba dei hapoh shnong (local cheques) ba dei sei na kiwei ki bank (local clearing) – Ka por ba la buh na ka bynta ban phah ban shim ïa ki shek na ka bynta baroh ki jaka/ ki branch kan long la la ka jong katkum ka clearing house ha man la ki jaka. Yn wah bad thoh ha ki branch/ki synduk ba thep ïa ki shek shaphang kata ka por na ka bynta ki customer.
Na ka bynta ki local shek, yn pyntreikam ïa ka por ba la buh na ka bynta ka local clearing. U trai ka account u lah ban sei pisa hadien ka por ba la buh katkum ki aiñ ka clearing ha ka centre.
Ka por na ka bynta ban shim ïa ki local shek ba dei sei na kajuh ka branch jong ka bank (Transfer cheques)

Ki shek ba la ai ha ki counter ne ba la thep ha ki synduk	Ha kajuh ka sngi (tang ha ki sngi ba long trei)

B. Ki Shek ba Phah Shabar

a. Ïa ki shek ba dei sei na kiwei ki bank kiba don shabar ka shnong/ka centre, bunsien yn shim ïa kita ki shek lyngba ki branch jong kata ka bank ha kito ki centre. Lada kata ka bank kam don branch hangta, yn phah ïa kata ka shek sha ka bank jong uba dei ai pisa ne la shim lyngba ka correspondent bank.

b. Ïa ki shek ba dei sei na ka Bank lade, hynrei kaba na kiwei ki branch kiba dei shabar shnong, yn phah ïa ki da kaba pyndonkam ïa ka rukom jong ka inter-branch ba ju pyndonkam. Kum shi bynta jong ka jingleh ïa ki kam bank naei naei ruh, ki customer kin ïoh ïa ka pisa ha kajuh ka sngi na ka bynta ki shek ba dei sei na kajuh ka Bank lade, hynrei la pyrkhing ïa ka da u pud ne ki bai jingsiew ba la buh da ka Bank na ka por sha ka por.

c. Ka jingmut jong ka outstation cheques (ki shek ba dei phah shabar) kam kynthup ïa ki demand draft, ki banker's cheques, ki interest warrant bad ki dividend warrant ba la sei na ka Bank hi.

C. Ka Special Clearing ba la leh da ka RBI

a. Ban pynsuk ïa ka accounting jong baroh ki transaction ba dei jong ka Sorkar na ka bynta u snem Financial Year, ka RBI ka leh ïa ka Special Clearing ha ki account jong ka Sorkar Pdeng bad ka Sorkar Jylla, ha ka sngi bakhatduh jong man la u snem Financial Year, bad ka return clearing ruh ha kajuh ka sngi.
b. Ka RBI ka pynmih ïa ka kot Circular, kaba bthah ïa baroh ki bank kiba long member ban pynsuk ïa ka accounting jong ki transaction jong ka Sorkar na ka bynta u snem financial year uba mynta.
c. Ka long kaba donkam ïa baroh ki bank kiba long member ban shim bynta ha ka Special Clearing.
d. Na ka bynta ka special clearing jong ki Sorkar, ka NPCI kan pynlong ïa kawei ka jingïalang hadien ki jingïalang ba ju pynlong.

D. Ki Shek ba lah ban Siew ha ki Ri Shabar ka Ri India - Dei ban pdiang ïa ki foreign currency cheque ha kano kano ka por ba long trei ka Bank.

a. Yn ym siew pisa shi syndon ïa ki foreign currency shek namar ka jingdon jingma ha kum kito ki shek. Na ka bynta ka shek ba rit dor, u customer u lah ban kyrpad ïa ka branch ba don ïa kata ka account na ka bynta ban keiñ noh ka por ba ap (cooling period) khnang ban ïoh kloi ïa ka pisa.

b. Yn shim ïa ki foreign currency cheques ba dei siew ha ki foreign center da kaba pyndonkam ïa ki service jong ki correspondent bank. Ïa ki shek ba dei siew na ki bank ba na shabar ka ri ha ki jaka centre ba ka Bank ne ka correspondent bank kam don bynta, yn phah ïa ki sha ka bank ba dei siew ryngkat bad ki jingbthah ban phah ne siew ïa ki bai nong sha ka Nostro Account jong ka Axis Bank ba kawei na ki correspondent bank ruh ki don.

c. Ka jingshim ïa ki shek kan long katkum kine ki jingdonkam harum:

- Ka rukom shim ïa ki foreign currency shek/ ki instrument kan shong ha ka currency, ka jaka jong ka bank ba sei pisa, ka dor pisa ha ka shek/ka instrument, bad yn pyntip ïa kine ki jingtip sha u customer.

d. Ïa kaba mynta, ka Bank ka pyndonkam ïa ka 'Final Credit Service' na ka bynta ki shek/ki instrument ba long ha ka currency USD na ki Correspondent Bank ha USA ha kaba yn ïoh ïa ka final credit (khlem kano kano ka recourse). Ka credit (jingrung pisa) jong ka foreign currency shek kan long ha ka Nostro Account ha ka sngi long trei ba 24 sngi, bad ha ka account u customer pat, ha ka sngi long trei kaba bud, bad ka tarik kan long jong ka Nostro credit.

e. Ka Bank ka pyndonkam ruh ïa ka 'Cash Letter Scheme' na ki Correspondent Bank na ka bynta ki foreign currency shek/ki instrument kiba long ha kiwei ki currency kiba ïahap (bad ka jingpynbeit jong ki bank ba ïa trei lang na ka por sha ka por). Ki Correspondent Bank ki ai provisional credit ha kaba ïadei bad ki instrument ba na kane ka skhim, sha ka Nostro account jong ka Bank, hynrei ka Correspondent Bank ka la ban ot pisa na ka Nostro account tang hadien ba la ïoh ïa kano kano ka cheque return hadien ka jingpynjlan ïa ka provisional credit. Ban ïada na ka jingma jong ka jingpyndonkam ïa ka pisa ba lah ban shah ot na ka Nostro account hadien, ka Bank ka bat ïa ka pisa ba la rung sha ki Nostro account ha ka por ka cooling period kaba katkum ki ri ba dei peit (kaba naduh 12 haduh 18 sngi, katkum ki aiñ jong ka bank) shuwa ban thep ne pynrung ïa ka pisa sha ka account u customer.

f. Ïa ki facility jong 'Final Credit Service' bad ka 'Cash Letter Scheme' kumba la thoh haneng, ki long hapoh ki rukom jong ki Correspondent Bank kiba don shabar ri bad, kumta, ki lah ban shah kyntait ne shah kynriah sha kiwei ki currency ne ki jaka. Shuh shuh, lada ka kwah, ka Bank ka lah ruh ban rai ban kyntait ne ai ïa kine ki facility ne ïa ki currency/ki jaka/ki customer segment ba shah ban don hapoh kine ki facility katkum ki daw bapher bapher kum ka jingbun jong ki shek ba la ïoh pdiang, ka bai service bad kino kino ki business/ ki jingpyndem/ ki jingma ba lah ban don.

g. Ïa ki foreign currency cheque kibym lah ban don hapoh ka 'Final Credit Service'ne ka 'Cash Letter Scheme', yn pyrshang ban phah beit sha ka bank kaba siew pisa ryngkat bad ki jingbthah ban pynrung ïa ki bainong sha ki Nostro Account jong ka Axis Bank, ba don bad kawei na ki correspondent bank. La phah ïa kum kita ki shek sha kaban shah shim tang lada ka bank ba dei siew (drawee) ka don ïa ka centralized facility jong ka jingshim ïa ki shek. Na ka bynta ki shek ba la phah syndon na ka bynta ka direct collection, ym don jingkular ïa u customer shaphang ba ha kano ka por thik un ïoh ïa ka pisa ha ka account. Kumjuh ruh, ïa ki shek ba la phah beit na ka bynta ka direct collection, nalor jong ka jingsiew ïa ka bai collection jong ka shek, lah ruh ban don shuh shuh kiwei de ki jingot da ka bank kaba siew pisa na ka bynta ka jingpynïaid sha khmat jong ka shek, ha kaba ym lah ban tip thikna ha ka por ai ïa ka shek. Ka pisa kan rung ha ka account jong u customer shi sngi hadien ba la rung ka pisa ha ka Nostro account jong ka Bank kaba don bad ka correspondent bank.

h. Ka tarik jong ka jingrung pisa ha ka account u customer kan long ha ka tarik ba la rung ka pisa ha ka Nostro Account jong ka Bank.

i. Yn kheiñ ïa ka Exchange Rate (Telegraphic Transfer Buying Rate) katkum ka tarik jong kaba la pynrung ïa ka pisa sha ka account u customer.

j. Lada pynphai noh ïa ki shek, ïa ka pisa ba la rung ha ka account jong u customer kan shah value dated katkum ka value date jong ka jingot pisa na ka Nostro Account jong ka Bank. U customer un kit ïa ka jingma jong ka exchange rate ha kum kine ki khep.

k. Ki jingsiew ba dei ot (charges) kan shong ha ka rukom ba shim ne ba collect ïa ka shek/ instrument bad ba la phah na ka bynta ka collection, bad kumba la thoh ha kaSchedule of Charges jong ka Bank.

l. Na ka bynta ki foreign curreny cheque ba la phah na ka bynta ka collection, yn kheiñ ruh ïa ka correspondent bank charges bad ïa ka bai phah (ka bai courier).

E. Ka compensation na ka bynta ka jingslem ban pynrung ïa ka pisa

a. Na ka bynta ki shek/ ki instrument ba la phah ha ka collection basis, ka Bank kan value date ïa ka collection shisien ba la dep pynïaid shakhmat ïa ka jingthep pisa ha ka Nostro Account jong ka Bank bad ka correspondent bank.

b. Lada ka don jingslem palat ban ïa ka tarik ba dei ban thep noh ka pisa, yn hap ai compensation (siew ïa ka bai slem) na ka bynta kano kano ka jingduh nong ha ka ka exchange rate

c. Yn siew ïa ka bai compensation namar ka jingslem ha kaban shim ïa ki instrument kiba ha ka foreign currency (pisa jong shabar ri) ha ka Indian Rupees ne ka pisa India katkum ka compensation ba la thoh haneng na ka bynta ka por ba la kheiñ ar sngi hadien ka tarik ba dei siew haduh ka tarik ba la siew ha ka account u customer. Na ka bynta ka jingpynshai, la kheiñ ïa ka sngi ba dei siew ïa ka pisa kumne harum:

- Ïa ki shek ne ki instrument ba la thoh hapoh ka 'Final Credit Service' ne ba la phah ne ka bynta ka direct collection na ka bank ba dei siew: Ka sngi ba long trei ha India kaba shi sngi hadien ka value date jong kaba la rung pisa ha ka Nostro account kaba ha kaba ïadei bad ka foreign currency shek.

- Ki shek/ki instrument kiba long hapoh ka 'Cash Letter Scheme': Ka sngi ba long trei ha India mar mar hadien ba la dep ïa ka applicable cooling period na ka bynta ka foreign currency shek.

F. Ka Jingrung Pisa Mar Mar jong ki local/ ki outstation/ ki foreign currency cheque/ ki instrument

a. Yn ym thep pisa mar mar ïa ki jong ki local shek ha kaba ïadei bad ka clearing procedure jong ka Bank, kaba pynthikna bay m ju don ka jingslem ha kaba ïadei bad ka jingpynïaid sha khmat jong ki shek. Ha ki jaka centre, ha kaba ym don ka clearing house, ka collecting branch kan leh ïa ki shek ha ka CTS clearing lyngba ka branch kaba mar jan, da kaba pyndonkam ïa ka jong ka SOL.

b. Ki branch bad ki extension counters jong ka bank kin pynrung mar mar ïa ka pisa na ka bynta ki outstation shek/ki instrument ba dei sei na ki centre ka Axis Bank haduh 15,000/- T. (ka pisa kaba bun tam jong ka outstanding) ba la tyrwa na ka bynta ka collection jong ki account shimet bad ka dei ban don ka nam ba bha ha ki 6 bnai ba la leit.

c. Yn siew pisa mar mar ha ka jingrai hi jong ka Branch Head hadien ba la ïit bniah bha haduh ban da i hun ïa ka rukom long jong ka account, ka jinglah jong ki ban siew pyndep ïa ki ram ha ki por ba la leit bad haduh katno eh u customer u donkam pisa bad na ka bynta kaei.

d. Yn ai ïa kum kane ka lad ïa ki savings bank/ ki current/ ki cash credit account jong ki customer.

e. Hapoh kane ka policy, yn leh ïa ki prepaid instrument kum ki demand draft, ki interest/ ki dividend warrant kumjuh kum ïa ki shek

f. Yn ot 250/- T. na ka bynta baroh man ki khep kum ka flat fee nalor ki bai collection charge ba ju ot.

g. Na ka bynta kane ka policy, ka account kaba i biang lut nadong shadong ki long kiba kumne harum:

- La kumno kumno ruh dei ban don 6 bnai da duna eh naduh ba la plie ïa ka account bad kaba bud ïa ki aiñ ka KYC
- Dei ban ym don kano kano ka jingthut ha kaba ïadei bad ka bank
- Haba ym don kano kano ruh ka shek/ ki instrument ba la dep pynrung pisa mar mar, hynrei ba pynphai khlem lah siew.
- Haba ka Bank ka khlem don kano kano ruh ka jingeh ha kaban ïoh biang ïa ka pisa ba ka la ai ha ram ha u customer, kaba kynthup ïa ki shek ba la pynphai hadien ba la ai pisa mar mar.
- Ba pynneh ïa ka pisa ne ïa kata kaba la khot ka Average Quarterly Balance (AQB) la kumno kumno ruh da duna eh na ka bynta 2 preceding quarters.

h. Ka jingthep pisa mar mar kan long lada long kumne harum:

- Ka account ka dei ban long ha ka pisa India.
- Dei ban siew ïa ka shek/ka DD na ka scheduled commercial bank, ba dei siew ha India (lait noh ka co-operative bank).
- U customer u lah ban ïoh ïa kine ki lad tang ha ka branch jong u hi.
- Ki shek kim dei ban long kiba hadien ka tarik/ kiba la rim / kiba la jan kut ka tarik (khnang ban kiar na ka jingpynphai ha ka clearing). Ki shek ki dei ban long la kumno kumno ruh kiba treikam 14 sngi shuwa ka tarik ba kut ka shek.
- Ka account kam dei ban long kaba khlem pyndonkam.
- Ka pisa jong ka immediate credit (ka pisa ba pynrung mar mar) la ka dei ka single ne ka multiple shek ne DD, kam dei ban tam ïa ka 15,000/- ha ka account ba treikam, la ka dei ha kano kano ka por ruh.
- Kam dei ban don ka jingsiew mar mar ïa ka shek ne ka DD kaba long tang shiteng.
- Ka shek kam dei ban dei ka shek jong u customer hi na kawei pat ka account, kata ka mut ba kam dei ban dei ka self-drawn cheque.
- Ka lad ban siew mar mar ïa ka pisa kam lah ban long na ka bynta ki shek ba la shim hapoh ka jingpynïaid jong ka speed clearing.
- Yn pynthymmai ïa ka policy ne ka aiñ jong ka jingsiew pisa mar mar katkum ka jingduh nong, ka jingthok bad kiwei de ki jingeh jong u customer.

i. Yn ym siew pisa mar mar ïa ki shek ka pisa phareng (foreign currency cheque) namar ki jingma kiba khraw ba mih na kum kita ki instrument. Na ka bynta ki shek kiba khyndiat ka dor, u customer u lah ban kyrpad ïa ka branch jong ka account jong u ban weng noh ïa ka cooling period (lada don) khnang bann ïoh kloi ïa ka pisa.

j. Ka jingot ïa ka bai sut jong ki shek ba la pynphai khlem siew ha kaba la ai ïa ka Instant Credit – Lada la pynphai ïa ka shek khlem siew ïa ka, yn ot mar mar sha ka account ïa ka dor jong ka shek. Yn kheiñ ïa ka sut ha ka Prime Lending Rate (PLR) jong ka Bank naduh ka tarik ba la siew ïa ka shek haduh ka tarik ba u customer u pynbiang ïa ka pisa kaba donkam, lada duna ka pisa ha ka account ha ka tarik ba pynphai ïa ka shek. Yn kheiñ ïa ka bai pynphai jong ka shek.

G. Ka Jingsiew lypa ïa ka local/ki outstation cheque

Ka Bank kan phikir bha bad rai bha haba ka mut ban ai pisa lypa ïa ki local/ki outstation cheque ba la ai na ka bynta ka collection katkum ka jingpynbeit kaba la buh lypa. Nalor ka jinghun halor ka rukom long ka account, dei ruh ban peit ïa ka jinglah jong uba dei siew ïa ka shek shuwa ban ai lypa ïa ka pisa jong ka shek. Ka lad ban ai lypa ïa ka pisa jong ka shek kaba dei jong shabar ka shnong (purchase of outstation cheque) kan ym long lada ka dei hapoh ka speed clearing arrangement.

H. Ki shek ba la pynphai khlem siew da ka bank kaba dei ïoh ïa ka pisa

a. Ha kaba ïadei bad ki shek ba la ai ha ki local/ ki CTS clearing ne ba la phah na ka bynta ka collection, hynrei la pynphai noh khlem siew, yn pynphai ïa ki instrument ryngkat bad ki daw ba balei la pynphai sha ka jaka sah jong u trai kaba don bad ka Bank. Lah ruh ban ai ïa ka shek ne ki instrument ha u trai ne ha u nongmihkhmat jong uta u trai, da ka jingmynjur jong u trai ka account. Yn kheiñ ïa ki charges ne ki jingsiew katkum ka Schedule of Charges jong ka Bank.

b. Yn kheiñ ïa ka bai pynphai jong ka shek tang lada dei ka jingbakla jong u customer bad dei na ka daw jong u ba hap ban pynphai. La thoh ïa ki daw jong ka jingpynphai ïa ka shek kabym dei na ka daw jong u customer ha ka Annexure-I.

c. Ïa ki shek ba dei ban pyni biang sha ka clearing, khlem kano kano ka jingpyndonkam ïa ka jingïarap jong uba dei ïoh ïa ka pisa, dei ban pyni biang mar mar ha ka clearing kaba bud, ym palat ïa ka 24 kynta (lait noh ki sngi shuti) ryngkat bad ka jingpyntip ïa u customer shaphang kata kaba hap ban pyni biang, lyngba ki SMS, ki email, bad kiwei kiwei de.

d. Na ka bynta ki shek ka pisa phareng (foreign currency cheque) yn ot ïa ka bai pynphai da ka correspondent bank, ka bai phah bad kiwei kiwei de ki jingsiew, na ka account ha kaba la ot ïa ka pisa ryngkat bad ka dor jong ka shek ne ka instrument, lada la dep ot.

e. U customer uba bthah ïa ka Bank ban leh ïa ki kam service u hap ban long hapoh ka kohnguh bad leh ïa ki aiñ ban siew ïa ka Bank naamr ki kam bad ki kamram ba la pynmih da ki aiñ nabar ri (foreign laws). Ki customer kiba ai ïa ki shek ba dei sei na ki bank nabar ri, kin hap ruh ban tip shaphang ki aiñ bad ki jingmlien kiba ïadei bad ki cheque collecting ba don ha ka ri jong kata ka bank kaba dei siew ïa ka pisa.

f. Lah ban pynphai ïa ki shek ba la phah na ka bynta ka collection da ka collecting bank, lyngba ki bank ba don ha kano kano ka ri (hadien ba la pynïaid ïa ka lyngba ka clearing/ ka collection) namar jong ka jingthok/ ne ki daw ba duna pisa. Ki bank ha ki ri shabar ka ri ki lah ban pynphai ha kano kano ka por ïa ki shek ba kai hadien ba la dep ïa ka presentation.

g. Lada don kum kita ki shek ba la pynphai, ym don kano kano ka jingïada ïa ki collecting bank. Jait ba ka bank kaba don shabar ri (ka foreign bank) ka ïoh biang ïa ka pisa jong ka shek ba la pynphai, hadien ba la pynrung ïa ka pisa sha ka account jong ka collecting bank, da kaba ot noh na ka Nostro Account, ka collecting bank kam lah ban ai compensation (jingsiew) ïa u nongthep na ka bynta ki shek ba kai ne ka bynta ka jingbym don pisa.

h. Shuh shuh, ka Bank ka don ïa ka hok ban ïoh biang ïa ka pisa jong ka shek ba la dep siew ha ka account jong u nongthep (ha ka ruling exchange rate kaba ïahap bad ka dor foreign currency ba la ot da ka foreign bank sha ka Nostro Account jong ka collecting bank) ryngkat bad ka sut naduh ka tarik ba la pynrung ïa ka pisa haduh ka tarik ba la ïoh biang ïa ka pisa. Na ka bynta ki foreign currency instrument, sngewbha peit ïa ka clause (j) jong ka point (D) ki Shek ba lah ban siew ha ka pissa phareng.

i. Yn pyndonkam ïa ki jingthoh bapher bapher ha ka International Chamber jong ka Commerce, Uniform Rules for Collection (ICC-522) na ka bynta ka jingshim (collection) jong ki shek.

2. Ka por ba la buh na ka bynta ka jingshim (collection) jong ki local / ki outstation cheque/instrument

Ka No.	Ka Jait Shek	Ka Por ba la Buh	Ka jingkynthoh
1.	Ka Local Shek (ba hapoh shnong)	Haba la dep pynbeit ïa ka pisa.	Lah ban siew ïa ki local shek hapoh ka clearing house jong ka jaka bad yn lah ban pynïaid ïa ka lyngba ka clearing system kaba don ha ka center. Naduh ka 1 tarik u Risaw, 2021, yn donkam ïa baroh ki branch jong ka Bank ban shim bynta ha ka CTS clearing. Baroh ki shek ba la ïoh pdiang da ka branch kin hap ban ïaid lyngba ka CTS clearing da ka collecting branch lyngba ka SOL jong ka ne lyngba ka SOL jong ka branch ba marjan. Lada ki shek ba la peit da ka collecting branch lyngba ka branch ba marjan, yn phah biang ïa ki original instrument sha ka collecting bank na ka bynta ban buh bha. Yn ai ïa ka jingsiew kaba mih na ka local shek sha ka account ki customer hadien ba la khang ïa ka relative return clearing bad yn shah ïa ka jingsei pisa ha kajuh ka sngi, ne da slem eh, hapoh shi kynta jong ka ka sngi longtrei kaba bud. Kine ki aiñ haneng ka dei ruh na ka bynta ka return clearing timings da ka Clearing House hapoh ki khep kiba kyrpang ne phylla, kaba lah ban ïalam sha ka jingslem ha kaban shah ban sei pisa.
2.	Ki outstation shek ba dei sei na baroh ki capital ka jylla	Hynniew sngi ki sngi long trei	Ki sngi long trei kim kynthup ïa ki sngi Shuti ka Bank bad ki sngi bym treikam ka clearing house. Yn kheiñ ïa ki sngi longtrei ha baroh ki end/ki center

Ka No.	Ka Jait Shek	Ka Por ba la Buh	Ka Jingkynthoh
3.	Ki outstation shek ba dei sei na ka shong kaba heh.	Shiphew sngi ki sngi long trei	- do -
4.	Ki outstation shek ba dei sei na kiwei kiwei ki jaka.	Khatsaw sngi ki sngi longtrei	Ki Bank kin hap ban shaniah ha ki correspondent ne ki drawee bank (ka bank ba siew pisa) na ka bynta kane ka jingthmu.
5.a	Ki shek ba la phah na ka bynta ka collection ha ka CTS clearing	T+0 (Shi sngi ba leh transaction) hynrei kaba shong ha ka por bad ka jaka (ka branch/CDK) jong ka jingthep jong ka instrument da u customer. Ka por ba la buh na ka bynta ban thep ka pher na ka branch sha ka branch, na ka shong sha ka shnong, bad na ka grid sha ka grid. Hynrēi na ka bynta ki shek ba dei sei na ki Bank kibym don than ha ka jaka, ïa kum kita ki instrument dei ban buh kum ki outstation instrument bad ka por ba la buh na ka bynta ka realization kan long kum kaba la thoh ha ka Point ba 2 jong ka synduk (table). Ïa ki shek Sorkar ba donkam ban phah lyngba ka P2F yn donkam ban phah tang sha ka jaka ne ka center kaba dei peit ïa ka.	Ka jingsngewthuh ïa ka jingsiew pisa katkum ka por ba la buh na ka bynta ka jingpynphai sha ka grid.

Sr. No	Cheque Type	Time Norms	Remarks
95.b	Ki shek ba la phah na ka bynta ka CTS clearing – ka shuti almanak na ka bynta ka grid	Katkum ka uniform shuti ba la pynbna ha ka Grid	Ka almanak jong ka uniform shuti ba la ïohi ha baroh ki lai tylli ki grid, kaba don ka Chennai, Delhi bad Mumbai kin hap ban trei ha bun na ki sngi shuti wat lada kiwei ki jaka ha ka grid ki ïoh shuti. Katkum ka almanak jong ka Uniform holidays, ki grid hub center kin khang ha ki sngi ba la pyntip lypa, bad ha kum kita ki sngi, ka jingrung pisa ha ka account u customer kan long ha ka sngi long trei kaba bud jong kata ka Grid hub. Lah ban ïoh ïa ka almanak jong ka Uniform Holiday na ka branch kaba jan tam.
6.	Ki shek ba la phah na ka bynta ka collection ha ka Non-CTS Clearing	La pyndam noh naduh ka 31 tarik u Nohprah, 2018	La pyndam noh ïa ka por kaba la ka jong na ka bynta ki non-CTS complaint cheque naduh ka 31.12.2018. Kum kita ki instrument kin ym lah ban ïaid lyngba ka CTS clearing bad yn pynphai biang khlem siew. Naduh ka 1 tarik Risaw, 2021, la kyntu ïa baroh ki banch jong ka Bank ban donkam ban shim bynta ha ka CTS clearing. La pynduh noh ïa ki non CTS kiba leh clearing ha ka counter.
7.	Ki shek ba la dei sei na ki ri shabar ka ri.	Katba lah	Ka Bank kan siew pisa sha ka party haba la siew pisa sha ka Nostro Account jong ka Bank bad ka correspondent bank hadien ba la peit bha ïa la cooling period katkum ki rib a dei peit.

Yn kheiñ ïa ka por ba la thoh haneng na ka bynta ka collection kum ka outer limit bad yn siew kloi ïa ka pisa lada ka jingïaid jong ka collection ka dep kloi.

Ka Bank kan yn kyntait ban pdiang ïa ki outstation shek ba la thep da ki customer na ka bynta ka collection.

3. **Ka jingsiew ïa ka sut haba slem ka collection jong ki local / ki CTS / ki outstation shek**

a. Ka Bank kan siew ïa ka sut sha u customer ha ka dor jong ka savings bank rate ha ka dor jong ka collection instrument lada slem ban siew ïa ka pisa palat ka por ba la buh kumba la thoh ha ka synduk haneng. Ka por ka jingslem na ka bynta kane ka jingkheiñ kan long naduh ka tarik ba la kut ka por jong ka jingtreikam, kumba la thoh haneng ha ka synduk jong ka por ba la buh na ka bynta ka collection jong ka local/ki outstation instrument haduh ka tarik jong ka realization jong ka instrument.

b. Kane ka jingsiew kan long khlem kano kano kano ka jingdawa na u customer ha baroh ki jait account. Kan ym don jingpher hapdeng ki instrument ba dei siew na ka branch jong ka Bank la jong ne na kiwei kiwei ki bank na ka bynta ka jingsiew ïa ka sut haba slem ban shim lait noh tang lada dei na ki daw kiba ka Bank kam lah kiar bad kabym don ha ka kti ka Bank. Yn siew ïa ka sut tang na ka bynta ki instrument (ba la sei ha ka pisa India, INR) ba la phah na ka bynta ka collection hapoh India.

4. Ka Collection jong ki Account Payee Cheque – Ki Jingpyrkhing halor ka Jingsiew Pisa sha ka Third Party Account

Peit ïa ka kot ka RBI circular *DBOD.BP.BC.No.56/21.01.001/2005-06 dated January 23, 2006*, ha kaba ïadei bad kino ki bank kiba la shah pyrkhing na kaban siew pisa ïa ka 'accountpayee' shek sha ka account jong uno uno u briew lait noh tang ïa u briew ba don kyrteng ha ka shek.

Ha kaban ïada ïa ki bank na kaban shah ban khia ha ki kamram kiba mih na ki unauthorized collection, bad ha ki sut jong ka integrity and soundness jong ka jingsiew bad ki banking system, bad khnang ban kiar na ka jingjia biang jong ka jingkylla ba la ïohi ha kine ki por ba dang shu leit, ka Reserve Bank ka la pyrkhat ban pynlong barobor kaba donkam ban khang ïa ki bank na kaban siew pisa ïa ka 'account payee' shek sha ka account jong uno uno u briew lait noh tang ïa u briew ba don kyrteng ha ka shek. Namar kata, kumba la bthah da ka RBI, ka Bank kan ym shim ne collect ïa ki account payee shek na ka bynta uno uno u briew lait noh tang jong uba don kyrteng ha ka.

Shuh shuh, ban pynduna ïa ki jingeh ba la kynduh da ki dkhot jong ki co-operative credit society ha ka collection jong ki account payee shek, la pynjlan ïa ka jingpynsuk lyngba ka kot circular jong ngi, ka DBOD.BP.BC.No. 47/21.01.001/2010-11 dated October 1, 2010. Ha kaba ïadei bad kata ka circular, ki bank ki lah ban pyrkhat ban shim ne collect ïa ki account payee shek ba dei sei pisa ym palat ïa ka 50,000/- sha ka account jong ki customer jong ki kiba dei ki co-operative credit society, lada kito kiba dei ïoh ïa ka pisa jong kum kita ki shek ki dei ka dkhot jong ki co-operative credit society. Ka relaxation ka dei ban bud bad kohnguh ïa ki kine harum, kumba la thoh ha ka circular dated October jong kaba haneng.

- Haba shim ne collect ïa ki shek kumba la thoh haneng, ki bank ki dei ban don ka representation kaba shai ha ka jingthoh da ki co-operative credit society kiba ïahap, haba realize, ka pisa jong ki shek kin siew tang sha ka account jong u dhot ka co-operative credit society uba long u payee (uba dei ïoh ïa ka pisa) ba la thoh kyrteng ha ka shek. Hynrei, kane ka long hap hapoh ka jingpyndep jong ki jingdonkam jong ka lad jong ka Negotiable Instruments Act, 1881, kaba kynthup ïa ka Section 131.
- Ka collecting bank kan kit khia ïa baroh ki kamram da ka jingburom ïa kum kita ki co-operative credit society bad pynthikna ba ka buh bha bad buh record ïa ki kot ki sla KYC jong ki customer bad lah ban ïoh ïa ki na ka bynta ka jingwad bniah.

,

- Ki collecting bank ki dei ban tip ba haba u trai ba shisha u kam ïa ka shek, ki hok jong uta u trai ba shisha jong ka shek kam pher ne kylla namar kane ka kot circular, bad ki bank ki dei ban pynshisha ba ki la leh ïa kaba dei bad ba ka khlem ka jingleh bymsuid niew haba ka don ki jingkylli por ba ka collect ne shim ïa ki shek.

5. **Ka Cash Management Service**

Ïa ki customer kiba kwah ïa ka Cash Management Services (CMS), ka collection jong ki instrument kan long katkum ki jingïakut jong ka bilateral agreement (ka kot jingïateh) hapdeng ka bank bad ki customer. Lada don, yn hap ban siew ki bai daiñ kuna katkum ki jingïakut ha ka bilateral agreement.

6. **Ki Shek / ki Instrument ba la duh noh ha ka por ba pynkynriah/ ha ka por ba leh clearing ne ha ka branch jong ka bank ba dei siew**

a. Lada ka shek ne ka instrument ba la pdiang na ka bynta ka collection ka jah noh ha ka por ba pynkynriah ne ha ka por ba leh ïa ka clearing process ne ha ka branch jong ka bank ba dei siew, ka Bank, mar ïa tip ba ka la jah, kan pyntip ïa kata sha u trai ka account khnang ba u trai ka account un lah ban pyntip ïa u trai ka shek ban record ïa ka jingpynsangeh ïa ka jingsiew bad ruh ban phikir ba lada don kino kino ki shek ba la ai da u, kan ym dei ban shah kyntait namar ka jingbym siew ïa ki shek ne ki instrument ba la jah.

b. Lada ka shek/ ka instrument ba la jah ha ka branch jong ka bank ba dei siew, ka collecting branch ka don ïa ka hok ban ïoh biang ïa ka pisa, ki bai kane katai/ ka sut, ba la siew sha u customer na ka bynta ka jingduh jong ka shek/ ki instrument na ka bank ba dei siew.

c. Ka Bank kan leh katba lah ban ïarap ïa u customer ban ïoh ïa ka duplicate instrument na uba ai ïa ka shek. Kane kan long tang ïa ki instrument ba mut siew ha ka pisa India bad hapoh ka India.

d. Ka Bank kan siew ïa u trai ka account na ka bynta ka jingpynjah ïa ki instrument ha ka por ba pynkynriah, bad ïoh biang ïa kata ba bai siew ïa u customer na ka bynta ka jingpynjah, na ka bank kaba siew.

e. Lada la pyntip sha u customer ïa ka jingjah jong ka instrument hadien u pud ka por jong ka collection (7/10/14 sngi kumba ka dei), yn siew ïa ka sut na ka bynta ka por ba la palat ïa ka por ka collection, ha ka dor ne ka rate jong ka savings bank. Shuh shuh, ka Bank kan siew ruh ïa ka sut jong ka pisa ha ka shej na ka bynta 15 sngi ha ka dor ne ka rate jong ka savings bank khnang ban ap shuh shuh na ka ka bynta ka jingslem banïoh ïa ka duplicate shek/instrument bad ka collection hadien kata.

f. Ka Bank kan siew ruh ïa u customer na ka bynta kino kino ki jingsiew (charges) ba u customer u la lut ha kaban ïoh ïa ka shek ne ka instrument kaba duplicate, hynrei tang lada u pyni ïa ka slip receipt, lada dei ban ïoh ïa ka shek ne ka instrument na ka bank/ka instituition kaba oh dor na ka bynta ka jingpynïoh ïa ka shek ne ka instrument kaba duplicate.

g. Lada jah ki shek kiba dei ha ka pisa phareng (foreign currency cheques), shuwa ba ka correspondent bank kan ïoh ïa ka, ka Bank kan pynsiew na ka bynta ka bai pynsangeh ïa ka shek, lada u customer u pyni ki kot ki sla kiba donkam. Yn siew na ka bynta ka jingjah jong ka foreign currency cheque tang lada ka Bak ne ka correspondent bank ka pynjah ïa ka. Ka bai compensation jong kum kita kan long kumne harum:

  - Lada ka jingpyntip ïa u customer shaphang ka jingjah noh jong ka shek ne ka instrument ka long palat ïa ka por ba dei collect, yn siew ïa ka sut na ka bynta ka por ba la palat ban collect ne shim ïa ki instrument ha dor ne ka rate jong ka savings bank.

- Ka Bank kan siew ruh ïa u customer na ka bynta kino kino ki jingsiew (charges) ba u customer u la lut ha kaban ïoh ïa ka shek ne ka instrument kaba duplicate, hynrei tang lada u pyni ïa ka slip receipt, lada dei ban ïoh ïa ka shek ne ka instrument na ka bank/ka instituition kaba oh dor na ka bynta ka jingpynïoh ïa ka shek ne ka instrument kaba duplicate.

- Ka Bank siew ruh na ka bynta kano kano ka jingduh nong kaba la mih na ka jingkynriah jong ka foreign exchange rate ha kaba ïadei bad ka foreign currency cheque. Yn kheiñ ïa kata ka bai compensation (ka bai duh nong) katkum ka por ba la buh na ka bynta ka collection.

Force Majeure Ki Jinglynshop ka Mariang ne ki Jingjia Ryngkhat

Ka Bank kan ym kit khlieh ban siew ïa u customer na ka bynta kano kano ka jingslem ha kaban pynrung ïa ka pisa, lada don ki khep kibym lah kiar ne ki jingjia ryngkhat (kaba kynthup ïa ki thma, ka jingpynjot da ki shipai ne ki seng saiñ pyrthei, ki aksident, ki jingpluh ding, ki kam leh noh, ki jinglynshop ka mariang, ka jingpynjot ïa ka jaka trei ka Bank ne ka correspondent bank, ka jingbym don ne bym long ki tiar ïakren ba ju pyndonkam, ne ki kali ba leit ba wan, bad kiwei kiwei) kibym don ha ka kti ka Bank, kaba pynkhang lad ïa ka bank ban leh ïa ki kam ki jam jong ka hapoh u pud bad ka por ba la buh.

****

Annexure I

Ki nuksa jong ki daw ba pynphai ïa ka shek kabym dei na ka daw jong u customer

(Kaba dei na ka bynta ki Instrument bad ki image-based Cheque Clearing to Uniform Regulations and Rules for Bankers' Clearing Houses)

Code No.	Ki Daw ba Pynphai
33	Ka instrument kaba la jot; donkam ka guarantee na ka bank
35	Donkam ïa ka stamp ne ka tarik jong ka Clearing House
36	La phah bakla, ym dei ban siew na ngi
37	Phah sha ka zone kaba dei
38	Ka instrument ka don ïa ki daw ba shabar
39	Ka dur kam shai, ai biang ha ka kot
40	Ai ryngkat bad ki kot ki sla
41	La leh arsien ïa ka shek
42	Khlem ïoh ïa ka sla kot
60	La phah ne cross sha ar tylli ki bank
61	Khlem pat pyndam ïa ka crossing stamp
62	Khlem pat pyndam ïa ka clearing stamp
63	La cross khnang ïa ka instrument na ka bynta kawei pat ka bank
67	Ka jingbym thikna ka account jong uba dei ïoh ïa ka pisa/ donkam ïa ka jingpynthikna na ka collecting bank
68	Donkam jingkyrshan ïa ka mark/ ka jingshon kti kmie da kaba attest u/ka Magistrate ryngkat bad ka seal
70	Khlem pa ïoh jingbthah ne jingpynthikna
71	Ka dor ne ka kyrteng kam ïahap bad ka jingbthah ne ka jingpynthikna
72	Ym dap pisa ha ka bank jong kaba dei siew ïa ka pisa bad jong ka sponsor bank (ka dei ruh ïa ki sub-members)
73	Donkam ban ai ïa ka separate discharge jong uba dei ïoh ïa ka pisa sha ka bank
74	Ym lah ban siew haduh ka 1 tarik jong u bnai uba bud
75	Ka pay order ka donkam ïa ka saiñ (ka counter signature)
76	Ki jingtip kiba donkam kim dei/ïahap
80	Donkam ne duna ne i artatien ïa ka certificate jong ka Bank
81	Ka ophis kaba ai ïa ka draft ka la pynjah ïa ka draft, donkam jingpynthikna na ka ophis kaba ai ïa ka draft
82	La block ka Bank / ka Branch
83	Ka jingpynthikna ïa ka Digital Certificate ka khlem long ne kam ïahap
84	Kiwei ki daw – ka jingbym long ka connectivity
87	Donkam ïa ka stamp jong ka 'Payee's a/c Credited'
92	Khlem kynthup ïa ka Bank