

# All About Bank Cheques

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Faculty (SPO), RBTA

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## Fundamentals of Cheque

- Instrument in Writing
- **Unconditional Order**
- Signed by the Customer
- **Certain Sum of Money**
- Drawn on Specified Bank Only
- **Always Payable ON DEMAND**
- No Partial Payment
- **Validity**

## We Need Printed Form for Cheque

### WHY?

- Fulfill all Conditions for Writing a Cheque
- Easiest Way for Record Keeping

## Parties of Cheque

Drawer

Account Holder

Drawee

Bank Branch

Payee

Beneficiary

## Check Cheque B4 Payment


**Must**

- Date
- Payee Name
- Amount (Words & Figure)
- Signature
- Is Cheque Crossed or Order?
- Sufficient Balance

**Another**

- In Multiple Languages
- Pencil/Jell Pen/Color
- Bearer Verification

## Which One is the Best?

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y


Pay To \_\_\_\_\_ Or Bearer

The sum of Taka \_\_\_\_\_ TK. \_\_\_\_\_

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

Please Sign Above This Line

⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10

SBLOB 0860036  
 **Rupali Bank Ltd.**  
Local office, Dhaka

Date \_\_\_\_\_

Pay To \_\_\_\_\_

\_\_\_\_\_ Taka \_\_\_\_\_


Pay to or bearer

\_\_\_\_\_ Tk. \_\_\_\_\_

SBLOB 0860036  
**Rupali Bank Ltd.**  
Local office, Dhaka

Date \_\_\_\_\_

Saving Account No. 001 8010026239



## Date Format?

**SBLOR 0800036**  
**Rupali Bank Ltd.**  
Local office, Dhaka

Date: 08 August 2021

Pay To: \_\_\_\_\_

Pay to or bearer: \_\_\_\_\_

Taka: \_\_\_\_\_

Tk. \_\_\_\_\_

001 80 100 26 239

STAFF

08 AUGUST 2021

Saving Account No. \_\_\_\_\_

Tk. \_\_\_\_\_

**SBLOR 0800036**  
**Rupali Bank Ltd.**  
Local office, Dhaka

Date: 08-08-2021

Pay To: \_\_\_\_\_

Pay to or bearer: \_\_\_\_\_

Taka: \_\_\_\_\_

Tk. \_\_\_\_\_

001 80 100 26 239

STAFF

08-08-2021


Saving Account No. \_\_\_\_\_

Tk. \_\_\_\_\_

# **Date of Cheque**




# Post Dated Cheque

	<b>RUPALI BANK LIMITED</b> Rupali Sadan Corporate Dhaka 185275868	SBA 5944952	<b>Future Date</b>														
		DATE <table border="1"><tr><td>1</td><td>0</td><td>0</td><td>9</td><td>2</td><td>0</td><td>2</td><td>1</td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	1	0	0	9	2	0	2	1	D	D	M	M	Y	Y	Y
1	0	0	9	2	0	2	1										
D	D	M	M	Y	Y	Y	Y										
SECURA 128 19	Pay To _____	Or Bearer															
	The sum of Taka _____	TK.	<input type="text"/>														
	Name : S M SALEHUR RAHMAN A/C No. : 0026010014592	Please Sign Above This Line															
⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10																	



# Ante Dated Cheque

	<b>RUPALI BANK LIMITED</b>	SBA 5944952	<b>Not Stale Yet</b>															
	Rupali Sadan Corporate Dhaka 185275868	DATE <table border="1"><tr><td>0</td><td>3</td><td>0</td><td>5</td><td>2</td><td>0</td><td>2</td><td>1</td></tr><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	0	3	0	5	2	0	2	1	D	D	M	M	Y	Y	Y	Y
0	3	0	5	2	0	2	1											
D	D	M	M	Y	Y	Y	Y											
Pay To _____	Or Bearer																	
The sum of Taka _____	TK. <table border="1"><tr><td> </td></tr></table>																	
Name : S M SALEHUR RAHMAN A/C No. : 0026010014592																		
<small>Please Sign Above This Line</small>																		
⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10																		

# Stale/Out of Dated Cheque

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE 1 0 0 1 2 0 2 1  
D D M M Y Y Y Y

Pay To \_\_\_\_\_ **More Than 6 Months** Or Bearer


The sum of Taka \_\_\_\_\_ TK. \_\_\_\_\_

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

Please Sign Above This Line

⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10

# Undated Cheque

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y

Pay To \_\_\_\_\_ **No Date Written** Or Bearer

The sum of Taka \_\_\_\_\_ TK. \_\_\_\_\_

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

Please Sign Above This Line

⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10

# **Types of Cheque**

## **Types of Cheque**

### **1. Open Cheque**


- Bearer Cheque
- Order Cheque

### **2. Crossed Cheque**

- General Crossed Cheque
- Special Crossed Cheque



# Crossed Cheque

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y

Pay To \_\_\_\_\_ Or Bearer

The sum of Taka \_\_\_\_\_ TK.

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592


SECURIA 1126 18

Please Sign Above This Line

⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10



# Open Cheque

	<b>RUPALI BANK LIMITED</b>	SBA 5944952
	Rupali Sadan Corporate Dhaka 185275868	DATE <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>
SECURIA 1126 18	Pay To _____	Or Bearer
	The sum of Taka _____	TK. <input type="text"/>
	Name : S M SALEHUR RAHMAN A/C No. : 0026010014592	
		<small>Please Sign Above This Line</small>
⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10		

# **Types of Crossing**

# General Crossing

**Account Payee Only**

**RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y

Pay To \_\_\_\_\_ Or Bearer

The sum of Taka \_\_\_\_\_ TK.


**A/C Payee Only**

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

Please Sign Above This Line

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# Special Crossing

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
165 275868

**SBA 5944952**

DATE          
D D M M Y Y Y Y

Pay to \_\_\_\_\_ Or Bearer

The sum of Taka \_\_\_\_\_ TK.

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

SECURIA 1126 18


Please Sign Above This Line

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# **Types of Open Cheque**



# Bearer Cheque

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y

Pay To Cash/Self/Aziza Lutfa/Abir Al Islam/স্বয়ং/নিজ Or Bearer

The sum of Taka \_\_\_\_\_ TK. \_\_\_\_\_

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592


SECURIA 1126 18

Please Sign Above This Line

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# Order Cheque

 **RUPALI BANK LIMITED**  
Rupali Sadan Corporate Dhaka  
185275868

SBA 5944952

DATE          
D D M M Y Y Y Y

Pay To Sakiba Sultana/Asad Sarkar/Abu Zihad/A K Kamrul ~~Or Bearer~~

The sum of Taka \_\_\_\_\_ TK.

Name : S M SALEHUR RAHMAN  
A/C No. : 0026010014592

SECURA 1126 18

Please Sign Above This Line

⑈ 5944952⑈ 185275868⑈ 0026010014592⑈ 10

## Reasons For Cheque Dishonour

- SF 16 (Cheque Return Memo)
- 29 Reasons for Cheque Return
- 16 Representable
- 13 Non Representable

## Representable

- Insufficient Fund
- Post dated Cheque
- Incorrect Amount
- Missing Signature

## Non Representable

- Amount In Figures And Words Differ
- Material Alteration
- Stale Cheque
- Payment Stop By The Customer
- Signature Differs
- Account Unavailable (Closed/Frozen/Invalid)

# Positive Pay Instruction

- By BACH
- Paying Bank Return written by **Advice Not Received**



■ 5 Lakh & Above



■ 1 Lakh & Above

# **Legal Effects of Wrongful Dishonour**

NI Act 1881 (Article 31)

- Financial Loss
- Goodwill Loss



- Who Will Get Compensation?

**Davidson VS Barclays Bank**

- Civil & Criminal Crime
- Cheque Amount was £16
- Compensation was £250

# Questions

1. Is Automated Printed/Rubber Stamped Signature Acceptable?
2. Capital Letter?
3. Why do we take 2 signature on the back of the cheque?
4. LTI/RTI?
5. In case of Tampering/overwriting customer initial is must?
6. What do we write on the cheque in case of issuing PO/DD/FDR by Transfer?

