

Bank cheque payment: SBI, HDFC, ICICI, Axis, BoB, PNB, ICICI, Canara, other bank customers, don't do this

Do you still use bank cheque books to make payments? Then know that there is a threat to your money if you make a number of these mistakes.



By [ZeeBiz WebTeam](#)

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Most of the major payments by people and companies are through bank cheques despite the fact that digital payments are gaining traction across the country. Image Source: Reuters
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Do you still use bank cheque books to make payments? Then know that there is a threat to your money if you make a number of these mistakes. Most of the major payments by people and companies are through bank cheques despite the fact that digital payments are gaining traction across the country.

While dealing in cheques may give you a sense of security, but remember, this can be very false if you are in habit of doing it wrong. However, what is it that is going wrong? Idea is to identify the same and we show you how to do it right.

From mistakes like not crossing the cheques ('account payee' or 'ac payee'), leaving the cheque book unattended, leaving the box and line where amount is written blank to putting your actual signature on cheque booklet for all to see, bank account holders make numerous mistakes.

To ensure that you do not make these mistakes that can lead to you losing a lot of money quickly, we handhold you through the list of dos and don'ts that you must follow, wherever and whenever you are carrying your cheque book and intend to use it to make payments.

Remember, once you lose your money, the chances of getting it back are virtually none.

Here is Full List of Bank Cheque Dos and Don'ts:

1. Do cross the cheque wherever applicable.
2. Check that all the cheque leaves are intact and proper at the time of getting it issued by bank.
3. When writing a cheque, use a pen with permanent ink. Ideally, a ball pen.
4. Always dispatch cheques by registered post and cross them by a/c payee.

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5. Never leave unused spaces on the cheque. ~~You must always draw a line through them~~

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6. Unused cheques and requisition forms should always be returned to the bank.

7. Never leave your cheque book unattended.

9. If you make a mistake, apart from alteration in date, do not make any other changes to the cheques presented in CTS clearing. Also, the change must be backed by your signature.

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10. In case you realise later that you have made a mistake, to stop payment of cheque, issue written instructions to the bank by giving the cheque no., date, amount, and payee's name.

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