

To, (Name and address) _____

The enclosed cheque/refund order/pay order/draft _____ is returned for the following reason(s) _____

Code no.(s) _____

Tick mark the appropriate reason	Code no.	Reason for Return
		Funds
	01	Funds insufficient
	02	Exceeds arrangement
	03	Effects not cleared, present again
		Reference to drawer
	04	Refer to drawer
	05	Kindly contact drawer/drawee bank and please present again
		Signature
	10	Drawer's signature incomplete
	11	Drawer's signature illegible
	12	Drawer's signature differs
	13	Drawer's signature required
	14	Drawer's signature not as per mandate
	15	Drawer's signature to operate account not received
	16	Drawer's authority to operate account not received
	17	Alteration requires drawer's authentication
		Stop payment
	20	Payment stopped by drawer
	21	Payment stopped by attachment order
	22	Payment stopped by court order
	23	Withdrawal stopped owing to death of account holder
	24	Withdrawal stopped owing to lunacy of account holder
	25	Withdrawal stopped owing to insolvency of account holder
		Instrument
	30	Instrument post-dated
	31	Instrument out dated/stale
	32	Instrument undated/without proper date
	33	Instrument mutilated requires Bank's guarantee
	34	Cheque irregularly drawn/amount in words and figures differs
	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

Tick mark the appropriate reason	Code no.	Reason for Return
		Account
	50	Account closed
	51	Account transferred to another branch
	52	No such account
	53	Title of account required
	54	Title of account wrong/incomplete
	55	Account blocked (situation covered 21-25)
		Crossing/Endorsement
	60	Crossing to two banks
	61	Crossing stamp not cancelled
	62	Clearing stamp not cancelled
	63	Instrument specially crossed to another bank
	64	Amount in protective crossing incorrect
	65	Amount in protective crossing required/illegible
	66	Payee's endorsement required
	67	Payee's endorsement irregular/requires collecting bank's confirmation
	68	Endorsement by mark/thumb impression requires attestation by Magistrate with seal
		RBI/Government
	70	Advice not received
	71	Amount/Name differs on advice
	72	Drawee bank's fund with sponsor bank insufficient
	73	Payee's separates discharge to bank required
	74	Not payable till 1st proximo
	75	Pay order/cheque requires counter signature
	76	Required information not legible/correct
	79	Instrument rejected at CHI. Re-present after contacting at RCC/bank office
		Miscellaneous
	80	Bank's certificate ambiguous/incomplete/required
	81	Draft reported as lost by issuing office/confirmation required from issuing office
	82	Bank/Branch blocked
	83	Digital certificate validation failure
	84	Connectivity failure
	85	Alteration/Correction on instrument are prohibited under CTS
	86	Fake/Forged/Stolen-draft/Cheque/Cash order/Interest warrant/Dividend warrant
	87	Payee's A/c credited- Stamp required
	88	Other reasons (Please specify)
	89	Bank excluded

Instrument No. _____ Date Amount ₹ _____ (Cheque/Refund order/Pay order/Draft/ _____)

Date of return

Signature of Authorised Official
(With bank's stamp)