

# Tips for Preparing & Presenting Your Cheque:

- Do not sign a blank cheque. Always fill in the valid date, the details of the receiver, and the amount before signing the cheque.
- Ensure that amount in words and figures do not differ.
- Remember to cross your cheque, whenever applicable, and prevent it from being misused.
- Exercise due care while issuing postdated cheques.
- Always draw a line through any unused space on the cheque.
- In case of any changes/corrections in the cheque, a signature next to each change is necessary.
- Do not write/sign/mark/pin/staple/paste/fold on the MICR band.
- Avoid using cheques with changes on them. Issue a new cheque especially when there are significant changes.
- When you cancel a cheque, mutilate it by drawing a line across the face and writing "CANCEL".
- Use the counterfoil in the cheque book to record all details of each cheque issued.
- Do not leave your cheque book unattended. Always keep it in a secure place, locked.
- Whenever you receive your cheque book, please count the number of cheque leaves in it. If there is a discrepancy, bring it to the notice of the bank immediately.
- Immediately, notify stop payment to your branch if someone has issued a cheque fraudulently.