

ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

Things To Remember While Writing A Cheque

Do not fail to mark 'Account Payee' or 'A/c Payee', unless the cheque is issued for cash withdrawal.

Do not leave any space between 'Pay' and the name of the payee. Similarly, while writing the amount in words as well as numbers, do not leave any space after 'RUPEES' and 'Rs.'.

The image shows a sample cheque from ABC Bank. It includes the following details: DATE 4-01-2010, Pay Rama Sharma, RUPEES Twenty three thousand five hundred only, Rs.23,500/-, ABC Bank Limited, and a signature of Ashok Kumar. Five numbered callouts (1-5) point to specific areas: 1. 'A/c Payee' field, 2. 'Pay' field, 3. 'OR BEARER' field, 4. Amount field (Rs.23,500/-), 5. The unused space between the amount in words and numbers.

Strike out 'OR BEARER', unless the cheque is to be used for cash withdrawal.

The symbol ' /- ' is used between the amount of rupees and paise to indicate the values clearly.

Draw a line through the unused spaces to prevent unauthorised additions/alterations.

- Never sign a cheque with the amount left blank.
- Always use a pen with dark or permanent ink. Avoid erasable inks.
- Destroy old cancelled cheques, unless they are needed for tax purposes.
- Always write the full credit card number on cheques issued for the payment of card bills.
- On cheques issued for payment of utility bills, note the particulars such as connection number on reverse.



Fill up your own cheques. Do not rely on external assistance like agents or sales executives.

Beware of greetings through e-cards laden with computer viruses. If the 'well-wisher' is not well-known to you, consider the simpler option: delete the e-mail. Even opening such an e-mail could unleash a virus or a Trojan onto your PC.

We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at 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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