

Mechanised Cheque Processing Using MICR Technology -Procedural Guidelines (Abridged)

**RESERVE BANK OF INDIA
DEPARTMENT OF INFORMATION TECHNOLOGY
CENTRAL OFFICE
MUMBAI - 400 001**

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FOREWORD

Cheque Clearing represents an important milestone in the development of an efficient payment and settlement system. The introduction of new technologies in recent years has helped to foster such a system all over the world. As a part of such an evolving framework, the entire process of manual processing of cheques underwent a sea-change when mechanised processing of cheques using Magnetic Ink Character Recognition (MICR) technology was for the first time introduced in India in the late eighties at the four major metropolitan cities of Mumbai, Chennai, Delhi and Calcutta. These centres were set up and are managed by the Reserve Bank of India. The success of these MICR based local clearing processing centres has spurred initiatives on the part of commercial banks for setting up of many more MICR based Cheque Processing Centres at commercially important centres of the country with the latest State-of-the-Art technology. Some centres have also got the facility for 'Imaging' which enables capturing of the digital images of the cheques.

2. Consistent with its philosophy for standardisation of work procedures across different sites, the Department of Information Technology of the Reserve Bank of

India has come out with a booklet furnishing comprehensive procedural guidelines to be followed by the banks and at the Cheque Processing Centres, for operating the Mechanised cheque processing systems using MICR technology. Copies of this booklet, which is published by the undersigned, are available with the Director, (Administration), Division of Reports, Reviews and Publications (Sales Section), Department of Economic Analysis & Policy, Reserve Bank of India, Amar Building (Ground Floor), Sir P.M.Road, Mumbai-400 001 at a Price of Rs.50/- (Rupees fifty only). The Cheques/Drafts should be drawn in favour of ' Reserve Bank of India ', and payable at Mumbai. The booklet has been published with a view to essentially offering to provide useful and practical information for the benefit of the commercial banks. An abridged version of this booklet has now been posted on the RBI Website, as requested by some of the users, who are required to print MICR instruments for issuing to the general public.

Reserve Bank of India
Central Office,
Mumbai 400 001.
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(S. R. Mittal)
Chief General Manager-in-Charge
Department of Information Technology

CHAPTER I **INTRODUCTION**

1.1 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 was introduced in the mid eighties and has been in operation at the four major metropolitan cities viz., Mumbai, Calcutta, Chennai and New Delhi. Subsequently, 26 centres with substantial cheque volumes were identified and allotted to different public sector banks for managing the Cheque Processing Centres as indicated in Annexure I. Some of these centres have already commenced full scale operations, while others are at various stages of implementation.

1.2 This abridged version of the booklet lays down the procedural guidelines for mechanised cheque processing based on MICR technology to be used by banks managing the MICR Cheque Processing Centres and their participant members.

1.3 These guidelines deal mainly with the operations of the MICR based cheque processing and have to be read with and subject to the Uniform Regulations and Rules for Bankers' Clearing Houses.

1.4 The term 'cheque' in this booklet shall mean and include all types of clearing instruments including cheques, drafts, pay orders, 'at par' instruments, etc.

CHAPTER II

MECHANISED CHEQUE PROCESSING SYSTEM -GENERAL GUIDELINES

Standardisation of Cheque Forms

2.1 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 (the specifications of which are given in Annexure II) 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 which is maintained by the Indian Banks' Association. The current panels of printers and paper manufacturers are furnished in Annexure III and IV respectively.

MICR Code Line Structure

2.2 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 serial number** 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 field or the city/bank/branch code number** 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. Details of the City Codes are given in Annexure V. 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 alongwith the three letter abbreviation (alpha code) to the respective bank is furnished in Annexure VI. Allotment of bank codes is centralised at the office of the Chief General Manager in-Charge, Department of Information Technology, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai-400001.{Fax No.(022)2691557} and applications have to be routed through the President of the respective clearing house of which the bank is a direct member. Sub-members are required to present and receive the clearing instruments through a Sponsor Bank who is a (direct) member of the Clearing House.
The branch code is the last three digits of the nine digit sort code and is unique to a branch in a city. Allotment of branch codes is by the President of the Clearing House of which the bank is a member; generally the service

branch of a bank is allotted the branch code of '001'.

A sub-member will be treated as if it were a branch of the sponsoring bank. It would have the bank code number allotted to the sponsor bank to be followed by the branch code which would normally commence from 251.

A full list of nine digit code number allotted to each bank/branch along with the three letter alphabetical abbreviations for the clearing stamp could be obtained from the President of the concerned Clearing House.

- (iii) **Account number field**, 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 code field** comprising 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 full list of transaction codes and their representation is furnished in Annexure VII.
- (v) **The last field represents the amount field** and consists of 13 digits bounded on both sides by a delimiter. The amount is encoded in paise without the decimal point.

Issue of MICR Cheque Books

2.3 Each member bank should ensure that the cheque books issued by its branches to account holders are in the MICR format. Before bulk printing the cheque books for the first time, adequate number of specimen cheque leaves could be forwarded to the nearest MICR Cheque Processing Centre (addresses of the centres have been furnished in Annexure VIII) for being tested with reference to the quality of MICR paper / printing, on the reader/sorter.

2.4 Corporate customers or other account holders like Central or State Government Departments, who print their cheques which are drawn on the branches of member banks should be individually advised to print the cheque leaves in the MICR format with pre-printed MICR code line. Specimen cheque forms / 'at par' items etc. could, if desired, be tested at the nearest MICR processing centre before bulk orders are executed. This applies to Continuous Stationery cheques as well. In case of non-testing and consequent high reject rates on pre-printed field, penalties may be levied on the drawee bank.

Non-Standard Instruments to be Standardised

2.5 Constituents of banks including Central and State Government offices who issue instruments like income tax/sales tax refund orders, Government Pay Orders, etc. should be advised, by the banks on which such instruments are drawn, to make arrangements to issue the instruments in the standard MICR format to facilitate

processing them on Reader/Sorters. Non-standard instruments may not form part of the cheque clearing.

MICR CHEQUE PROCESSING EQUIPMENTS

2.6 The following are the MICR cheque processing equipments:

(i) MICR Document Encoder

The encoder is a table top machine which can print the coded particulars of cheques and other payment instruments in magnetic ink on the 5/8" read band at specified position. The conventional encoder has a keyboard and a programmable journal printer (i.e. lister). It endorses on the reverse of the instrument a fixed or variable stamp. The encoder has the facility to proof the pay-in-slip amount or control totals simultaneously by marking off successive amounts of encoded cheques thus arriving at a zero balance when all the cheques are encoded and bringing out discrepancies, if any, in the totals or errors during encoding. The figures are cumulated to enable encoding of the control documents viz., Batch and Block tickets. The encoders are also programmed to simultaneously affix/print the Clearing Endorsement Stamp on the reverse of the instrument, in the format prescribed. Encoders with compatibility to PCs are available, as also are power encoding machines and encoders with limited sorting facilities. Encoding work could either be decentralised at branches or centralised at the Service branch depending on the logistic in the bank. Clustering of encoding work at some branches to take care of smaller branches in the vicinity is another option available. Detailed guidelines on the availability of different types of MICR encoders and steps to be taken by member banks in setting up the MICR cheque encoding facilities in their Service Branch/Main Clearing Department are given in Annexure IX.

(ii) Reader Sorter

A Reader/Sorter is a device that reads the MICR encoded documents and sorts (direct) them to one of the many pockets as per the pre-determined sort pattern/programme. Most reader/sorters can operate on off-line mode as well as on-line with a host computer. Documents are fed automatically from an input hopper, which can handle documents of various sizes simultaneously. The documents travel past an electronic field which magnetises the characters and symbols in the MICR read band and generates distinct wave patterns intelligible to the machine. The physical sorting of cheques on the machine is carried out under the control of a computer program. This sort program, while directing the documents to the designated pockets, simultaneously captures and stores the information in the MICR code line on the cheques. The information captured from the documents is simultaneously stored on disk/tape, etc. and used for further processing. In case certain information is not read due to defective printing, encoding, etc., the cheque is directed to a 'Reject' pocket along with the control

documents. These are taken out and the missing information is completed by manually keying in the data.

(iii) Image Capture

Image capture and image processing technology is a recent development in document processing by which the image of a payment instrument is captured simultaneously when it is processed on reader/sorters by adding an image capture module and related software. The images so captured are stored on magnetic media for retrieval and processing. The images can be displayed on a screen and copies can be printed. It is also possible to transfer the image data to banks through magnetic media or through the communication backbone. The availability of image files enhances the processing quality and speeds up reject recapture, balancing, etc. The stored images could also be retrieved at a later date to facilitate quick reconciliation of clearing differences.

ENDORSEMENTS ON CHEQUES

Special Crossing Stamp

2.7 All cheques received for collection over the bank's counters are required to be branded with the bank's special crossing stamp. The suggested dimension and the position of the Special Crossing Stamp are given in Annexure X.

Other Endorsements

2.8 Apart from the endorsements which are already made on the cheque when the customer has deposited the cheque for realisation, there are two categories of endorsements/stamping which are made by the collecting bank during the cheque processing – the Clearing stamp and the bank's certification or confirmation of various endorsements on the cheque and an undertaking to the effect that the proceeds will be credited to the payee's account on realisation.

Clearing Stamp

2.9 The clearing stamp indicates particulars regarding the name of the presenting bank/branch (alpha codes), date of presentation and the type of clearing. Encoding machines are programmed to affix the clearing stamp on the reverse of the cheque simultaneously while encoding the amount. Format of the clearing stamp (local clearing) is given in Annexure XI.

Confirmation of Endorsements

2.10 As regards the confirmation/certification of endorsements, the attention of member banks is invited to the Uniform Regulations and Rules of the Clearing Houses providing that once the clearing stamp is affixed, it could be presumed that the collecting bank confirms the previous endorsements and undertakes to credit the

party's account on realisation and no specific endorsement/certificate of confirmation to this effect on the instrument.

3. Detailed Clearing Procedure to be followed by banks and the MICR Cheque Processing Centres.

3.1 Detailed procedures for Handling Clearing Cheques and Inward Clearing by banks / their branches and for carrying out the operations at the MICR Cheque Processing Centre, have been narrated in the booklet referred to in the "Forward" of this abridged version.

ANNEXURE I**Names of Cities and Banks Setting up MICR Centres**

<u>Sr. No.</u>	<u>NAME OF CENTRE</u>	<u>NAME OF THE DESIGNATED BANK</u>	<u>WHETHER MICR CLEARING IS OPERATIONALISED</u>
1	AHMEDABAD	BANK OF BARODA	YES
2	AMRITSAR	ORIENTAL BANK OF COMMERCE	YES
3	AGRA	PUNJAB NATIONAL BANK	NO
4	BANGALORE	CANARA BANK	YES
5	BARODA	STATE BANK OF INDIA	YES
6	BHOPAL	CENTRAL BANK OF INDIA	YES
7	BHUBANESWAR	RESERVE BANK OF INDIA	NO
8	CHANDIGARH	PUNJAB NATIONAL BANK	NO
9	COIMBATORE	BANK OF BARODA	YES
10	GUWAHATI	RESERVE BANK OF INDIA	NO
11	HYDERABAD	BANK OF INDIA	YES
12	INDORE	STATE BANK OF INDIA	YES
13	JAIPUR	PUNJAB NATIONAL BANK	YES
14	JULLANDHAR	PUNJAB NATIONAL BANK	NO
15	KANPUR	PUNJAB NATIONAL BANK	YES
16	KOCHI	STATE BANK OF INDIA	NO
17	LUCKNOW	PUNJAB NATIONAL BANK	NO
18	LUDHIANA	PUNJAB NATIONAL BANK	NO
19	MADURAI	CANARA BANK	NO
20	MANGALORE	CORPORATION BANK	NO
21	NAGPUR	PUNJAB NATIONAL BANK	YES
22	PUNE	UNION BANK OF INDIA	YES
23	PATNA	STATE BANK OF INDIA	NO
24	SURAT	STATE BANK OF INDIA	NO
25	THIRUVANANTHAPURAM	CANARA BANK	NO
26	VARANASI	UNION BANK OF INDIA	NO

**Technical Specifications for Printing of Standard
Cheque Forms and Forms of other Payment Instruments**

Part I -Specifications for cheque paper

A. General

1. Paper to be supplied should be flat and without curl.
2. To be free from dust/fluff/pinholes/specks and metallic inclusions.
3. To be printed on the smoother (felt) side.
4. To be smooth and free from embossment or heavy engraving.
5. Moisture content : 4 - 6%
6. The paper supplied by the paper manufactures should be exactly "square" cut so that no further trimming is required to be done by the printers to make it square.
7. Continuous light band watermark to be incorporated in the security paper in such a fashion that it shall not appear in the 5/8" clear band on each cheque.

B. Sensitized security cheque paper

- | | | | |
|--------|---------------------------|---|---------------------------------------|
| (i) | Basic Weight | 95 g.s.m. \pm 5% | |
| (ii) | Thickness | Nominal thickness of (\pm 5%)
110 Micro Metre. | |
| (iii) | Smoothness
Bendtsen | Both sides | Not greater than
160 c.c. per min. |
| (iv) | <u>Stiffness</u>
Taber | Cross Direction
Machine Direction | 1.2 minimum
3.0 minimum |
| | Clerk | Cross Direction
Machine Direction | 60 minimum
150 minimum |
| (v) | Porosity Gurley | 25 Secs. per 100 c.c.
minimum | |
| (vi) | Tear Elmendroff | Both Directions | 80 gms. minimum |
| (vii) | Brightness | | 70-75 |
| (viii) | Shade | | Standard shade. |

Other properties including security features will be normal for this grade of paper.

C. Supply of paper

It would be the responsibility of the banks to supply paper to printers. A panel of approved paper manufacturers from whom the supply could be obtained is furnished in Annexure IV.

Part II -Printing Specifications

1. Size

The instruments should be in uniform size of 8" x 3 2/3".

2. Counterfoils for cheques.

Banks have decided that the cheque forms will be issued to customers without counterfoils. To enable the customers to maintain a record of the cheques issued by them either blank slips of ordinary paper with printed columns may be provided along with the cheques for recording the particulars or provision be made on inside covers. Banks should ensure that the slips provided have sufficient space for the customer to record the particulars of cheques issued as well as deposits made and the balance in the account.

3. Cheque Design

Each bank may have its own design, background printing, logo, etc.

4. Cheque format

In order to bring uniformity in the cheques and draft forms, their formats have been standardized.

5. Cheques to be issued in loose leaf form/book form.

Whether the cheques/drafts should be printed in loose leaf form (shrink packed) or in book form, will be advised by banks to printers. If they are to be printed in book form, banks may advise the printers the binding margin to be kept along side perforation. The perforation should be deep to enable the customer to tear off the cheque leaf without difficulty.

6. Colour of ink for printing MICR code line

It is preferable to use black magnetic ink for the MICR code line.

7. Security paper printing & storage

The bank should, by inspection, verify whether the printers have taken adequate steps in this regard.

8. A panel of printers from whom the cheques could be printed may be obtained from Indian Banks' Association or their website may be referred for the purpose.

ANNEXURE III

List of Security Printers included in the panel to undertake printing of cheques for banks

The empanelment of security printers which was being carried out by Reserve Bank of India has been entrusted to Indian Banks' Association (IBA) since the year 1997. Information on the matter may be obtained from Indian Banks' Association or their website may be referred for the purpose

ANNEXURE IV

Panel of approved Paper Manufacturers

The empanelment of paper manufacturers which was being carried out by RBI has been entrusted to Indian Banks' Association (IBA) since the year 1997. Information on the matter may be obtained from Indian Banks' Association or their website may be referred for the purpose

ANNEXURE V**DETAILS OF MICR CITY CODES**

<u>Sr No.</u>	<u>City</u>	<u>City Code</u>
1.	Agra	282
2.	Ahmedabad	380
3.	Amritsar	143
4.	Bangalore	560
5.	Bhopal	462
6.	Bhubaneswar	751
7.	Calcutta	700
8.	Chandigarh	160
9.	Chennai	600
10.	Coimbatore	641
11.	Guwahati	781
12.	Hyderabad	500
13.	Indore	452
14.	Jaipur	302
15.	Jullundhar	144
16.	Kanpur	208
17.	Kochi	682
18.	Lucknow	226
19.	Ludhiana	141
20.	Madurai	625
21.	Mangalore	575
22.	Mumbai	400
23.	Nagpur	440
24.	New Delhi	110
25.	Patna	800
26.	Pune	411
27.	Surat	395
28.	Thiruvananthapuram	695
29.	Vadodara	390
30.	Varanasi	221

ANNEXURE VI**LIST OF ALL INDIA BANK CODE NUMBERS**

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
001	RESERVE BANK OF INDIA	(RBI)
002	STATE BANK OF INDIA	(SBI)
003	STATE BANK OF BIKANER & JAIPUR	(SBJ)
004	STATE BANK OF HYDERABAD	(SBH)
005	STATE BANK OF INDORE	(SBN)
006	STATE BANK OF MYSORE	(SBM)
007	STATE BANK OF PATIALA	(SBP)
008	STATE BANK OF SAURASHTRA	(SBS)
009	STATE BANK OF TRAVANCORE	(SBT)
010	ALLAHABAD BANK	(ALB)
011	ANDHRA BANK	(ANB)
012	BANK OF BARODA	(BOB)
013	BANK OF INDIA	(BOI)
014	BANK OF MAHARASHTRA	(BOM)
015	CANARA BANK	(CAB)
016	CENTRAL BANK OF INDIA	(CBI)
017	CORPORATION BANK	(COB)
018	DENA BANK	(DEB)
019	INDIAN BANK	(INB)
020	INDIAN OVERSEAS BANK	(IOB)
022	ORIENTAL BANK OF COMMERCE	(OBC)
023	PUNJAB AND SIND BANK	(PSB)
024	PUNJAB NATIONAL BANK	(PNB)
025	SYNDICATE BANK	(SYB)
026	UNION BANK OF INDIA	(UBI)
027	UNITED BANK OF INDIA	(UNI)
028	UCO BANK	(UCO)
029	VIJAYA BANK	(VJB)
030	ALGEMENE BANK NEDERLAND	(ABN)
031	AMERICAN EXPRESS BANK LTD.	(AMX)
032	BANK OF AMERICA	(BOA)
033	BANK OF TOKYO LTD.	(BOT)
034	BANQUE NATIONALE DE PARIS	(BNP)
035	BRITISH BANK OF MIDDLE EAST	(BBM)
036	STANDARD CHARTERED BANK	(CHB)
037	CITI BANK	(CIT)
038	GRINDLAYS BANK	(GRN)
039	HONGKONG SHANGHAI BKG.CORP.	(HON)
040	MITSUI BANK LTD.	(MIT)
041	BANK OF MADURA LTD.	(MDR)
043	BANK OF RAJASTHAN LTD.	(BOR)
044	BHARAT OVERSEAS BANK LTD.	(BHB)
046	BANK OF THANJAVUR LTD.	(BTH)
047	CATHOLIC SYRIAN BANK LTD.	(CSB)
048	DHANALAKSHMI BANK LTD.	(DBL)
049	FEDRAL BANK LTD.	(FBL)
051	JAMMU AND KASHMIR BANK LTD	(KJB)
052	KARNATAKA BANK LTD	(KBL)
053	KARUR VYSYA BANK LTD.	(KVB)
054	KUMBAKONAM CITY UNION BANK LTD.	(KCU)
BANK CODE NO	NAME OF THE BANK	ALPHA CODE
056	LAKSHMI VILAS BANK LTD.	(LVB)
057	NEDUNGADI BANK LTD.	(NBL)
058	SANGLI BANK LTD.	(SAN)
059	SOUTH INDIAN BANK LTD.	(SIB)
060	TAMILNADU MERCANTILE BANK LTD.	(TMB)

062	UNITED INDUSTRIAL BANK LTD	(UIB)
063	UNITED WESTERN BANK LTD.	(UWB)
064	VYSYA BANK LTD.	(VBL)
065	ABHYUDAYA CO-OP.BANK LTD., MUMBAI	(ACB)
066	AHMEDABAD MERCANTILE CO-OP. BANK LTD.	(AMC)
067	ALEN CO-OP.BANK LTD., MUMBAI	(ALC)
068	MUMBAI DIST.CENTRAL CO-OP BANK LTD.	(MDC)
069	MUMBAI MERCANTILE CO-OP BANK LTD.	(BMC)
070	CO-OP BANK OF AHMEDABAD	(CBA)
071	DECAN MERCHANTS CO-OP BANK LTD.	(DMC)
072	DEVELOPMENT CO-OP. BANK LTD., MUMBAI	(DCB)
073	JAIN SAHAKARI BANK LTD., MUMBAI	(JNB)
074	JANATA SAH. BANK LTD.,MUMBAI	(JSB)
075	KONKAN MERCANTILE CO-OP. BANK LTD., MUMBAI	(KMC)
076	KAPOLE CO-OP BANK LTD., MUMBAI	(KCB)
077	KURLA NAGARIK SAH. BANK LTD., MUMBAI	(KNS)
078	MADHAVPURA MERC.CO-OP BANK LTD., BOMBAY	(MMC)
079	THE MALAD SAHAKARI BANK LTD., MUMBAI	(MSB)
080	MANDVI CO-OP BANK LTD., MUMBAI	(MCB)
081	METROPOLITAN CO-OP BANK LTD., MUMBAI	(MTC)
082	MAHARASHTRA STATE CO-OP BANK LTD., MUMBAI.	(MSC)
083	MEMON CO-OP BANK LTD., MUMBAI	(MMN)
084	MOGAVEERA CO-OP BANK LTD., MUMBAI	(MGB)
085	NEW INDIA CO-OP BANK LTD., MUMBAI	(NIC)
086	N.K.G.S.B.CO-OP BANK LTD., MUMBAI	(NKC)
087	SAHYADRI SAH. BANK LTD., MUMBAI	(SHC)
088	SARASWAT BANK LTD., MUMBAI	(SRC)
089	SHAMRAO VITHAL CO-OP BANK LTD., MUMBAI.	(SVC)
090	SWASTIK JANATA SAH. BANK LTD., MUMBAI	(SJC)
091	TAMILNADU STATE CO-OP BANK LTD.	(TSC)
092	MADRAS CENTRAL CO-OP BANK LTD.	(MCC)
093	WEST BENGAL STATE CO-OP BANK LTD.	(WBC)
094	DELHI STATE CO-OP BANK LTD.	(DSC)
095	GREATER MUMBAI CO-OP BANK LTD.	(GBC)
096	AHMEDNAGAR SAHAKARI BANK LTD., MUMBAI	(ANS)
098	APNA SAHAKARI BANK LTD.	(APN)
099	SONALI BANK LTD.	(SON)
100	PURBANCHAL BANK LTD.	(PBB)
101	BANTRA CO-OP BANK LTD.	(BCB)
102	PUNJAB CO-OP BANK LTD.	(PCO)
103	LILUAH CO-OP BANK LTD.	(LLC)
104	THANE PEOPLES CO-OP BANK LTD., MUMBAI	(TPC)
105	JANAKALYAN SAHAKARI BANK LTD., MUMBAI	(JKS)
106	THE MARATHA MANDIR CO-OP BANK LTD., MUMBAI	(MAR)
107	THE SATARA SAHAKARI BANK LTD., MUMBAI	(SSB)
108	THE SAFE CO-OP BANK LTD., MUMBAI	(SCO)
109	THANE JANATA SAHAKARI BANK LTD., MUMBAI.	(TJS)
110	THE MUNICIPAL CO-OP BANK LTD., MUMBAI	(MLB)
111	GENERAL POST OFFICE	(GPO)
112	THE BHARAT CO-OP BANK LTD.	(BHR)
113	GUWAHATI CO-OP URBAN BANK LTD.	(GCU)
114	INDUSTRIAL CO-OP BANK LTD.	(ICO)
115	CITY CO-OP BANK LTD., GUWAHATI'	(CCB)
116	PRAGJYOTISH GAONLYA BANK LTD.	(PJG)
117	ASSAM CO-OP APEX BANK LTD.	(ACA)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
118	AHMEDABAD DIST. CO-OP BANK LTD.	(ADC)
120	AHMEDABAD PEOPLES CO-OP BANK LTD.	(APC)
122	GENERAL CO-OP BANK LTD.	(GCB)
123	GUJRATH INDUSTRIAL CO-OP BANK LTD.	(GIC)
124	GUJRATH STATE CO-OP BANK LTD.	(GSC)
125	HARISIDDH CO-OP BANK LTD.	(HSC)
126	KALUPUR COMMERCIAL CO-OP BANK LTD.	(KCC)
127	MANEKCHOWK CO-OP BANK LTD.	(MAN)
128	NUTAN NAGARIK SAHAKARI BANK LTD	(NNS)
129	SHRI LAXMI CO-OP BANK LTD.	(SLC)

130	SOCIAL CO-OP BANK LTD.	(SOC)
131	TEXTILE TRADERS CO-OP BANK LTD.	(TTC)
132	VIJAY CO-OP BANK LTD.	(VCO)
133	AHMEDABAD URBAN CO-OP BANK LTD.	(AUC)
134	BAGYODAYA CO-OP BANK LTD.	(BYC)
135	SARANGPURA CO-OP BANK LTD.	(SGP)
136	UNION CO-OP BANK LTD.	(UBC)
137	CITI CO-OP BANK LTD,AHMEDABAD (CCC)	
138	COLOUR MERCHANTS CO-OP BANK LTD.	(CMC)
139	NAVNIIRMAN CO-OP BANK LTD.	(NVN)
140	PRAGATI CO-OP BANK LTD.	(PRG)
141	PROGRESSIVE MERC.CO-OP BANK LTD.	(PGM)
142	ANDHRAPRADESH MAHESH CO-OP URBAN BANK LTD.	(APM)
143	ANDHRA PRADESH STATE CO-OP BANK LTD.	(APS)
144	HYDERABAD DIST. CO-OP CENTRAL BANK LTD.	(HDC)
145	VASAVI CO-OP URBAN BANK LTD.	(VCU)
146	KARNATAKA STATE CO-OP APEX BANK LTD.	(KSA)
147	MADHUPURA MERC.CO-OP BANK LTD.	(MDP)
148	BANK OF CR. & COMM. INTERNL.(OVERSEAS)LTD., MUMBAI	(CCI)
149	PATAN CO-OP BANK LTD. MUMBAI	(PCB)
150	BANK OF BAHRAIN & KUWAIT BSC., MUMBAI	(BBK)
151	BANQUE INDOSUEZ, BOMBAY	(BIS)
152	ANYONYA SAH. MANDALI CO-OP BANK LTD.	(ASM)
153	BARODA CENTRAL CO-OP BANK LTD	(BAR)
154	BARODA TRADERS CO-OP BANK LTD.	(BTC)
155	BARODA PEOPLES CO-OP BANK LTD.	(BPC)
156	BARODA CITY CO-OP BANK LTD.	(BCC)
157	CO-OPERATIVE BANK BARODA LTD.	(CBB)
158	GUJRATH INDUSTRIAL CO-OP BANK LTD.	(GIC)
159	MAKARPURA INDL.EST.CO-OP BANK LTD.	(MIE)
160	VARDHAMAN SAH. BANK LTD.	(VSB)
161	VEPAR VIKAS CO-OP BANK LTD.	(VVC)
162	BARODA DIST. INDL.CO-OP BANK LTD.	(BDI)
163	PATNI CO-OP BANK LTD.	(PAT)
164	COSMOS CO-OP BANK LTD.	(CMS)
165	THE MUSLIM CO-OP BANK LTD.	(MSL)
167	PUNE MERCHANTS CO-OP BANK LTD	(PNC)
168	PUNE PEOPLES CO-OP BANK LTD.	(PNP)
169	RUPEE CO-OP BANK LTD.	(RPC)
170	SHREE SUVARNA SAH. BANK LTD.	(SSV)
171	VIDYA SAH. BANK LTD,PUNE	(VID)
172	PUNE HEAD POST OFFICE	(PHP)
173	POONA CONTRACTOR CO-OP BANK LTD.	(PCC)
174	PUNE ZILLA MADHYA. SAH. BANK MARYADIT	(PZM)
175	MAHESH SAH. BANK LTD.	(MHS)
176	RATNAKAR BANK LTD.	(RTN)
177	KERALA STATE CO-OP BANK LTD	(KRL)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
178	LORD KRISHNA BANK LTD.	(LKR)
179	PARUR CENTRAL BANK LTD.	(PRR)
180	TRIVANDRUM DIST. CO-OP BANK LTD.	(TVD)
181	NAGPUR URBAN CO-OP BANK LTD.	(NGP)
182	SHIKSHAK SAH. BANK LTD.	(SKK)
183	NAGPUR NAG. SAH. BANK LTD.	(NNR)
184	NAINITAL BANK LTD.	(NNT)
185	U.P. CO-OP BANK LTD.	(UPC)
186	BENARAS STATE BANK LTD.	(BNS)
187	BAREILLY CORPORATION BANK LTD.	(BRC)
189	JAIPUR CENTRAL BANK LTD.	(JCC)
190	RAJASTHAN STATE CO-OP BANK LTD.	(RJS)
191	RAJASTHAN STATE INDL. CO-OP BANK LTD.	(RSI)
192	URBAN CO-OP BANK LTD.	(URB)
193	PRUDENTIAL CO-OP URBAN BANK LTD	(PUB)
194	AMANATH CO-OP BANK LTD.	(ACL)
195	THE VAISH CO-OP NEW BANK LTD.	(VNB)

196	DELHI NAGARIK SAH. BANK LTD.	(DNB)
197	GRAIN MERCHANTS CO-OP BANK LTD.	(GMC)
198	TRIVANDRUM CO-OP URBAN BANK LTD.	(TCU)
199	CHITANAVISPURA FRIENDS CO-OP BANK LTD.	(CFC)
200	DEUTSCHE BANK	(DTB)
201	SHREE MAHALAXMI MER. CO-OP BANK LTD.	(SMM)
202	PRAGATI SAHAKARI BANK LTD.	(PGB)
203	NUTAN SAHAKARI BANK LTD.	(NSB)
204	UNNATI CO-OP BANK LTD.	(UCB)
205	MASHREQ BANK PSC	(MSQ)
206	NAGPUR DIST. CENTRAL CO-OP BANK LTD.	(NDB)
207	SADHANA SAHAKARI BANK LTD.	(SAB)
208	VAISH CO-OP ADARSH BANK LTD.	(VAB)
209	CITIZEN CO-OP BANK LTD.	(CZC)
210	OMAN INTERNATIONAL BANK SAOG	(OIB)
211	UTI BANK LTD.	(UTI)
212	SANWA BANK LTD.	(SBL)
213	BIHAR STATE CO-OP BANK LTD.	(BSC)
214	MAHILA UTKARSHA NAGRIK SAH. BANK LTD.	(MUB)
215	SARASPUR NAGRIK SAH. BANK	(SNB)
216	SABARMATI CO-OPERATIVE BANK LTD.	(SCL)
217	RAJKOT NAGRIK SAH. BANK LTD.	(RNB)
218	ORISSA STATE CO-OPERATIVE BANK LTD.	(OSB)
219	PURI GRAMYA BANK	(PUG)
220	URBAN CO-OP BANK LTD.	(UCP)
221	UTKAL CO-OP BANKING SOCIETY	(UBS)
222	A.P. VARDHAMAN (MAHILA) CO-OP BANK LTD.	(APV)
223	CHARMINAR CO-OP BANK	(CCP)
225	BANGALORE CITY CO-OP BANK LTD.	(BCO)
226	APEX BANK	(AXB)
227	MALLESWARAN CO-OP BANK	(MCO)
228	KARNATAKA INDUSTRIAL CO-OP BANK LTD.	(KIB)
229	I.C.I.C.I. BANKING CORPORATION LTD.	(ICI)
230	GLOBAL TRUST BANK LTD.	(GTB)
231	CREDIT LYONNAIS	(CLN)
232	THE SINDH MERCANTILE CO-OP BANK LTD.	(SMC)
233	CENTURION BANK LTD.	(CBL)
234	INDUS-IND BANK LTD.	(IDS)
235	DOMBIVLI NAG. SAH. BANK LTD.	(DSB)
236	VISNAGAR NAGRIK SAH. BANK LTD.	(VNS)
237	BANK OF PUNJAB LTD.	(BOP)
238	BASSEIN CATHOLIC CO-OP BANK LTD.	(BCL)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
239	THE BANK OF NOVA SCOTIA	(NST)
240	HDFC BANK LTD.	(HDF)
241	DIAMOND JUBILEE CO-OP BANK LTD.	(DJC)
242	PANCHSHEEL MERCANTILE CO-OP BANK LTD.	(PMC)
243	THE RANDEER PEOPLES CO-OP BANK LTD.	(RCB)
244	SURAT DISTRICT CO-OP BANK LTD.	(SDC)
245	SURAT MERCANTILE CO-OP BANK LTD.	(SMB)
246	SURAT NATIONAL CO-OP BANK LTD.	(SNC)
247	SURAT NAGRIK SAHAKARI BANK LTD.	(SNS)
248	SURAT TEXTILE TRADERS CO-OP BANK LTD.	(STT)
249	SARVODAYA SAHAKARI BANK LTD.	(SSL)
250	PRIME CO-OP BANK LTD.	(PCL)
251	SURAT PEOPLES CO-OP BANK LTD.	(SPC)
252	NAGPUR MAHILA NAG. SAH. BANK LTD.	(NMN)
253	TIMES BANK LTD.	(TBL)
254	SURAT MAHILA NAG. SAH. BANK LTD.	(SMN)
255	INDRAPRASTHA SAH. BANK LTD.	(ISB)
256	SARDAR VALLABHBHAI SAHAKARI BANK LTD.	(SVS)
257	JANASEVA SAHAKARI BANK LTD,PUNE	(JBL)
258	SIDDI CO-OP BANK LTD, AHMEDABAD	(SOB)
259	IDBI BANK LTD.	(IDB)
260	THE TEXTILE CO-OP BANK LTD.	(TCB)
261	SHRI M. VISVESVASRAYA CO-OP BANK LTD.	(MVC)

262	DEEPAK SAHAKARI BANK LTD.	(DES)
263	THE MYSORE SILK CLOTH MERCANTS CO-OP BANK LTD.	(MCM)
264	VEERASHAIVA CO-OP BANK LTD.	(VAL)
265	HANUMANTHANAGAR CO-OP BANK LTD.	(HCB)
266	RAJAJINAGAR CO-OP BANK LTD.	(RJB)
267	MAHILA CO-OP BANK LTD.	(MBL)
269	ABU DHABI COMMERCIAL BANK LTD.	(ABC)
270	SURYAPUR CO-OP BANK LTD., SURAT	(SCB)
271	THE TEXTILE CO-OP BANK OF SURAT LTD	(TCS)
272	BHAGINI NIVEDITA SHA.BANK MARYADIT, PUNE	(BSB)
273	SIKKIM BANK LTD.	(SKB)
274	THE BHARAT CO-OP BANK LTD., BANGLORE	(BHC)
275	THE NATIONAL CO-OP BANK LTD., BANGLORE	(NCB)
276	SOCIETE GENERALE	(SOG)
277	HINDU NAG.SAH.BANK LTD., INDORE	(HNS)
278	INDORE CLOTH MARKET CO-OP BANK LTD., INDORE	(ICM)
279	INDORE PARASPORA SAH. BANK LTD., INDORE	(IPS)
280	INDORE PREMIER CO-OP BANK LTD., INDORE	(IPC)
281	M.P.RAJYA SAH.BANK LTD., INDORE	(MPB)
282	MAHARASHTRA BRAHMAN SAH.BANK LTD., INDORE	(MBS)
283	NAGRIK SAH. BANK LTD., INDORE	(NSI)
284	PARASPORA SAHAYAK CO-OP BANK LTD., INDORE	(PSC)
285	SHUBH-LAXMI MAHILA CO-OP BANK LTD., INDORE	(SLM)
286	TRANSPORT CO-OP BANK LTD., INDORE	(TCL)
287	VYAPARIK AUDHYOGIK SAH.BANK LTD., INDORE	(VAS)
288	RESERVE BANK EMPLOYEES CO-OP BANK LTD., BANGLORE	(RBC)
289	THE VARACHHA CO-OP BANK LTD., SURAT	(VCB)
290	THE UDHANA CITIZEN CO-OP BANK LTD., SURAT	(UCC)
291	THE SHIVAJI-NAGAR CO-OP BANK LTD., PUNE	(SHB)
292	SRI BHAGAVTI CO-OP BANK LTD., MANGALORE	(BBL)
293	MAHALAKSHMI CO-OP BANK LTD., UDIPI	(MHC)
294	SRI GOKARNANATH CO-OP BANK LTD., MANGALORE	(SGC)
295	THE MANGALORE CO-OP TOWN BANK LTD., MANGALORE	(MCT)
296	JULLUNDER CENTRAL CO-OP BANK LTD., JULLUNDER	(JCB)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
297	CITIZEN URBAN CO-OP BANK LTD., JULLUNDER	(CUB)
298	THE SOUTH CANARA DIST.CENTRAL CO-OP BANK LTD., MANGALORE	(SCC)
299	DISTRICT CO-OP BANK LTD., VARANASI	(DCO)
300	NAGARIA SAHAKARI BANK LTD., VARANASI	(NAG)
301	MANGALORE CATHOLIC CO-OP BANK LTD., MANGALORE	(MCL)
302	NARODA NAGRIK CO-OP BANK LTD., NARODA,AHMEDABAD	(NNC)
303	KANKARIA MANINAGAR NAG.SAH.BANK LTD., AHMEDABAD-8	(KMN)
304	KANGRA CO-OP BANK LTD.	(KAN)
305	KHATRI CO-OP URBAN BANK LTD.	(KHB)
306	MADURAI DISTRICT CENTRAL CO-OP BANK LTD., MADURAI	(MDB)
307	PUNE URBAN CO-OP BANK LTD.	(PUC)
308	JHARNESHWAR NAG.SAH.BANK MYDT.,BHOPAL	(JNS)
309	BHOPAL CO-OP CENTRAL BANK LTD., BHOPAL	(BHO)
310	SADGURU NAG.SAH.BANK MYDT., BHOPAL	(SAD)
311	HIMACHAL PRADESH STATE CO-OP BANK LTD.	(HPB)
312	PARSIK JANATA SAH.BANK LTD., KALWA-THANE	(PJS)
313	MEHSANA URBAN CO-OP BANK LTD., AHMEDABAD	(MUC)
314	THE CITY CO-OP BANK LTD., MUMBAI	(TCC)
315	SHRI CHHANI NAG. SAH BANK LTD., BARODA	(SCN)
316	SHRI KRISHNA SAH. BANK LTD., BARODA	(SKS)

317	BARODA MERCANTILE CO-OP BANK LTD.	(BMB)
318	COMMERCIAL CO-OP BANK LTD.	(CCO)
319	SANKHEDA NAG.SAH. BANK LTD.	(SNL)
320	MAHESANA SAMAJ CO-OP BANK LTD.	(MBN)
321	SHRI SWAMINARAYAN CO-OP BANK LTD.	(SSC)
322	ALAVI CO-OP BANK LTD.	(ABL)
323	UMA CO-OP BANK LTD.	(UMB)
324	DABHOI NAG.SAH.BANK LTD.	(DNS)
325	SULAIMANI CO-OP BANKING SOCIETY LTD.	(SLB)
326	SHREE CO-OP BANK LTD.	(SRB)
327	MADURA SOURASHTRA CO-OP BANK LTD.,MADURAI	(MSO)
328	PUNJAB AND MAHARASHTRA CO-OP BANK LTD., MUMBAI	(PMB)
329	JAIN CO-OP BANK LTD., NEW DELHI	(JCL)
330	AKOLA URBAN CO-OP BANK LTD.	(AUB)
331	BANK OF CEYLON	(BOC)
332	STATE BANK OF MAURITIUS LTD.	(SOM)
333	AMRITSAR CENTRAL CO-OP BANK LTD.	(ACC)
334	GANESH BANK OF KURUNDWAD LTD., PUNE	(GBK)
335	VISHWESHWAR SAHAKARI BANK LTD., PUNE	(VSL)
336	VIDISHA-BHOPAL KSHETRIYA GRAMIN BANK, BHOPAL	(VBK)
337	GURDASPUR-AMRITSAR KSHETRIYA GRAMIN VIKAS BANK	(GAK)
338	APEX CO-OP BANK OF URBAN BANKS OF MAHARASHTRA AND GOA LTD.	(APX)
339	BHOPAL NAGRIK SAHAKARI BANK LTD., BHOPAL	(BNB)
340	ASTHA MAHILA NAGRIK SAHAKARI BANK MARYADIT	(AMN)
341	MAHANAGAR NAGRIK SAHAKARI BANK MARYADIT	(MNS)
342	VAISHALI URBAN CO.OP.BANK LTD., JAIPUR	(VUC)
343	CHAROTAR NAGARIK BANK LTD.ANAND	(CNS)
344	TIRUPATI URBAN CO.OP.BANK LTD. ,NAGPUR	(TUC)
345	ABHINAV SAHAKARI BANK LTD., DOMBIVLI,THANE	(ASB)
346	HARYANA STATE CO.OP.APEX BANK LTD.	(HSB)
347	SHREE VIKAS CO.OP.BANK LTD., SURAT	(SVB)
348	JAIPUR NAGPUR AANCHLIK GRAMIN BANK, JAIPUR	(JNA)
349	SHRAMIK SAHAKARI BANK LTD., MUMBAI	(SHS)
350	PUNJAB STATE CO.OP.BANK LTD.	(PSL)
351	CHANDIGARH STATE CO.OP.BANK LTD., CHANDIGARH	(CSC)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
352	SUARNAYUG SAHAKARI BANK LTD., PUNE	(SUV)
353	RAJARSHI SHAHU SAHAKARI BANK MARYADIT, PUNE	(RSS)
354	UDYAM VIKAS SAHAKARI BANK LTD., PUNE	(UVS)
355	BHARATI SAHAKARI BANK LTD., PUNE	(BHA)
356	JIJAMATA MAHILA SAHAKARI BANK LTD., PUNE	(JMS)
357	SHREE SADGURU JANGALI MAHARAJ SAHAKARI BANK LTD., PUNE	(SJM)
358	SHREE SHARDA SAHAKARI BANK LTD., PUNE	(SHA)
359	ROPAR CENTRAL CO.OP.BANK LTD.,ROPAR, CHANDIGARH	(RCC)
360	GANDHIBAG SAHAKARI BANK LTD., NAGPUR	(GSB)
361	JANATA CO-OP. BANK LTD., DELHI	(JCB)
362	BANK MUSCAT INTERNATIONAL SAOG	(BMI)
363	KRISHNA MERCANTILE CO-OP BANK LTD., BHOPAL	(KML)
364	AKOLA JANATA COMMERCIAL CO-OP. BANK LTD., AKOLA	(AJC)
365	SHRIRAM URBAN CO-OP. BANK LTD., NAGPUR	(SUC)
366	PARMATMA EK SEVAK NAGRIK SAHAKARI BANK LTD., NAGPUR	(PES)
367	KALYAN JANATA SAHAKARI BANK LTD., KALYAN	(KJS)
368	MITRA-MANDAL SAHAKARI BANK LTD., INDORE	(MMS)

369	NASIK MERCHANTS CO-OP. BANK LTD., NASIK	(NMC)
370	NASIK PEOPLES CO-OP.BANK LTD., NASIK	(NPC)
371	NASIK JILHA MAHILA SAHAKARI BANK LTD., NASIK	(NZM)
372	NASIK DISTRICT CENTRAL CO-OP. BANK LTD., NASIK	(NDC)
373	JANALAXMI CO-OP. BANK LTD., NASIK	(JCS)
374	NASIK ROAD DEOLALI VYAPARI SAH.BANK LTD., NASIK ROAD	(NRD)
375	SHREE SAMARTH SAHAKARI BANK LTD., NASIK	(SHR)
376	GODAVARI URBAN CO-OP.BANK LTD., NASIK	(GUC)
377	NASIK DISTRICT INDUSTRIAL & MERCANTILE CO-OP. BANK LTD., NASIK	(NDI)
378	SHRIRAM SAHAKARI BANK MARYADIT, NASIK	(SOL)
379	LUDHIANA CENTRAL CO-OP. BANK LTD., LUDHIANA	(LCC)
380	TAPI CO-OP. BANK LTD, SURAT	(TAP)
381	NASIK JILHA MAHILA VIKAS SAHAKARI BANK LTD., NASIK	(NJM)
382	SHREE SINNAR VYAPARI SAHAKARI BANK, LTD., SINNAR	(SVL)
383	THE CITIZEN CO-OP. BANK LTD., NEW DELHI	(CIZ)
384	TRICHUR URBAN CO-OP. BANK LTD., TRICHUR	(TRC)
385	INDIAN MERCANTILE CO-OP. BANK LTD., LUCKNOW	(IMC)
386	ICHALKARANJI JANATA SAHAKARI BANK LTD., KOLHAPUR	(I J S)
387	KOLHAPUR DISTRICT CENTRAL CO-OP. BANK LTD., KOLHAPUR	(KDC)
388	KOLHAPUR JANATA SAHAKARI BANK LTD., KOLHAPUR	(KJB)
389	SHRI MAHALAXMI CO-OP. BANK LTD., KOLHAPUR	(MAH)
390	STATE TRANSPORT CO-OP. BANK LTD., MUMBAI	(STC)
391	SHRI SHAHU CO-OP.BANK LTD., KOLHAPUR	(SHI)
392	SHRI BALBHIM CO-OP. BANK LTD., KOLHAPUR	(BAL)
393	YOUTH DEVELOPMENT CO-OP.BANK LTD., KOLHAPUR	(YDC)
394	THE AJARA URBAN CO-OP. BANK LTD. AJARA.,KOLHAPUR	(AJU)
395	CHAUNDESHWARI CO-OP. BANK LTD., KOLHAPUR	(CHO)
396	SHRIPATRAO DADA SAHAKARI BANK LTD., KOLHAPUR	(SDS)
397	SHRI WARANA SAH. BANK LTD. WARANA NAGAR	(WSB)
398	KOLHAPUR URBAN CO-OP. BANK LTD., KOLHAPUR	(KUC)
399	KOLHAPUR MARATHA CO-OP. BANK LTD., KOLHAPUR	(KMB)
400	THE RAVI CO-OP. BANK LTD., KOLHAPUR (RCL)	
401	KOLHAPUR MAHILA SAHAKARI BANK LTD., KOLHAPUR	(KOM)
402	SHREE PANCHGANGA NAGARI SAHA. BANK LTD., KOLHAPUR	(PNS)
403	THE VADGAON URBAN CO-OP. BANK LTD., KOLHAPUR	(VAD)
404	GADHINGLAJ URBAN CO-OP. BANK LTD.	(GUB)
405	THE ICHALKARANJI URBAN CO-OP. BANK LTD., ICHALKARANJI	(IUC)
406	JANATA SAHAKARI BANK LTD., AJARA, KOLHAPUR	(JSA)
407	SHRI VEERSHAIV CO-OP. BANK LTD. KOLHAPUR	(SHV)

BANK CODE NO.	NAME OF THE BANK	ALPHA CODE
408	THE COMMERCIAL CO-OP. BANK LTD., KOLHAPUR	(COC)
409	THE NATIONAL CO-OP. BANK LTD., MUMBAI	(NAT)
410	JAMIA CO-OP. BANK LTD., NEW DELHI	(JAM)
411	THE TAMILNADU INDUSTRIAL CO-OP. BK. LTD., CHENNAI	(TAI)
412	THE SEVA VIKAS CO-OP. BANK LTD., PUNE	(SEV)
413	BICHOLIM URBAN CO-OP. BANK LTD., BICHOLIM, GOA	(BUC)
414	GOAN PEOPLE'S URBAN CO-OP.BANK LTD., PANAJI, GOA	(GPU)

415	GOA STATE CO-OP. BANK LTD., PANAJI	(GOS)
416	GOA URBAN CO-OP. BANK LTD., PANAJI	(GOU)
417	MADGAUM URBAN CO-OP. BANK LTD., PANAJI	(MAD)
418	MAPUSA URBAN CO-OP. BANK LTD., MAPUSA, GOA	(MAP)
419	FINANCIAL CO-OPEQRTIVE BANK LTD., SURAT	(FCB)
420	APNI SAHAKARI BANK LTD., AHMEDABAD	(ASL)
421	BAVLA NAGRIK SAHAKARI BANK LTD., AHMEDABAD	(BAV)
422	UNITED CO-OP. BANK LTD., AHMEDABAD	(UCL)
423	PANDYAN GRAMA BANK, MADURAI	(PAN)
424	RAJDHANI NAGAR SAHAKARI BANK LTD., LUCKNOW	(RNS)
425	SRI SATYA SAI NAGRIK SAHAKARI BANK MARYADIT, BHOPAL	(SSN)
426	STERLING URBAN CO-OP. BANK LTD., JAIPUR	(STE)
427	MADURAI URBAN CO-OP. BANK LTD., MADURAI	(MUL)
428	STANDARD CO-OP. BANK LTD., AHMEDABAD	(STB)
429	SACHIN INDUSTRIAL CO-OP. BANK LTD., SURAT	(SIC)
430	ADAJAN NAGRIK SAHAKARI BANK LTD., SURAT	(ADA)
431	ROYALE CO-OP. BANK LTD., SURAT	(ROY)
432	ADINATH CO-OP. BANK LTD., SURAT	(ADI)
433	SAMATA SAHAKARI BANK LTD., NAGPUR	(SAM)
434	KUKARWADA NAGRIK SAHAKARI BANK LTD., AHMEDABAD	(KUK)
435	THE CENTURY CO-OP. BANK LTD., SURAT	(CEN)
436	THE METRO CO-OP. BANK LTD., SURAT	(MET)
437	AKHANDA ANAND CO-OP. BANK LTD., SURAT	(AAC)
438	THE ANDHRA BANK EMPLOYEES' CO-OP. BANK LTD., HYDERABAD	(ABE)
439	ROYAL CO-OP. BANK LTD., AHMEDABAD	(RCO)
440	CITY CO-OP. BANK LTD., LUCKNOW	(CTY)
441	CO-OP. BANK OF RAJKOT LTD.	(CBR)
442	SHREE DHARATI CO-OP. BANK LTD., RAJKOT	(DHA)
443	JIVAN COMMERCIAL CO-OP. BANK LTD., RAJKOT	(JIV)
444	RAJKOT MAHILA NAGRIK SAHAKARI BANK LTD., RAJKOT	(RMN)
445	RAJKOT PEOPLES' CO-OP. BANK LTD., RAJKOT	(RPB)

NOTE: In case the name of any bank is not included in the list, please approach the Chief General Manager In-Charge, Reserve Bank of India, Department of Information Technology, Central Office, Central Office Building, 14th Floor, Sahid Bhagat Singh Marg, Mumbai-400 001 through the President of the Clearing House.

ANNEXURE VII

Transaction Codes List

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

Trans action Code No.	Nature of transaction/instruments represented by the code	Definitions
01-09	Codes reserved for clearing house control documents representing debit instruments	
10	Savings Bank Account Cheque	
11	Current Account cheque	
12	Banker's cheque	A cheque issued by a bank on itself used for making own payments. Also issued in lieu of demand drafts on the same city.
13	Cash credit account cheque	Cheques issued to a running loan account
14	Dividend warrant	
15	Traveller's cheque	
16	Demand Draft	
17	Cheques which will be issued in lieu of existing payment order	A prepaid instrument issued by a bank on to itself, similar to banker's cheque issued in lieu of a draft on the same city.
18	Gift cheque	
19	Interest warrant	
20	State government transactions @	
21	Central Government transactions @	
22	Railway transactions @	
23	Posts & Telegraphs transactions @	
24	Defence transactions @	
25	Telecommunication transactions @	
26	Reserved	
27	Departmentalised ministries (UMALO) transactions	
28	Refund warrant	
29	At Par Current Account Cheques	Multi-city cheques pertaining to Current account

30	At par Cash Credit Account Cheques	Multi-city <i>Cash Credit Account</i> instruments payable at all branches of the bank
31	Savings Bank at par cheque	Savings Bank Account cheques payable at all branches of the bank i.e multi-city cheques
40	Credit transactions to NRE Accounts in Indian Rupees	Credit transactions to Non-Resident External Accounts maintained by Non-Resident Indians
32-48	Reserved	
49	Income Tax Refund Orders	Income Tax Refund Orders payable at banks other than Reserve Bank of India.

@ To be printed on cheques/payment instruments issued by Govt. Departments for drawing on their accounts maintained with banks other than Reserve Bank of India

Note : For the present, banks have decided not to bring the travellers' cheques under the purview of mechanised cheque processing. Travellers cheques may not be printed in MICR format and with MICR codeline. Accordingly, when the mechanised cheque processing system is introduced for cheque clearing on a regular basis, the travellers' cheques will not be eligible for presentation through the clearing system.

ADDRESSES OF THE MICR CHEQUE PROCESSING CENTRES (CPC)

SI.No.	Address of the MICR CPC	SI.No.	Address of the MICR CPC
1.	The Deputy General Manger, National Clearing Cell, Reserve Bank of India, Free Press House, 215, Nariman Point, Mumbai – 400 021.	2.	The Deputy General Manger, National Clearing Cell, Reserve Bank of India, C-9, Bandra Kurla Complex, Post Box.No.8128, Bandra (ast) Mumbai – 400 51.
3.	The Deputy General Manger, National Clearing Cell, Reserve Bank of India, 6, Royd Street, Calcutta – 700 016.	4.	The Deputy General Manger, National Clearing Cell, Reserve Bank of India, Jeevan Bharati Building, Tower 1, 6 th /7 th Floor, 124, Connought Circus, New Delhi – 110001.
5.	The Deputy General Manger, National Clearing Cell, Reserve Bank of India, Shakti Towers,766, Anna Salai, Chennai– 600002.	6.	The Chief Manager, Bank of Baroda, MICR Cheque Processing Centre, Near Shiv Ranjani Cross Road, Satallite, Ahmedabad–380015.
7.	The Chief Manager, Canara Bank MICR Cheque Processing Centre, 113/114, S.C. Road, Seshadripuram, Bangalore – 560020.	8.	The Chief Manager, Bank of Baroda, MICR Cheque Processing Centre, Bank of Baroda Building, 82, Bank Road, Coimbatore – 641018.
9.	The Chief Manager, Bank of India,, MICR Cheque Processing Centre, Lower Tank Bund Road, Domalguda, Hyderabad – 500029.	10.	The Senior Manager, Punjab National Bank, MICR Cheque Processing Centre, Parnami Mandir, Adarsh Nagar, Jaipur –302 004
11.	The Chief Manager, State Bank of Indore, MICR Cheque Processing Centre, Indore Clearing House, 125 Ada Bazar, Indore.	12.	The Chief Manager, Punjab National Bank, MICR Cheque Processing Centre, Anand Palace, Ghat Road, Nagpur.
13.	The Chief Manager, Oriental bank of Commerce, MICR Cheque Processing Centre, 201-202, Chitra Talkies Road, Amritsar.	14.	The Chief General Manager, Punjab National Bank, MICR Cheque Processing Centre, Birhana Road, Kanpur.
15.	The Chief Manager, Central Bank of India, MICR Cheque Processing Centre,	16.	The Chief Manager, Union Bank of India, MICR Cheque Processing Centre,

	Central Bank of India Building, 9, Arera Hills, Jail Road, Bhopal.		Mithapalli Estate 39/2A-G-62, Gultekdi, Pune 411037.
17	The Chief Manager, Central Bank of India, MICR Cheque Processing Centre, Service Branch, 1 st Floor, Paradise Complex, Sayaji Ganj, Baroda – 390005.		

Detail guidelines regarding MICR Encoders

MICR CHEQUE ENCODER is a table top machine which can print the coded particulars of cheques and other instruments in magnetic ink in the 5/8" read band in the specified position. A conventional encoder of stand alone type has a keyboard, a programmable journal printer and a MICR cassette/ribbon typewriter. The machine can simultaneously with encoding, endorse on the reverse of the instrument, a fixed or variable stamp i.e. clearing stamp of the presenting bank/branch. The encoder can, during encoding, proof the pay-in-slip amount or the control total by marking off successive amounts of encoded cheques thus arriving at a zero balance when all the cheques are encoded, bringing out during the process any discrepancy in the totals or wrong encoding, if any. The encoder should have facility to encode all the five fields or any of the fields desired to be completed by pressing the relevant functional keys and by keying in the digital information i.e. the code number of the field concerned. There should also be a provision to automatically endorse the clearing stamp on the reverse, simultaneously with the encoding. In addition, it should be possible to skip the encoding or endorsement when needed, say when amount field is already encoded and the instrument is being represented. There should be a provision for multiple positioning of endorsement on the reverse to take care of such cases. At the end of encoding each lot of cheques, the encoder should have facility to encode the branch-wise Batch Ticket for the number and amount of cheques in the lot and ultimately the Block Ticket prepared for the bank as a whole on the basis of the cumulated batch values of instruments presented by a bank.

2. Initially, when MICR technology was introduced at the four metropolitan centres a decade ago, banks had installed stand alone encoder machines without PC interface. Presently, however, the technology has advanced and encoders with P.C. interface are available, by use of which additional data including the information of pay-in-slip can be entered so that full outward clearing information could be taken on the P.C. at the branch for balancing of outward clearing and also for further processing of the data so captured for accounting purposes. MICR Readers are available with PC interface for capturing the preprinted information in the MICR code line to save on data entry and also ensuring accuracy. Recently, MICR Reader-cum-Encoders have also come in the market, using which it is possible to capture the data of the pre-printed fields in the MICR code line and supplement the information with data entry as also encoding of the instruments simultaneously. This will enable balancing of the outward clearing and also building up the data base on cheques presented for subsequent use say for posting of the ledgers, etc. Encoding of the instruments could be done simultaneously or later on by encoding the instruments at one go (power encoding) on the basis of the data file. The type of encoder to be purchased by a member bank would, therefore, depend upon the existing and proposed level of computerisation in the branches/ Service Branch where the encoders are to be located.

3. Depending upon the total volume of the cheques presented in clearing and the volume handled at the individual branches, encoders may have to be installed at the Service Branch to encode cheques centrally or having encoders also at some branches having adequate volume so that the cheques could be encoded at the branches and the completed batches could be forwarded to Service Branch for presentation. The banks will have to take their own decision on whether to encode cheques centrally or decentralise encoding work, fully or partly, depending upon the cheque volume, space and organisational availability. Necessary guidance in this regard could also be obtained by the banks from their Service Branch at any of the existing MICR centres.

4. Presently, some MICR Document Encoders are manufactured / assembled locally. Several companies are also supplying imported MICR Document Encoders/Readers/ Reader-cum-Encoders with PC interface. M/s APLAB Industries Ltd., M/s Bradma India Ltd., M/s Kores India Ltd., M/s NCR Corporation (India) Pvt., Ltd., M/s Tata Infotech Ltd., etc., are some of the companies who supply such equipments. The list is only indicative and not exhaustive, there could be more such suppliers. For further information and guidelines for procurement, the member banks are advised to get in touch with their Service Branches at the four metropolitan cities or their Computer Policy and Planning Department.

5. The encoders, being computer peripherals, need dust free environment. Suitable site preparation, power connection, air-conditioning, etc., may have to be provided in consultation with the suppliers of the machines. Encoder operation, being quite simple, the existing staff could handle the work with minimum training. The vendors supply the necessary operation manuals along with the equipment and also provide training to the operators. They also provide post-warranty maintenance of the machines.

6. The quality of encoding is crucial to the MICR cheque processing system since bad quality encoding or use of sub-standard MICR ribbon could lead to large number of rejects during machine processing of the instruments at the MICR centres. This, apart from increasing the workload at the cheque processing centre, could also lead to errors in reading/data correction resulting in avoidable clearing differences. It is, therefore, necessary that the encoders are placed in clean environment and are serviced by vendors regularly. The quality of the MICR ribbon used on the encoder machines is also another important factor. The bank should procure good quality MICR ribbons. The ribbons have a limited shelf life and hence should not be procured in bulk and also should be stored properly in dust free environment. The banks should peruse the Reject Analysis Report furnished by the MICR Cheque Processing Centre regularly and take prompt corrective action.

Special Crossing Stamp

- i) **Dimension of Special Crossing Stamp**
Two parallel lines of length upto 2 inches at a distance of ¼ inch in between them. The name of the bank and branch to be incorporated in the enclosed space.
- ii) **Position of Special Crossing Stamp**
Preferably at the top left hand corner with a slanting of 60 degrees to the base
- iii) **Suggested specimen**



- iv) **Additional Safeguard**
The crossing stamp should be affixed in such a manner that to the extent possible it does not deface 'A/C payee', etc., crossing made by the customer.

Format of Local Clearing Stamp

Reverse of the cheque or other payment instrument

CCC	BBB	RRR	LCLG	DDMMYYYY

- CCC - Centre Code Number (3 digits – numerical code)
- BBB - Abbreviated Bank Name (3 letters – alpha code)
- RRR - Abbreviated Branch Name (3 letters – alpha code)
- LCLG - Local Clearing Abbreviation (4 letters)
- DD.MM.YYYY - Date, Month, Year (2 + 2 + 4 digits)