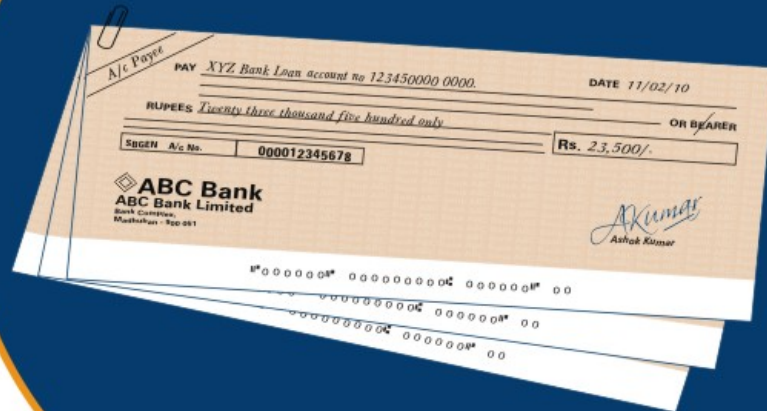


# ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

## Safety Measures for Cheques

The cheque is the most common form of making repayment to loan providers. It would be helpful to bear in mind certain prudent measures in the handling of cheques.



- Write the name of the payee and the date on the cheque and cross it 'Account payee' before signing it.
- The person collecting the cheques could be from your bank or the bank's agency. Verify the person's identity before handing over your cheque.
- While handing over post-dated cheques (PDC's), make sure you take an official receipt from the executive and maintain a record of the details.
- Tally the cheque numbers and amounts with the details on the acknowledgement or repayment schedule received from the bank.
- If there is a delay in getting the acknowledgement from the bank, call them and check the status.
- If you do not avail of the loan, make sure that you take back the unused cheques from your bank.

**Report lost or missing cheques to your bank as soon as you come to know about it.**



Keep your cheque book in a safe place, separate from credit cards, ATM cards or any documents that bear your signature.



If you fail to receive your cheque book within a reasonable time, check with the bank.

**SAFE BANKING**

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://www.icicibank.com) or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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