

To.....

The enclosed cheque / refund order / pay order / draft .....are returned for the following reasons (s)

CODE NO.	REASON FOR RETURN	CODE NO.	REASON FOR RETURN
<b>(01-09) Funds</b>		<b>(60-69) Crossing / endorsement</b>	
01	Funds insufficient	60	Crossed to two banks
02	Exceeds arrangement	61	Crossing / clearing stamp not cancelled
03	Effects not cleared; present again	62	Instrument specially crossed to ...
04	refer to drawer	63	Amount in protective crossing incorrect / illegible / required
		64	Payee's endorsement required / irregular / requires Collecting bank's confirmation
<b>(10-19) Signature</b>		65	Endorsement by mark / thumb impression requires attestation by Drawer / Magistrate with seal
10	Drawer's Signature in complete illegible Differs / required		
11	Drawer's Signature / authority to operate account not received	<b>(70-79) RBI / Government</b>	
12	Alterations require drawer's authentication	70	Advice not received, Amount/Name differs on advice
		71	Drawee bank's fund with sponsor bank insufficient
<b>(20-19) Stop Payment</b>		72	Payee's separate discharge to bank required
20	Payment stopped by drawer	73	Not payable till 1st proximo
21	Payment stopped by attachment Order / Court order	74	Pay Order / cheque requires counter signature
22	Withdrawal stopped owing to death / lunacy / insolvency of account holder		
		<b>(80-89) Miscellaneous</b>	
<b>(30-49) Instrument</b>		80	Bank's certificate ambiguous / incomplets / required
30	Instrument post dated / out dated / undated / without proper date	81	Draft lost by issuing office; confirmation required from issuing office
31	Instrument mutilated; requires bank's guarantee	82	'Payee's a/c Credited - stamp required
32	Cheque irregularly drawn	83	Fake / Forged / Stolen draft / cheque / cash order / interest Warrant / Dividend warrant
33	Encoding / listing error	84	Other reasons
34	Clearing house stamp / date required		
35	Wrongly delivered / not drawn on us		
36	present in proper zone		
37	Instrument contains extraneous matter		
<b>(50-59) Account</b>			
50	Account closed / transferred to ...		
51	No Such account		
52	Title of account required / Title of account wrong / incomplete		
53	Account blocked		

COS - 50 Code No. : 4046



B.Code and Address

Bank: .....

CHEQUE No. (s).....

AMOUNT Rs.....

Date.....

**BRANCH MANAGER**