

“VERIFICATION OF CHEQUES: ITS CTS, SECURITY & FORENSIC PERSPECTIVE”

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Abstract - Forensic examination of the security features of a cheque involves systematic visual, instrumental, and technical scrutiny to detect counterfeiting, substitution, or tampering. Forensic examination of cheques focuses on verifying security features like UV-sensitive inks, watermarks, microprinting, and void pantographs to differentiate genuine documents from counterfeits. A number of Security Features under Mandatory and Desirable Category have been proposed by CTS 2010 for the implementation and improvement of cheque. The Cheque Truncation System (CTS) is an image-based cheque-clearing system in which the physical cheque stops moving beyond the first bank branch, and only its digital image and MICR data are transmitted electronically for processing and settlement. It was introduced by the Reserve Bank of India (RBI) to make cheque clearing faster, cheaper, and more secure. In questioned-document examination, the presence, quality, and magnetic properties of the MICR line can support or challenge the genuineness of a cheque, especially when compared with standard genuine-cheque MICR samples. In the current research work, verification procedure(s) to check the authenticity of cheques explained which should be used by the Forensic Scientists, Bank officials and Layman etc.

Key Words: NIA, RBI, CTS, MICR, E13B.

1. INTRODUCTION

According to Section 13 (a) of Negotiable Instruments Act (NIA) 1881, “Negotiable instrument means a promissory note, bill of exchange or cheque payable either to order or to bearer, whether the word “order” or “bearer” appear on the instrument or not.” Section 6 of NIA defines “A cheque is a bill of exchange drawn on a specified banker, and not expressed to be payable otherwise than on demand”. A cheque is bill of exchange with two more qualifications, namely, (i) it is always drawn on a specified banker, and (ii) it is always payable on demand. Consequently, all cheques are bill of exchange, but all bills are not cheques. A cheque must satisfy all the requirements of a bill of exchange; that is, it must be signed by the drawer, and must contain an unconditional order on a specified banker to pay a certain sum of money to or to the order of a certain person or to the bearer of the cheque. It does not require acceptance.

A cheque is a document that orders a payment of money from a bank account. The person writing the cheque, the drawer, usually has a bank account where their money was

previously deposited. The drawer writes the various details including the monetary amount, date, and a payee on the cheque, and signs it, ordering their bank, known as the drawee, to pay that person or company the amount of money stated. Cheques are a type of bill of exchange and were developed as a way to make payments without the need to carry large amounts of money. Technically, a cheque is a negotiable instrument instructing a financial institution to pay a specific amount of a specific currency from a specified transactional account held in the drawer's name with that institution. Both the drawer and payee may be natural persons or legal entities. Specifically, cheques are order instruments, and are not in general payable simply to the bearer (as bearer instruments are) but must be paid to the payee.

The four main items on a cheque are

- Drawer: the person or entity who makes the cheque
- Payee: the recipient of the money
- Drawee: the bank or other financial institution where the cheque can be presented for payment
- Amount: the currency amount

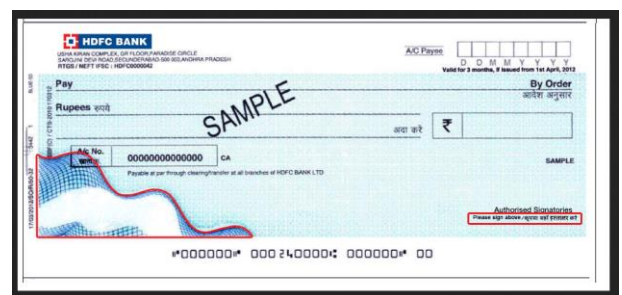


Fig 1: Sample of a Cheque

Types of Cheque: Cheques come in various forms, each serving a different purpose and providing unique features. The common types of cheques and their identification procedure mentioned below:

- (i) **Bearer Cheque:** A bearer cheque is payable to the person who presents it at the bank. It's easily transferable since ownership changes simply by delivering the cheque.

Identification: Look for the words “or bearer” on cheque. The bank will honour the payment to whoever carries cheque.

- (ii) **Order Cheque:** Unlike bearer cheques, order cheques are payable only to the person whose name is specified on the cheque. The bank verifies the identity of payee before processing the payment.

Identification: The phrase “or bearer” is crossed out, indicating that only the named payee can receive the funds.

- (iii) **Crossed Cheque:** A crossed cheque has two parallel lines drawn across it, with “a/c payee” written inside. This type of cheque ensures that payment is made only to the account holder named on the cheque and can only be cashed or deposited into the payee’s account.

Identification: The cheque features two sloping parallel lines and the words “a/c payee.”

- (iv) **Open Cheque:** An open cheque is not crossed and can be encashed by the bearer at any bank. It’s transferable, meaning the payee can transfer it to another person.

Identification: It’s simply signed by the issuer and does not have the “a/c payee” crossing.

- (v) **Post-Dated Cheque:** This type of cheque is dated for a future date. Banks will only process the payment on or after the specified date.

Identification: The date on the cheque is set in the future, and it remains valid beyond this date.

- (vi) **Stale Cheque:** A stale cheque is one that is presented for payment after three months from the date of issuance. It is no longer valid for payment.

Identification: Any cheque that has exceeded the three-month validity period.

- (vii) **Traveller’s Cheque:** Used primarily by travellers, this cheque can be encashed at banks worldwide. It provides a secure way to carry and exchange money while traveling.

Identification: Issued by banks, it does not expire and can be used across different countries.

- (viii) **Self Cheque:** A self-cheque is drawn by the issuer to withdraw money from their own account. It’s payable only at the bank where the account is held.

Identification: The word “self” is written in the drawee column, indicating that the cheque is meant for the issuer’s own use.

- (ix) **Banker’s Cheque:** Issued by a bank on behalf of an account holder, a banker’s cheque is used for making payments to another person within the same city. It is considered a secure and non-negotiable instrument.

Identification: Issued by the bank with the specified amount debited from the account holder’s account. Valid for three months and can be revalidated under certain conditions.

2. CHEQUE TRUNCATION SYSTEM (CTS)

Cheque truncation means stopping the flow of a physical cheque during the course of a clearing cycle, immediately on generation of an electronic image for transmission. In the extant Cheque Truncation System (CTS) of India, physical cheques are truncated by the presenting bank. Cheque truncation thus obviates the need to move the physical instruments across bank branches for clearing purposes, other than in exceptional circumstances. This effectively eliminates the associated cost of movement of the physical cheques, enables automation of clearing processes and reduces the time required for their collection.

Cheque Clearing traditionally involves a presentation session and a return session. In the Cheque Truncation System (CTS) of India, during the presentation session, the presenting bank (or its branch) captures the data of the cheques along with their electronic images and sends them, in lieu of the physical cheques, to the clearing house for presentation on the drawee (paying) bank. The clearing house processes the data, arrives at the settlement, and routes the images and requisite data to the drawee banks at the end of presentation session.

In the return session, the drawee bank submits the data of unpaid / dishonoured cheques to the clearing house. The clearing house processes provided data, arrives at the settlement, and routes the return data to the presenting banks at the end of the return session. The clearing cycle is treated as complete once the presentation clearing and the associated return clearing sessions are successfully completed. Funds are made available to the presenting banks only after completion of the return clearing session. Under Continuous Clearing, the flow of cheque images and data across banks through the clearing house is continuous and both the presentation and the return session (now called the confirmation session) operate in tandem. This enables faster clearing of cheques and even utilisation of infrastructure and resources throughout the day. The CTS process involves following Clearing Process:

1) **Preliminary Verification:** At this point the presenting bank verifies account, physical feel of the cheque, the apparent tenor of the instrument, no discoloration or tampering or alteration visible to the naked eye, examination under UV lamp, threshold limits, etc.

2) **Sorting:** Only cheques which meet the requirement of the CTS system are sorted and proceed for processing.

3) **Crossing:** All cheques received for collection over the bank's counters, Cheque deposit machines and cheque drop boxes are required to be branded with the bank's special crossing stamp /endorsement prior to scanning. The bank takes care that the crossing endorsement does not interfere with any material portion of the cheque, and the drawee banks are able to process their inwards without any undue problems.

4) **Image capture:** At this point the images of all the instruments in a batch/ file must be duly captured along with MICR data using scanners set up for the purpose. The amount needs to be captured / keyed in to complete the data record. Ideal number of instruments in one capture file should be a maximum of 250.

Three image specifications as published by the RBI: Image Type Minimum DPI Format Compression

- (i) Front Gray Scale 100 JFIF JPEG
- (ii) Front Black & White 200 TIFF CCITT G4
- (iii) Reverse Black & White 200 TIFF CCITT G4

5) **Endorsement:** At the time of scanning the cheque/instrument, the reader sorter/ scanner will print a single line endorsement on the back of each instrument which shall be the unique identifier for the instrument. The printing of the endorsement implies that the collecting bank undertakes to credit the payee's account on realization of the cheque and that the instrument deposited is a genuine one and is being collected for a bonafide customer of the bank.

6) **Validation of the Cheque:** Data captured by the banks' capture system will be validated to avoid rejection. The capture system can automatically detect special cases like Government cheques.

7) **Transaction completion:** The banks will pass debit / credit on the Value Date of the transaction (the date on which the settlement is posted in the settlement bank's account).

8) **Storage and Archiving System:** To ensure proper management of disputes, complaints, reconciliation, etc. banks are required to maintain a secure storage and archiving system of cheque images. The present statutory period for preservation of physical paid Cheques is 10 (Ten) years as mandated by Reserve Bank of India. Additionally, banks can utilize the National Archival Services (NAS) where images and reports can be downloaded instantly by the member banks for a historic period of 10 years. Through NAS API service, banks can extend archival service to their branches for online retrieval of cheque images.

9) **PPS – Positive Pay system:** PPS is a facility provided to bank to avoid frauds. A customer who is issuing a cheque should provide the payee's name and amount of the cheque to the bank. The bank in turn submits this information to NPCI. Whenever the said cheque is presented for clearing, the cheque details will be matched with the PPS details and a PPS

report will be sent to the drawee bank with the required flags.

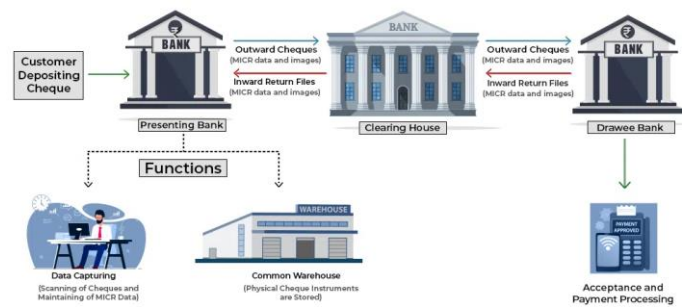


Fig 2: Process of Cheque Truncation System (CTS)

CTS is a quicker and more efficient method of handling cheques, and it also helps prevent fraud. When compared to the traditional paper-based clearing procedure, CTS drastically shortens the time it takes for a cheque to clear. It also improves safety and decreases the possibility of fraud or mistakes as compared to using real cheques.

3. SECURITY FEATURES OF A CHEQUE

Reserve Bank of India has prescribed new guidelines on standardization of security features of cheques, referred to as CTS-2010. A Cheque must be having weight of 96 g.s.m. (+5%) and thickness of Not less than 4¼ thousandths of an inch (+5%). "CTS-2010 Standard" for Cheque Forms-Specifications involve following Security Features for a Cheque under different categories;

A. **MANDATORY FEATURE:** Mandatory Features are the compulsory features which must be present in all the cheques issued from each & every Bank.

1. **Paper (At Manufacturing Stage)-** Currently all the Bank has maintaining paper specifications as per the document 'Mechanised cheque processing using MICR technology – Procedural Guidelines', available at RBI website. Now paper is image friendly and have protection against alterations by having chemical sensitivity to acids, alkalis, bleaches and solvents giving a visible result after a fraudulent attack. CTS-2010 Standard paper should not glow under Ultra-Violet (UV) light i.e., it should be UV dull.

2. **Watermark (At Manufacturing Stage)-** All cheques are carrying a standardized watermark, with the words "CTS-INDIA" which can be seen when held against any light source. This would make it difficult for any fraudster to photocopy or print an instrument since this paper would be available only to security printers handling cheque printing. The watermark should be oval in shape and diameter could be 2.6 to 3.0 cm. Each cheque must hold atleast one full watermark. Sample watermarks that would be used in CTS will be finalised

in consultation with Indian Banks' Association (IBA) / National Payments Corporation of India (NPCI) and could (illustratively) appear as under –



Fig 3: Layout of CTS INDIA Watermark



Fig 4: Watermark [Bank Logo & CTS INDIA]

3. VOID pantograph (At Printing Stage)- Pantograph with hidden / embedded “COPY” or “VOID” feature should be present in the cheques. This feature should not be visible on the scanned image at the resolution specified in CTS but should be clearly visible in photocopies and scanned colour images as resolution used in such cases would be above the prescribed CTS standards. This would act as a deterrent against colour photocopy or scanned colour images of a cheque.



Fig 5: Void Pantograph

4. Bank's logo printed with invisible ink (ultra-violet ink) (At Printing Stage)- Bank's logo should be printed in ultra-violet (UV) ink. The logo will be captured by / visible in UV-enabled scanners / lamps. It will establish genuineness of a cheque.



Fig 6: Bank Logo & other area under UV Light

5. Field placements of a cheque- Placement of significant fields on the cheque forms shall be mandated. However, placement of additional fields shall be left to banks. This will enable data capturing by Optical / Image Character

Recognition (OCR / ICR) engines in offline mode and help banks in automating their payment processes. A sample cheque with recommended field placements is placed at for below.

- 6. Mandating colours and background-** Light/ Pastel colours shall be mandated for cheques so that Print/ Dynamic Contrast Ratio (PCR/ DCR) is more than 60% for ensuring better quality and content of images. The colours will be finalized in consultation with IBA/ NPCI.
- 7. Clutter free background-** Background of cheques shall be kept as clutter free as possible for improving quality and clarity of images.
- 8. Prohibiting alterations / corrections on cheques-** No changes / corrections should be carried out on the cheques (other than for date validation purposes, if required). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words), etc., fresh cheque forms should be used by customers. This would help banks to identify and control fraudulent alterations.
- 9. Printing of account field-** All cheques should, as far as possible, be issued with the account number field pre-printed. This should be considered must for current account holders and corporate customers.
- 10. Use of UV feature on cheque images-** Though bank's logo in UV ink is a strong deterrent for forgery and duplicate cheques, there are challenges in terms of increased image size, stabilisation of UV technology in CTS environment, availability of UV-enabled scanners, etc., in implementing this feature. However, the benefits outweigh the limitations and hence this feature shall be incorporated. Presenting banks can subject instruments beyond a threshold value to UV verification using the UV lamps currently available for currency note verification. In case UV technology stabilises in future, the UV image view could be incorporated in CTS as an additional image view or by dropping one of the existing image views.

B. DESIRABLE FEATURE:

- 1.** In addition to the mandatory security features as above, banks can consider including additional security features as per their risk perception like
 - i.** supplementary watermark containing their own logo,
 - ii.** embedded fluorescent fibres,
 - iii.** fugitive ink,
 - iv.** secondary fluorescent ink,

- v. micro-lettering,
- vi. toner fusing,
- vii. check-sum,
- viii. patterns,
- ix. floral designs,
- x. bleeding ink,
- xi. structural magnetics,
- xii. security thread,
- xiii. hot stamped holograms on multi-city cheques and demand drafts,
- xiv. auto-detection tools,
- xv. use of UV band on sensitive and key areas of interest on a cheque such as Legal Amount Recognition (Amount in Words), Courtesy Amount Recognition (Amount in Figures), Signature, Beneficiary Name,
- xvi. pre-encoding of amount field on the MICR band for demand drafts / pay orders (above a self-decided cut-off) before issue to customers,
- xvii. use of check-sum on the face of demand drafts / pay orders (other than the MICR band), etc.

2. Use of additional features by banks will be subject to the features being compatible with CTS requirements. While incorporating additional features, banks should take care that-

- i. The additional security features do not overlap or be very close or clash against the prescribed minimum-security features.
- ii. The features are compatible with CTS specifications.
- iii. The features are not image heavy, i.e., increase the image size.
- iv. They should not block any important data on images or hinder payment processing.
- v. Presenting banks are not expected to verify the additional features.

C. IMPLEMENTATION MODALITY:

1. IBA and NPCI shall be jointly vested with the task of certifying additional/ optional security features. IBA and NPCI would ensure that the additional/ optional features are compatible with CTS and MICR clearing schemes before releasing them to banks.
2. IBA and NPCI shall be entrusted with the responsibility for empanelment of vendors with capability to provide the new security standards.
3. Use of UV image view in CTS is being kept on hold for the present. The decision would be revisited in future once UV technology stabilizes.

D. LAYOUT OF A SAMPLE CHEQUE LEAF:

The layout of a cheque leaf and location of various security features as prescribed above would appear as under –

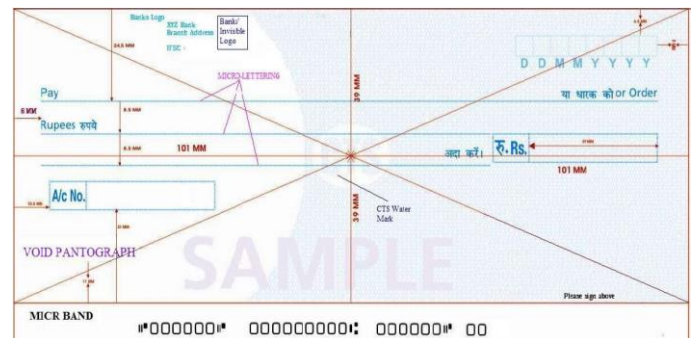


Fig 7: Layout of a sample Cheque Leaf

4. MECHANISED CHEQUE PROCESSING SYSTEM

One of the important means of efficient funds movement through the organised sector of an economy is the process of clearing of cheques. To facilitate quick processing of cheques and prompt settlement thereof, mechanised cheque processing systems using Magnetic Ink Character Recognition (MICR) technology for cheque clearing. Magnetic Ink Character Recognition (MICR), a technology invented in the 1950s has allowed financial institutions to streamline their check processing. (MICR) consists of magnetic ink printed characters that can be recognized by high speed magnetic and/or optical recognition equipment. The MICR encoding, called the MICR line which contain some characters are printed with special MICR Fonts and are known as MICR Characters, which must be printed with MICR Toner or MICR Ink. It is the combination of Toner and Fonts that create the machine readable MICR line. MICR Toner or Ink is the element which adds the magnetic readability to each character, allowing for high-speed check clearing.

MICR CLEAR BAND DIMENTIONS-

To facilitate MICR based Cheque Processing, instruments passing through clearing are required to be issued in standard format and defined size of 8" x 3 2/3". The instruments should be printed on MICR grade quality paper with a "Read band" of 5/8" in width reserved at the bottom on which essential particulars occur in special MICR ink in the E-13B Font. Cheques are printed by approved security printers forming part of a panel of printers and paper manufacturers which is maintained by the Indian Banks' Association.

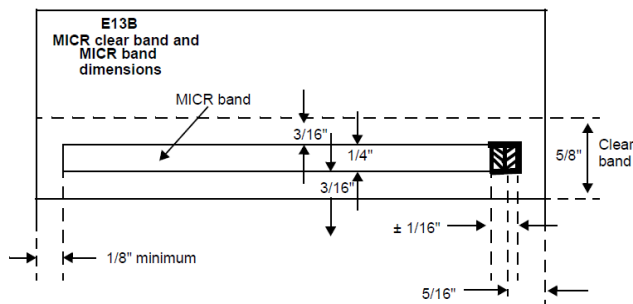


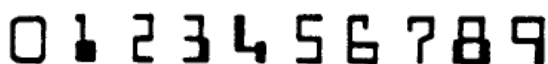
Fig 8: MICR clear band dimensions

MICR Fonts are the characters that appear at the bottom of checks or financial documents. There are two different fonts which are used depending on established banking standards in the country. These fonts are E-13B and CMC-7. E13-B Font is used in the India, United States of America, Canada, Australia, United Kingdom, Japan, India, Mexico, Colombia, and Turkey while CMC-7 Font is used in France, Spain, Israel, South America (except Colombia) and other Mediterranean Countries.

E13B FONT-

These are the special font which used in magnetic ink printing. Use of the term E13B generally implies both the character shape as well as the magnetic aspects of the printing. Actually, the name **E13B** is the abbreviation wherein **E** signifies that it was the 5th version of the font considered; **13** references the fact that the MICR font is constructed on a .013" module for stroke and character width and **B** signifies that it was the second revision of that font. There are two types of characters in the E13B font: numbers and symbols.

E13B Numbers- The E13B font numbers are illustrated below:



E13B Symbols- The E13B font has the following four symbols.

- || (on-us: used to delimit a customer account number)
- (transit: used to delimit a bank branch routing transit number)
- (amount: used to delimit a transaction amount)
- (dash: used to delimit parts of numbers, e. g. routing numbers or account numbers).

FIELD FORMATS [E13B Font]-

The MICR line contains some character positions. These positions are grouped into five fields, which are read from right to left.

1. Amount Field
2. On-Us Field
3. Transit Field
4. External Processing Code Field (optional)
5. Auxiliary On-Us Field (optional)

All checks have at least three of the fields (Amount, On-Us, and Transit). Commercial checks may also have an Auxiliary On-Us field, located on the left of the check. Some checks also have an External Processing Code (EPC) digit, located between the Transit and Auxiliary On-Us fields. The Amount and Transit fields have a standardized content, while the contents of the On-Us and Auxiliary On-Us fields can vary to meet the individual bank requirements.

MICR Code Line Structure-

The code line occurring in the Read Band is divided into five fields with distinct delimiters separating each field, the details of which are as under:

- I. **CHEQUE NUMBER-** It of six numeric digits preceded and followed by a delimiter. The alpha-numeric prefix to the serial number normally used by banks should be printed outside the code line in close proximity, just above the read band, in normal ink.
- II. **SORT NUMBER-** It is consisting of nine digits followed by a delimiter. The first three digits represent the **City**, the next three indicate the **Bank** and the last three digits signify the **Branch**. The nine digit sort code is unique for any bank branch in the country.


The first three digits represent the **City code** and are same as the first three digit of the PIN code of that city. e.g., a bank in Delhi will have first three digits of MICR code as 110. The **Bank code** is a three-digit code number allotted to the bank on an all-India basis. A list

of 3-digit bank code numbers allotted to banks along with the three-letter abbreviation (alpha code) to the respective bank is furnished in the list available on the website e.g. SBI bank's code is 002. The **Branch code** is the last three digits of the nine-digit sort code and is unique to a branch in a city e.g. generally, the service branch of a bank is allotted the branch code of '001'.

- III. **ACCOUNT NUMBER-** It is consisting of six digits followed by a delimiter is an optional field. In the case of Government Cheques issued by RBI alone, the account number is of seven digits. The Government Account number is 10 digits in length-7 digits occurring in the Account number field and three in the transaction code field.
- IV. **TRANSACTION NUMBER-** TID comprises of two digits in all instruments except Government cheques drawn on RBI which have a 3-digit transaction code. Control documents - batch and block tickets have a three-digit representation in the transaction code field.

A uniform set of transaction codes has been developed to be used by all banks. The transaction code, to be pre-printed, comprises of a two-digit number running from 01-99, codes 01-49 are reserved for debit instruments and codes 50-99 for credit instruments.

It also talks about the payability of cheque e.g. 10 - Saving Bank Account Cheque, 11 - Current Account Cheque, 12 - Banker's Cheque, 16 - Demand Draft, 29 - At Par Current Account Cheque, is a local cheque our payable at par cheque. 29, 30 and 31 represents payable at par cheque, while 09, 10 and 11 represents local cheque. Payable at par cheque is a cheque that can be cashed at any branch of the issuing bank, while local cheque can be cashed only at the issuing branch. So, if you deposit a cheque in your bank, with code 10 written at the bottom of the cheque, it'll take a few days for the money to come in your account. However, since most of the branches these days are CBS (Core Banking Solution) enabled, so the cheques are generally payable at par.

- V. **AMOUNT NUMBER-** It consists of some numeral digits bounded on both sides by a delimiter. The amount is encoded in paise without the decimal point. The field is always zero-filled to the left. E.g. if the amount of the cheque is Rs 1000/- then Amount Number is present as  [added later by Bank in Fig. 11].

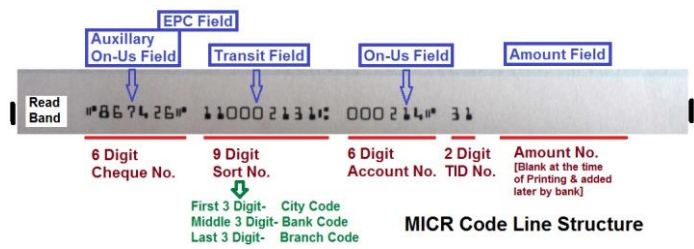


Fig 9: MICR Code Line Structure

Magnetic Ink Character Reader (MICR reader): MICR of a cheque can be examined by a Magnetic Ink Character Reader (MICR reader). It is a device that reads characters printed with magnetic ink on banking documents such as cheques, using the Magnetic Ink Character Recognition (MICR) technology. It is mainly used to automatically capture data from the MICR line at the bottom of a cheque (account number, cheque number, IFSC· branch code, etc.) at high speed and with high accuracy.



Fig 10: MICR Reader

The MICR line is printed with magnetic ink containing iron-oxide particles, using one of two standard MICR fonts (E-13B). When the cheque passes through the MICR reader: A magnetizing head magnetizes the iron-oxide particles in the ink patents. A read head (similar to a tape-recorder head) detects the unique magnetic "signature" of each character as it moves past. The reader's electronics convert the magnetic waveform into digital characters (account number, branch code, amount, etc.) for automatic processing and clearing. Since the MICR line is printed with special magnetic ink, a non-magnetic or toner-printed line (as in many fakes) will not generate the correct signal, helping detect forged or altered cheques.

5. CONCLUSIONS

CTS makes deals with cheques safer. Cheques are sent between banks and the clearinghouse as safe electronic images. This makes it less likely that the actual cheques will be lost or stolen. Also, the system can automatically check for and verify fraud, which makes it less likely that fake cheques

will be passed. As per the latest directive from the Reserve Bank of India (RBI), the Cheque Truncation System (CTS) is being upgraded to a Continuous Clearing and Real-Time Settlement mechanism effective from the year 2025. This change will significantly enhance the speed and efficiency of cheque processing across all banks. Reserve Bank of India has prescribed guidelines on standardization of security features of cheques in which some security features are mandatory for all bank whereas some are desirable in accordance with the CTS-2010. All the security features in the questioned/disputed cheques should be examined forensically in comparison with the to check the genuineness of the cheque(s). Magnetic Ink Character Recognition (MICR) is a 9-digit, machine-readable technology used to process cheques securely by printing unique bank routing information at the bottom of a check with special iron-oxide ink. It ensures fast, accurate clearing, with digits representing the city, bank, and branch. This research paper certainly be useful to Forensic Scientist, Bank Officials and as well as for a layman.

6. ACKNOWLEDGEMENT

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