AXIS BANK

COLLECTION POLICY CHU CHECK ANG CHE

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Inhmelhriattirna

Check Collection Policy hi Bank-in customer-te hnena service tha zawk pek leh performance standard sang zawk siam tura hmalakna kalpui mek a ni. Policy hi langtlang leh dikna principle-a innghat a ni. Bank hian a customer-te tana sum khawlkhawmna service rang tak leh awlsam zawka pek theihna turin technology hmanna tihpun a tum a ni. Policy document hian a hnuaia thilte hi a huam a ni:

Check Collection Policy chungchanga thil hrang hrang

- India ram chhung leh ram pawna centre hrang hranga tualchhunga pek tur cheque leh instrument dangte lakkhawm.Outstation Cheques
- Instrument khawlkhawmna atana hun hman dan tur
- Payment of interest in cases where the Bank fails to meet time norms for realization of proceeds of outstation instruments
- Bank account-a account payee check lakkhawm
- Transit-a collection instrument bo tawhte buaipui

1. Hmuhkhawmna tur ruahmanna

A. Tualchhung Check te -

a. Check leh negotiable instrument dang local-a pek tur zawng zawng chu center-a clearing system awm hmangin an hlan vek dawn a ni. Cut-off hun bituk hmaa branch counter leh branch hmun chhunga collection box-a cheque dahte chu ni vek hian clearing turin an hlan ang. Check Deposit Kiosk-a cut-off hun hnua cheque dahte chu clearing cycle lo awm turah tarlan a ni ang. Policy angin bank chuan final clearing settlement neih ni vek emaw, a tam berah clearing-a an presentation hnathawh ni leh emaw-ah emaw, customer account-ah credit a pe ang. Chutianga credit pek zat chu clearing house-a check return schedule angin lakchhuah phalsak a ni ang.

b. Paper based clearing system hman tangkai zawk nan National Capital Region (NCR)-ah Check Truncation System (CTS) kalpui a ni. Kum 2008 July thla atang khan New Delhi Bankers' Clearing House member bank zawng zawngte chu CTS-ah hian an tel vek tawh a ni. Hemi hnu hian Chennai leh Mumbai-ah te grid model-ah CTS hi kalpui a ni a, chutah chuan region hrang hrang hnuaia state/khawpui hrang hrangte chuan grid kaltlangin an tel a ni. Chutiang chuan tunah chuan pan India CTS hnathawh chu grid pathum viz., South/West/North chauh hmanga enkawl a ni.

c. RBI inbiakpawhna no. RBI/2020-21/107 DPSS.CO.RPPD.No.SUO 21102/04.07.005/2020-21 dated March 15, 2021, Bank-te chu ram chhunga bank branch zawng zawngah Check Truncation System (CTS) tihzauh turin a hriattir September 30, 2021. Bank-te chuan an duh duh model an hmang thei a, chu chu branch tinah infrastructure \ha tak tak dah emaw, hub leh spoke model zawm emaw etc. ang chi a ni a, hei hi kalpui turin Bank kaihhnawih Bank-te chuan RBI Regional office hrang hrangte nen thawhhona an nei ang

d. Imaging leh check truncation hman a nih tak avangin instrument-te taksa lama inthlak danglamna chu tihtawp a ni tawh a, electronic-a thlalak leh check-te data-te inthlak danglamna chuan settlement kalpui dan a ti chak ang a, a tawpah chuan clearing cycle-te a tidanglam dawn a ni. Grid clearing hian ramri tihbo a nih theih nan leh khawpui inkara clearing kalpui dan pawh a titawp dawn a, hei hian tualchhung cheque te nen khawpui hrang hranga check te pawh a tihlawhtling thei dawn a ni.The benefits of CTS clearing are summarized below :

- Clearing cycle chak zawk
- Inremna/verification kalpui dan tha zawk
- Customer Service tha zawk. Customer Window tihchangtlun a ni
- Local leh intercity clearing check-na atan T+0 a ni
- Clearing House thuneihna hi ram pum huapin tihzauh theih a ni – Geographical dependence a awm lo
- Transaction cost a tihtlem
- Transmission route secure-in operational risk a tihziaawm
- Grid clearing hian CTS hnathawhna hmunpui (centralization) a siam thei a, hei hian economy of scale leh cost effectiveness a thlen thei a ni

e. Hmuh hun tur - Branch hnathawh hun chhungin counter sir leh check drop box-ah pawh check pawm a ni ang. Acknowledgement hi counter sir atanga check dahna customer hnenah pek tur a ni. A dang pawhin Check Deposit Kiosk (hmun thlan bikteah lei theih)-ah darkar tin dah theih a ni bawk.

f. Bank dang atanga local check lak chhuah te lakkhawm hun tur (local clearing) - Hmun tina clearing house-in cut-off hun a pek dan azirin hmun/branch tin tan cut-off hun tur chu hmun tina clearing house-in cut-off hun a pek dan a zirin siam a ni ang. Cut-off timings te hi customer te tan branch/drop box-ah tarlan a ni ang.
Local check atan chuan local clearing hun bituk a awm ang. Account neitu chuan center-a return clearing norms in vogue angin cut-off time hnuah fund lakchhuah phalsak a ni.
Bank branch hrang hranga local check lak chhuah (Transfer cheque) te lakkhawm hun tur.

Check chu counter sir leh branch drop box-ah dah a ni	Same day (hnathawh ni-ah chauh hman theih)

B. Outstation-a Check tih te

a. Outstation center-a bank dang aṭanga check lakte chu a tlangpuiin chutiang center-a bank branch kaltlangin lakkhawm a ni ang. Bank-in a neih lohna hmunah a branch a nei a nih chuan instrument chu drawee bank-ah lakkhawm turin direct-in thawn a ni ang a, correspondent bank kaltlangin a khawn ang.

b. Outstation center-a Bank-in branch a neihte aṭanga check lakte chu inter-branch arrangements hman lar tak hmangin lakkhawm a ni ang. Bank-a anywhere banking services kalpui mek zingah hian Bank-in a hun hunah a ruat angin limit/charges awmin, Bank-in a branch-a check lakte chu ni khata credit pek an ni ang.

c. Outstation check tih awmziaah hian Bank ngeia demand draft, banker's cheque, interest warrant leh dividend warrant lak chhuah te a tel lo.

C. RBI-in Special Clearing an neih

a. Financial Year chhunga Sawrkar thil tih zawng zawng accounting awlsam zawk nan RBI hian Financial Year tin ni hnuhnung berah Central & State Government Account-ah Special Clearing a nei thin a, chu ni vek chuan return clearing a nei thin.
b. Circular hi RBI-in a tichhuak a, member bank zawng zawngte chu kumin financial year chhunga Sawrkar thil tih zawng zawng accounting awlsam zawka kalpui turin a hriattir a ni.
c. Member bank zawng zawngte tan Special Clearing,
d. Sawrkar cheque-a special clearing atan chuan regular session timing zawhah NPCI-in single session neih a ni.

D. Ram danga Cheque pek tur - Ramdang pawisa cheque chu Bank branch hnathawh hun chhungin pawm a ni ang.

a. Chutiang instrument-a risk nasa taka tihpun a nih avangin foreign currency check-te chu credit nghal tur a ni lo. Low value check-ah chuan customer chuan account holding branch-ah a pan thei a, funds chu rang taka a hman theih nan cooling period (a awm chuan) waiver dilna a dil thei a ni.

b. Ramdang centre-a pek tur foreign currency check-te chu correspondent bank-te service hmanga lakkhawm a ni ang. Bank emaw a correspondent-te direct presence nei lo center-a ramdang bank-a cheque lakte chu drawee bank-ah direct-in thawn a ni ang a, a sum hmuh chu correspondent bank pakhata enkawl Axis Bank-a Nostro Account hrang hrangah credit turin thupek a awm ang.

c. Check lakkhawm hi a hnuaia parameter chhungah hian a thleng dawn a ni:

- Foreign currency check / instruments atana collection mode chu pawisa, drawee awmna hmun, instrument zat leh chutiang bawk chu customer hnenah hriattir a ni ang.

d. Tunah hian Bank hian USA-a kan Correspondent Bank atanga USD denominated cheque/instruments atan 'Final Credit Service' a hmang a, chuta hnuaiah chuan final credit a dawng (without recourse). Foreign currency check atana credit chu Nostro Account-ah hnathawh ni 24-naah a lut a, customer account-ah Nostro credit hlutna ni nen a hnathawh ni lehah credit a ni.

e. Bank hian kan Correspondent Bank-te hnen atangin 'Cash Letter Scheme' a hmang bawk a, ramdang pawisa cheque/instrument, pawisa hman tur (partner bank nena a hun hunah inremna angin) a hmang thin. Correspondent Bank-te chuan an pe he scheme hnuaia instruments thehluhte nena inzawm provisional credit chu Bank's Nostro account-ah a ni a, chu chu chutiang provisional credit tihzauh hnua check return eng pawh a dawn hunah Correspondent Bank chuan Nostro account aṭangin a debit thei ang. A hnua Nostro account atanga debit theih tur sum hman theihna tur hlauhawm laka inven nan, Bank chuan a credit dawn chu Nostro account-ah ram inzawmkhawmte tana hman tur cooling period engemaw zat (ni 12 atanga ni 18 inkar, local-in a thunun angin a vawng reng a ni regulations) hmanga customer account-a credit pek hmain.

f. A chunga chipchiar taka tarlan 'Final Credit Service' leh 'Cash Letter Scheme' facilities te hi ram pawna Correspondent Bank-te pawhin chutiang bawka an pek theih a ni a, chutiang a nih avang chuan pawisa dang emaw, hmun dangah emaw lak chhuah emaw, tihzauh emaw theih a ni. Tin, Bank chuan a duhthlanna angin heng facilities emaw, heng facilities hnuaia phalna pek pawisa/geographies/customer segment te hi thil hrang hrang, checks dawn zat, service pekna senso leh sumdawnna dang eng pawh/ compliance/risk factors te pawh a awm thei.

g. Ramdang pawisa cheque 'Final Credit Service' emaw 'Cash Letter Scheme' hnuaia thehluh theih lohte chu drawee bank-ah direct-a thawn tum a ni ang a, a sum hmuh chu correspondent bank pakhata enkawl Axis Bank-a Nostro Account hrang hranga credit turin thupek a awm ang . Chutiang check chu direct collection hnuaiah thawn a ni a, chu chu drawee bank-in check lakna centralized facility a neih chauhvin a ni. Direct collection-a check thawn tan chuan account-a credit a dawn theih nan customer hnenah hun bituk bik a awm lo. Chutiang bawkin, direct collection atana thawn check-te tan pawh, Bank-in check collection charge a hman tur tih loh chu, drawee bank leh correspondent bank-in check aṭanga sum hmuh aṭangin deduction dang a awm thei a, chu chu thehluh hunah a quantum hriat chian theih a ni lo dap. Customer account chu correspondent bank-a Bank-in Nostro account a neihah sum a dawn atanga a hnathawh ni tuk ah dah a ni.

h. Customer account-a credit entry chu Bank-a Nostro Account-a fund credit value date aṭanga value date a ni ang.

i. Customer account-a fund leh credit dil ni-a hman tur Exchange Rate (Telegraphic Transfer Buying Rate) chu hman a ni ang.

j. Cheque return a nih chuan customer account-a debit entry chu Bank-a Nostro Account-a sum debit value date aṭanga value date a ni ang. Chutiang hunah chuan exchange rate risk chu customer-in a phur ang.

k. Charge hman tur chu check / instrument chu lakkhawmna atana thawn a nih dan leh Bank's Schedule of Charges-a tarlan angin khawn danah a innghat ang.

l. Foreign currency check lakkhawm huna thawn tan chuan correspondent bank charge leh courier charge a awm angin lak belh a ni ang a, a awmna apiangah lak belh a ni ang.

E. Credit tihkhawtlai avanga compensation pek

a. Check / instruments collection basis-a thawn tan chuan Bank chuan a sum hmuh chu a correspondent bank-a Bank Nostro Account-a dah a nih hnuah a collection chu a value date ang.

b. Credit pek tur zat aia rei a tihkhawtlai chuan exchange rate inthlak danglamna tha lo a awm chuan compensation pek tur a ni.

c. Ramdang pawisaa instrument lakkhawm tihkhawtlai avanga compensation chu a chunga kan sawi tawh angin Indian Rupees-in pek a ni ang a, chu chu credit pek tur a nih atanga credit pek hun tak thlenga ni hnih atanga chhut a ni ang customer account ah a lut ta a ni. Fiah zawka hriat theih nan credit pek tur zat chu a hnuaia mi ang hian chhut a ni:

- 'Final Credit Service' hnuaia check/Instruments thehluh emaw, drawee bank atanga direct-a lakkhawm tura thawn emaw: India rama hnathawh ni, foreign currency check nena inzawm Nostro account-a credit hlutna ni hnu lawka hnathawh ni.

- 'Cash Letter Scheme' hnuaia cheque/Instruments thehluh: Ramdang pawisa check-na atana cooling period hman tur a zawh hnu lawka India rama hnathawh ni.

F. Local/outstation/foreign currency cheque/instrument te chu Immediate Credit a ni

a. Bank-in clearing procedure ṭha tak a kalpui dan ngaihtuah chuan local check-te credit pek nghal a ni dawn lo a, hei hian cheque aṭanga sum hmuhte tihhlawhtlinna kawngah tihkhawtlai a awm loh nan a pui a ni. Centre-ah, clearing house awm lohna hmunah chuan collecting branch chuan a bula branch kaltlangin CTS clearing-ah cheque(s) chu a present ang a, a SOL hmangin a present ang.

b. Bank-a branch / extension counter-te chuan Axis Bank center-a outstation check / instrument lakte chu mimal khawlkhawmna atana tender-a tender-a aggregate value Rs.15,000/- (maximum limit outstanding per account at any one point of time) thleng credit pek nghal a ni ang account neitute chu thla 6 aia rei lo chhung chutiang account chu lungawithlak taka kalpui a nih chuan.

c. Account kalpui dan lungawithlak, customer creditworthiness leh customer mamawh dik leh dik loh uluk taka a finfiah hnuah Branch Head duhthlanna angin immediate credit pek a ni ang.

d. He facility hi customer-te savings bank/current/cash credit account-ah pek a ni ang.

e. He policy hnuaiah hian prepaid instrument, demand draft, interest/dividend warrant te chu check nen a inang tlanga enkawl tur a ni.

f. Rs. 250/- chu hetiang case tinah hian a tlangpuiin collection charges aia tam flat fee angin lak a ni ang.

g. He policy atan hian account lungawithlak taka kalpui chu a hnuaia tehfung zawng zawng tihlawhtling tur a ni:

- Thla ruk tal hmaa hawn leh KYC norms zawm.
- Conduct of which a satisfactory a, bank pawhin thil dik lo tih a hmu lo.
- Sum leh pai lama harsatna avanga pawisa pek loh check / instrument pek nghal lohna hmun.
- Bank-in credit pek nghal hnua check rawn thawn kir te pawh tiamin tun hmaa a advanced sum eng emaw zat lak let lehnaah harsatna a tawh loh chuan.
- Quarter hmasa 2 tal Average Quarterly Balance (AQB) stipulation enkawl.

h. Immediate credit pawh a hnuaia criteria te hi a hnuaia mi ang hian a ni ang:
   - Account hi Indian Rupees-a awm tur a ni.
   - Check / DD chu scheduled commercial bank-ah lak tur a ni a, India rama pek tur (co-operative bank tel lovin).
   - Facility hi customer hnenah a base branch-ah chauh tihzauh a ni ang.
   - Check hi post-date / out of date / near out of date (clearing-a kir leh theihna tur a awm loh nan) a ni tur a ni lo. Check te hi check a tawp atanga hnathawh ni 14 tal a ni tur a ni.
   - Account chu 'inoperative' a ni tur a ni lo.
   - Check / DD pakhat emaw, a tam emaw pawh nise, immediate credit pek tur zat chu Rs. 15,000/- chu eligible account-ah, engtik lai pawhin.
   - Check / DD pakhatah hian partial immediate credit a awm tur a ni lo.
   - Cheque chu account dang atanga customer-in a check ngei tur a ni lo i.e. self-drawn cheque a ni lo.
   - Speed clearing ruahmanna hnuaia check lakkhawmte tan chuan immediate credit facility hi hman a ni dawn lo.
   - Imediate credit policy chu kum tin ennawn a ni ang a, hloh zat, bumna leh customer chungchanga harsatna awm zat ngaihtuah a ni ang.

i. Chutiang instrument-a risk nasa taka tihpun a nih avangin foreign currency check-te chu credit nghal tur a ni lo. Low value check-ah chuan customer chuan account holding branch-ah a pan thei a, funds chu rang taka a hman theih nan cooling period (a awm chuan) waiver dilna a dil thei a ni.

j. Instant Credit pekna hmuna check pek loha rawn kir leh interest lak - Cheque chu pek loha pek kir a nih chuan check hlutna chu account-ah debit nghal a ni ang. Bank-a Prime Lending Rate (PLR)-a interest chu check credit a nih aṭanga customer-in a sum a siam ṭhat ni thlengin lak a ni ang a, chu chu cheque a rawn thawn let ni-a account-a balance tling lo a awm chuan lak a ni ang. Chutiang hunah chuan check return charges hman tur chu lak a ni ang.

G. Local/outstation check lei

Bank chuan a duh danin, a hmaa ruahmanna siam angin local/outstation check tender-a lakkhawm chu a lei ang. Account lungawithlak taka kalpui bakah hian cheque lei lai hian check drawer dinhmun pawh ngaihtuah tur a ni ang. Outstation check lei theihna facility hi speed clearing ruahmanna hnuaia check lakkhawmte tan hman a ni dawn lo.

H. Payee bank-in a pek loh cheque a rawn thawn let

a. Local / CTS clearing-a check thehluh emaw, lakkhawm tura thawn emaw chu pawisa pek loha thawn kir a nih chuan, instrument chu a rawn thawn let chhan tur thurawn nen account neitu hnenah Bank-a a mailing address record-ah thawn a ni ang. Instrument hi account neitu hnenah emaw, a aiawh hnenah emaw account neitu remtihnain pek theih a ni bawk. Bank's Schedule of Charges angin charge hman tur chu lak a ni ang.

b. Check return charge hi customer-in a tihsual a, chutiang return-a mawhphurtu a nih chuan chauh lak a ni ang. Return chhan tarlanna list, customer-te tihsual lohna hmun chu Annexure-I angin attached a ni.

c. Cheque-te chu payee hnena recourse awm lovin presentation clearing lo awm nghal turah darkar 24 (holiday tel lovin) aia tlai lovah present tur a ni ang a, chutiang re- presentation chu SMS alert hmanga customer-te hriattirna pek tur a ni ang, email, etc. a ni.

d. Foreign currency check pek loha rawn thawn kirte tan chuan correspondent bank-in a return charge hman tur, courier charge leh charge dang hman tur zawng zawng chu check dahna account atangin instrument hlutna nen debit a ni ang a, chu chu instrument hlutna nen a debit ang.

e. Bank-in service ti tura a hriattirtu customer chu ram dang dan leh hman danin a tih tur leh mawhphurhna zawng zawngah Bank-in a phut ang a, a phut ang. Ramdang center-a check lakte dah luhtu customer-te chuan drawee ram-a check lakkhawm chungchanga hman dan / kalphung leh dan awmte hriat chian beisei a ni.

f. Collecting bank-in a lakkhawm tura a thawn cheque te chu ram danga awm bank-te chuan (clearing / collection-a an present hnuah) dik lo / sum leh pai avanga an rawn thawn let thei a ni. Cheque dik lote hi ram danga bank-te'n an present hnuah engtik lai pawhin an rawn thawn let thei a ni.

g. Chutiang cheque thawn kir a nih chuan collecting bank tan venhimna a awm lo. Ramdang bank chuan a Nostro Account debit-in collecting bank account-a a hmaa a dah let check zat chu a la let leh avangin, collecting bank chuan fraud / financial reasons avanga cheque rawn thawn let chu depositor hnenah compensation engmah a pe thei dawn lo

h. Tin, Bank chuan depositor account-a cheque dah atanga a sum hmuh (ramdang bank-in a khawntu bank Nostro Account-a a debited foreign currency amount tlukpui ruling exchange rate-ah) chu ni atanga interest nen a lak let theihna a nei bawk of credit of proceeds chu a sum hmuh chhuah ni thlenga pek chhuah a ni. Ramdang pawisa instrument atan point (D) Clause (j) of point (D) Ramdang pawisaa pek tur cheque te chu khawngaihin en rawh.

i. International Chamber of Commerce, Uniform Rules for Collection (ICC-522)-a chipchiar taka tarlan angin article hrang hrangte chu check lakkhawmna atan hman theih a ni ang.

2. Local / outstation cheque/instrument lakkhawm hun chhung

Sr. Awle	Cheque Type	Hun norm a ni	thusawi a ni
1.	Tualchhung Check	Fund settlement chungchangah.	Local check hi clearing house huam chhungah pek tur a ni a, center-a clearing system hman mek hmanga pek chhuah a ni ang. 1st October 2021 atanga hman tan tur chuan Bank branch zawng zawngte chu CTS clearing-ah hian tel ngei ngei tur a ni. Branch-te hnen atanga check dawn zawng zawng chu collecting branch-in a SOL kaltlangin emaw, a bula branch kaltlangin emaw, mahni SOL hmanga CTS clearing atan a hlan vek tur a ni. Check-te chu collecting branch-in a bul hnaia branch kaltlangin a rawn hlan a nih chuan, a hmanraw hman tawhte chu collecting branch-ah dah kir leh tur a ni. Local check atanga lo chhuak credit chu relative return clearing khar a nih veleh customer-te account-ah pek nghal tur a ni a, chu ni vek emaw, a tam berah emaw chuan a tuk hnathawh ni-a sumdawnna tan atanga darkar khat chhungin lakchhuah phal a ni ang a, hei hi venhimna pangngai a awm ang . A chunga norm hi Clearing House-in thil danglam tak hnuaiah return clearing timing a tihsei theih bawk a, hei hian thurawn angin withdrawal phalsak a tikhawtlai thei a ni.
2.	State khawpui zawng zawnga outstation check lak chhuah	Hnathawh ni sarih chhung	Hnathawh ni hian Bank Holidays leh clearing house hman theih loh ni te a huam lovang. Hnathawk nite chu a tawp/center pahnihah ngaihtuah a ni ang

Sr. Awle	Cheque Type	Hun norm a ni	thusawi a ni
3.	Khawpui lian pakhata outstation check lak chhuah.	Hnathawh ni sawm	- ti -
4.	Hmun dang zawng zawngah outstation check lak chhuah.	Hnathawh ni 14 a ni	Hemi atan hian bank-te chu correspondent /drawee bank-ah an innghat a ngai dawn a ni.
5.a	CTS clearing-a lakkhawm tura cheque thawn	T+0 chu customer-in instrument a dah hun leh hmun (branch/CDK) a zirin a ni. Deposit atana cut off hun chhung hi branch hrang hrangah, khawpui hrang hrangah leh grid hrang hrangah leh grid hrang hrangah a inang lo thei. Mahse, Bank-a check lak, an awmna hmun chu eng geography bik pawha tihkhawtlai a nih chuan, chutiang instrument chu outstation instrument anga tarlan a ngai a, tihhlawhtlin hun tur chu table-a Point No. 2-a tarlan ang a ni ang. Sorkar check P2F hmanga present ngai chu particular hnenah thawn a ngai a ni hmun /center chauh a ni.	Grid hrang hranga hman tur returns atana cut off time atanga credit tihhlawhtlinna.
5.b	Cheque thawn chhuah a ni	Holiday a nih angin	Uniform holidays calendar hi a ni

Sr. Awle	Cheque Type	Hun norm a ni	thusawi a ni
	CTS tan a ni clearing – Grid atana holidays calendar inang tlang tak	Grid-ah puan a ni	observed across the three grids, where the grid hub centers viz., Chennai/Delhi /Mumbai chuan chawlhni tam zawkah hna a thawk dawn a, grid chhunga hmun dangte pawhin chawlh an hman laiin, Uniform holidays calendar-a tarlan angin, grid hub center-te chu a ni notified ni-ah khar a ni ang a, chutiang hunah chuan customer hnena credit chu Grid hub hnathawh ni dangah pek a ni ang. Grid atana Uniform Holidays calendar chu branch hnai berah a awm dawn a ni.
6.	Non-CTS Clearing-a lakkhawm tura check thawn	Tihtawp a ni w.e.f. 31-na a ni December 2018 khan a ni.	CTS hnuaia non CTS compliant check-na atana session hran neih chu ni 31.12.2018 aṭangin tihtawp a ni. Chutiang instrument chu CTS clearing hmangin clear a ni lovang a, pawisa pek lohvin an rawn thawn kir leh ang. 1st October 2021 atanga hman tan tur chuan Bank branch zawng zawngte chu CTS clearing-ah hian tel ngei ngei tur a ni. Chumi hnuah chuan non-CTS/ over the counter clearing an nei ta a ni tihtawp a ni.
7.	Ram dang atanga check lak chhuah.	Thawhrimna tha ber ber	Bank chuan ram inzawmkhawmte tana hman tur cooling periods ngaihtuah hnuah correspondent bank-a a sum hmuhte chu Bank's Nostro Account-a credit-in party hnenah credit a pe ang.

A chunga collection atana hun bituk tarlan chu outer limit anga ngaih tur a ni a, collection process chu a hmaa tihfel a nih chuan credit pek hmasak tur a ni.

Bank-in outstation check-a customer-te'n an khawn tura an dah luh chu a pawm duh lo ang.

3. Local / CTS / outstation check lakkhawm tlai a nih chuan interest pek

a. Bank chuan a chunga kan sawi hun chhung aia rei lova credit pek a tihkhawtlai a nih chuan collection instrument sum atanga customer hnenah savings bank rate hman tur angin interest a pe ang. He chhiarna atana tihkhawtlai hun chhung chu local / outstation instrument lakkhawm hun chhung table-a tarlan turnaround time a tawp atanga instrument tihhlawhtlin ni thleng a ni ang.

b. He pawisa hi account chi hrang hranga customer-te hnen atanga thil phut awm lovin tih a ni ang. Bank-in a thunun theih loh chhan tih loh chu Bank-in a tihkhawtlai avanga interest pekna atana Bank-a branch ngei emaw, bank dang emawa instrument lakte chu thliar hran a ni lo vang. Interest pek hi India ram chhunga lakkhawm tura thawn instrument (INR-a lak)-te tan chauh hman tur a ni ang.

4. Account Payee Check lakkhawm - Third Party Account-a sum hmuh khap

January 23, 2006-a RBI circular DBOD.BP.BC.No.56/21.01.001/2005-06 en rawh, hemi chungchangah hian bank-te chuan 'account payee' check chu payee ni lo mi dang account-ah dah khap a ni chutah chuan hming vuah a ni.

Phalna nei lova sum khawlkhawm avanga bank-te phurrit phurh an nih theihna tura venhimna tur ngaihtuahin, leh pawisa pek leh banking system dik leh dik tak a nih theih nan leh tun hnaia hmuh chhuah deviation lo awm leh tur venna atan Reserve Bank chuan bank-te'n 'account payee' check chu a chhunga payee hming tarlan ni lo mi dang account-a dah khap a ngai niin a ngai. Chumi ang chuan RBI thupek angin Bank chuan payee constituent ni lo mi dang tan account payee check a khawn dawn lo.

Tin, co-operative credit society member-te'n account payee cheque lakkhawmna kawnga harsatna an tawhte tihziaawm nan kan circular DBOD.BP.BC.No. 47/21.01.001/2010-11 dated October 1, 2010. He circular tarlan ang hian bank-te chuan account payee check lak chhuah, Rs. 50,000/- chu an customer-te account-ah an dah a, chu chu co- operative credit society an ni a, chutiang cheque petute chu chutiang co-operative credit society-a mi an nih chuan. Relaxation hi a chunga kan sawi tak October 1, 2010-a circular-a tarlan angin a hnuaia condition-te hi a ni

- A chunga kan sawi tawh ang khan check-te an khawn lai hian bank-te chuan co-operative credit society kaihhnawih-te'n ziaka an pek dan chiang tak an nei tur a ni, chu chu a hriat chian veleh, check-a sum hmuh chu co-operative member account-ah chauh dah a ni ang credit society chu cheque-a payee hming tarlan a ni. Mahse, hei hi Negotiable Instruments Act, 1881-a Section 131 telin, a thupekte tihhlawhtlin a nih chuan a awm ang.

- Collecting bank chuan chutiang co-operative credit society-te chungchangah pawh due diligence mumal tak a nei ang a, customer-te KYC document chu society record-ah vawn reng a, bank-in a enfiah theih nan a awm theih nan a enkawl bawk ang.

- Mahse, collecting bank-te chuan cheque neitu dik takin a claim a nih chuan check neitu dik takte dikna chu he circular hian engti kawng mahin a nghawng lo tih an hriat a ngai a, chu chu bank-te chuan an din a ngai dawn a ni check sawi tur an lakkhawm lai hian rinawmna leh ngaihsak lohna nei lovin an che a ni.

5. Sum leh pai enkawl dan tur

Cash Management Services (CMS) hmangtu customer-te tan chuan bank leh customer-te inkara bilateral agreement-a thuthlung angin instruments lakkhawm a ni. Penalty, a awm a nih chuan, ram pahnih inremna thuthlung angin pek tur a ni ang.

6. Transit-a / clearing process-a emaw, paying bank's branch-a cheque / Instrument hloh

a. Check emaw, khawn tura pawm instrument emaw chu transit-ah emaw, clearing process-ah emaw, pawisa petu Bank branch-ah emaw a bo a nih chuan, Bank chuan a hloh thu a hriat veleh, chu chu account neitu hriattirna hnenah a thlen nghal tur a ni account neitu chuan drawer hnenah stop payment record turin a hriattir thei a, chubakah a pek chhuah cheque-te chu cheque/instrument hloh zat non- credit avanga zah lohna a awm loh nan a enkawl thei bawk.

b. Cheque/instrument chu pawisa petu bank branch-ah a bo a nih chuan, collecting branch chuan a pawisa chu lak let theihna a nei ang a, chutah chuan pawisa petu banker hnen atanga cheque/instrument hloh avanga customer hnena pek let charges / interest expenses te pawh a tel ang.

c. Bank chuan customer hnenah cheque drawer atanga duplicate instrument a hmuh theih nan tanpuina zawng zawng a pe ang. Hei hi India ram chhunga pek tur INR-a lak chhuah instrument-ah chauh hman a ni ang.

d. Bank chuan account neitu hnenah transit-a instrument hloh chungchangah hetiang hian a rul ang a, pawisa petu bank atangin a la let leh ang.

e. Instrument hloh chungchanga hriattirna chu khawn hun bituk (a awm dan azirin ni 7/10/14) hnua customer hnena thlen a nih chuan, khawn hun bituk aia rei chhunga interest chu savings bank rate hman tur angin pek a ni ang . Hei bakah hian Bank chuan cheque/instrument duplicate lak leh a lakkhawm hun sawn hlat zawk theihna turin ni 15 chhung atan savings bank rate-in check a pek zat interest a pe ang.

f. Bank chuan receipt a siam chhuah veleh cheque/instrument duplicate a hmuhna tura a man tlawm apiang chu a rul ang a, chu chu bank/institution atanga instrument lak a nih chuan, duplicate instrument tihchhuahna atana fee a chawi ang .

g. Correspondent bank-in a dawn hmaa foreign currency check hloh a nih chuan Bank chuan stop payment charges chu customer-in a kaihhnawih document a rawn pholang chuan a phur ang. Foreign currency check-a compensation pek a ni ang Bank emaw a correspondent bank emawin cheque a hloh chauhvin. Chutiang hunah chuan compensation chu hetiang hi a ni ang:

- Instrument hloh chungchanga hriattirna chu khawn hun bituk aia tam customer hnena thlen a nih chuan, khawn hun bituk aia rei chhunga interest chu savings bank rate hman tur angin pek a ni ang.
- Bank chuan customer hnenah charge a awm chuan a compensate bawk ang he/she incurs in getting duplicate check / instrument upon production of receipt, in incurs in getting duplicate check / instrument upon production of receipt, chu instrument chu bank / institution atanga lak tur a nih chuan duplicate instrument tihchhuahna atan fee a la ang.
- Ramdang pawisa cheque a awm chuan foreign exchange rate a inthlak danglam vanga hloh tur awm thei zawng zawng pawh Bank hian a rul ang. Chutiang chuan compensation chu khawn hun bituk a\angin chhut a ni ang.

Force Majeure a ni

Bank chuan thil thleng tur ngaihtuah loh thil engemaw (civil commotion, sabotage, accident, kangmei, firfiakte beihna, natural disaster emaw "Acts of God" dang emaw, indona, Bank-in a tihchhiat a nih chuan customer-te chu a rul tur a ni lo facilities emaw, a correspondent bank(s) emaw, Bank thunun theih loh inbiakpawhna hmanraw pangngai emaw, lirthei chi hrang hrang emaw, etc. a awm loh avangin service delivery parameter tarlan chhunga a mawhphurhnate a hlen thei lo.

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Annexure I

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 No.	Reason for Return
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 1stproximo
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