

SHARMA NITESHCHAND

Cust ID: XXXXX9873

A 1003, SHARAN SAPPHIRE, KOTESHWAR BHAT ROAD

MOTERA OPP SRESHTA PARISAR AHMEDABAD, GUJARAT, INDIA

PIN:- 380005 Landline:- Registered Mobile No: XXXXXX9946

PAN: BIXXXXX64L

Registered Email ID: SHARXXXXXSHCHAND@GMAIL.COM

KYC Status: Updated CKYC Number: NA

Profile Completeness:					100%
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Savings Account(s)

Summary						
Account No.	Branch	IFSC Code	MICR Code	CRN	Balance	Туре
92101XXXXX36024	SABARMATI AHM GJ	UTIB0003256	380211063	INR	613.42	Cr.
				Total	613.42	

Statement for Account No. 92101XXXXX36024 for the period from 01-08-2025 to 31-08-2025

Scheme Name: LIBERTY SAVINGS ACCOUNT Joint Holder: -

Lien amount: 0.00 Nominee: Nomination Registered

Date	Transaction Details	Chq No.	Withdrawal	Deposits	Balance
	Opening Balance				3,654.42
01-08-2025	UPI/P2M/521303531178/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		161.00		3,493.42
01-08-2025	UPI/P2A/688521329293/GOUKARNA BHIMRAO GHUG/July M/State Bank Of India		3,000.00		493.42
02-08-2025	UPI/P2M/521425434911/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		293.00		200.42
02-08-2025	NEFT TRANSFER FROM NITESH CHAND SHARMA (ICIN121486620946)			5,000.00	5,200.42
03-08-2025	UPI/P2M/521567062259/C N PETROLEUM /Sent u/YES BANK LIMITED YBS		300.00		4,900.42
03-08-2025	UPI/P2M/521557125247/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		171.00		4,729.42
03-08-2025	UPI/P2M/521537085409/BRIJESH SHARMA /Sent u/YES BANK LIMITED YBS		20.00		4,709.42
03-08-2025	UPI/P2A/558157291144/Mr THAKUR/BANK OF M/UPI/			2,000.00	6,709.42
03-08-2025	UPI/P2A/521557860667/SONAL VIVEK SHINDE /Sent u/ICICI Bank		525.00		6,184.42
04-08-2025	UPI/P2M/521639071622/RYAN INTERNATIONAL SC/Sent u/AXIS BANK		570.00		5,614.42
05-08-2025	UPI/P2M/521779991823/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		132.00		5,482.42
05-08-2025	UPI/P2M/521740694037/RAJ ENTERPRISES /Sent u/YES BANK LIMITED YBS		400.00		5,082.42
06-08-2025	UPI/P2M/521841835029/INGAWALE PETROLEUM /Sent u/BALANCEHERO INDIA PR		250.00		4,832.42
06-08-2025	UPI/P2M/521821823183/LALIT KUMAR SIRVI /Sent u/YES BANK LIMITED YBS		115.00		4,717.42
06-08-2025	UPI/P2A/521872054251/PUJA PRAFUL PARDHI /cake/ICICI Bank		92.00		4,625.42
06-08-2025	NEFT TRANSFER FROM NITESH CHAND SHARMA (ICIN121888184409)			10,000.00	14,625.42
06-08-2025	UPI/P2M/521852421731/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		132.00		14,493.42

Statement for Account No. 92101XXXXX36024 for the period from 01-08-2025 to 31-08-2025

Scheme Name: LIBERTY SAVINGS ACCOUNT Joint Holder: -

Lien amount: 0.00 Nominee: Nomination Registered

Date	Transaction Details	Chq No.	Withdrawal	Deposits	Balance
07-08-2025	UPI/P2M/521923362419/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		132.00		14,361.42
07-08-2025	UPI/P2M/521953945598/Anpurna uniform /Sent u/YES BANK LIMITED YBS		57.00		14,304.42
07-08-2025	UPI/P2M/521954304794/MR DIY Bhavdhan Pune /Sent u/YES BANK LIMITED YBS		782.00		13,522.42
08-08-2025	UPI/P2M/522006297419/Ingawale Petroleum /Sent u/YES BANK LIMITED YBS		200.00		13,322.42
08-08-2025	UPI/P2M/522015106681/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		206.00		13,116.42
08-08-2025	UPI/P2M/522065535928/ADITYA BIRLA FASHION /pantal/HDFC BANK LTD		4,345.00		8,771.42
08-08-2025	UPI/P2M/522025547640/SHINDE PETROLEUM /Sent u/YES BANK LIMITED YBS		100.00		8,671.42
08-08-2025	UPI/P2M/522025563412/M S FOODS /Sent u/YES BANK LIMITED YBS		82.00		8,589.42
08-08-2025	UPI/P2M/522045599104/ATHARV ENTERPRISES /jockey/AXIS BANK		669.00		7,920.42
08-08-2025	UPI/P2M/522035592943/ATHARV ENTERPRISES /Sent u/AXIS BANK		549.00		7,371.42
08-08-2025	UPI/P2M/522015660341/HEMANT SHRIKRISHNA S /Sent u/YES BANK LIMITED YBS		780.00		6,591.42
09-08-2025	UPI/P2M/522138166917/CN PETROLEUM /Sent u/BALANCEHERO INDIA PR		300.00		6,291.42
10-08-2025	UPI/P2M/522268593295/MAROTI VIRSHETTI MUST/Sent u/YES BANK LIMITED YBS		80.00		6,211.42
10-08-2025	UPI/P2M/522249613600/SURESHRAO G /Sent u/YES BANK LIMITED YBS		87.00		6,124.42
11-08-2025	UPI/P2M/522340000290/KALUDAS PRATAPDAS VAI/NA/YES BANK LIMITED YBS		237.00		5,887.42
11-08-2025	UPI/P2M/522321112809/SHARMA ARYANKUMAR DIN/Sent u/YES BANK LIMITED YBS		175.00		5,712.42
12-08-2025	UPI/P2M/522461479140/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		198.00		5,514.42
12-08-2025	UPI/P2M/522452241758/INGAWALE PETROLEUM /Sent u/BALANCEHERO INDIA PR		300.00		5,214.42
12-08-2025	UPI/P2M/522472248619/MAMTA VEGETABLE AND /Sent u/YES BANK LIMITED YBS		410.00		4,804.42
13-08-2025	UPI/P2M/522513827026/KRISHNA SWEETS /Sent u/YES BANK LIMITED YBS		200.00		4,604.42
13-08-2025	UPI/P2M/522563819509/KRISHNA SWEETS /Sent u/YES BANK LIMITED YBS		120.00		4,484.42
13-08-2025	UPI/P2M/522523800843/BALAJI BABAN GAIKWAD /Sent u/YES BANK LIMITED YBS		85.00		4,399.42
13-08-2025	UPI/P2M/522513839902/SMART BAZAAR /NA/YES BANK LIMITED YBS		125.00		4,274.42
	UPI/P2M/522543841617/S pizza bakers and sn/Sent u/AXIS BANK		140.00		4,134.42
13-08-2025	UPI/P2M/522523225172/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		132.00		4,002.42
14-08-2025	UPI/P2M/522654752265/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		361.00		3,641.42
14-08-2025	UPI/P2M/522645197860/MONALI SUDHEER PHATAK/Sent u/YES BANK LIMITED YBS		460.00		3,181.42
14-08-2025	UPI/P2M/522655239570/S pizza bakers and sn/Sent u/AXIS BANK		134.00		3,047.42
14-08-2025	UPI/P2M/522675230858/MAMTA VEGETABLE AND /Sent u/YES BANK LIMITED YBS		25.00		3,022.42

Statement for Account No. 92101XXXXX36024 for the period from 01-08-2025 to 31-08-2025

Scheme Name: LIBERTY SAVINGS ACCOUNT Joint Holder: -

Lien amount: 0.00 Nominee: Nomination Registered

Date	Transaction Details	Chq No.	Withdrawal	Deposits	Balance
14-08-2025	UPI/P2M/522675471198/KRISHNA SWEETS /Sent u/YES BANK LIMITED YBS		400.00		2,622.42
14-08-2025	UPI/P2M/522625448865/GANESH DEPARTMENT /Sent u/AXIS BANK		285.00		2,337.42
14-08-2025	UPI/P2M/522665482807/Wellness Pharma /Sent u/YES BANK LIMITED YBS		20.00		2,317.42
15-08-2025	UPI/P2M/522716243319/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		169.00		2,148.42
15-08-2025	UPI/P2M/522716463541/SURESHRAO G /Sent u/YES BANK LIMITED YBS		500.00		1,648.42
16-08-2025	UPI/P2M/522878561661/KEVAL CHAND /Sent u/YES BANK LIMITED YBS		251.00		1,397.42
16-08-2025	UPI/P2M/522848564225/Yogita Rohit Bunge /Sent u/YES BANK LIMITED YBS		220.00		1,177.42
16-08-2025	UPI/P2M/522808595274/INGAWALE PETROLEUM-HP/Sent u/YES BANK LIMITED YBS		200.00		977.42
16-08-2025	UPI/P2M/522848700968/KRISHANAKUMAR DINESHK/Sent u/YES BANK LIMITED YBS		230.00		747.42
16-08-2025	UPI/P2M/522869078159/KRISHANAKUMAR DINESHK/Sent u/YES BANK LIMITED YBS		235.00		512.42
16-08-2025	UPI/P2M/522829081787/KRISHANAKUMAR DINESHK/Sent u/YES BANK LIMITED YBS		40.00		472.42
18-08-2025	UPI/P2M/523071074217/GAURI SUPER SHOPEE /Sent u/YES BANK LIMITED YBS		203.00		269.42
18-08-2025	UPI/P2M/523051081858/GAURI SUPER SHOPEE /Sent u/YES BANK LIMITED YBS		125.00		144.42
18-08-2025	NEFT TRANSFER FROM NITESH CHAND SHARMA (ICIN123090917840)			5,000.00	5,144.42
20-08-2025	UPI/P2M/523254513149/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		227.00		4,917.42
20-08-2025	UPI/P2M/523204657224/KRISHANAKUMAR DINESHK/Sent u/YES BANK LIMITED YBS		30.00		4,887.42
21-08-2025	UPI/P2M/523335914820/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		269.00		4,618.42
21-08-2025	UPI/P2M/523326560944/Mr PRAKASH CHANDRA KE/NA/YES BANK LIMITED YBS		400.00		4,218.42
21-08-2025	UPI/P2M/523316691693/BharatPe Merchant /Pay to/YesBank_Yespay		510.00		3,708.42
21-08-2025	UPI/P2M/523356743671/Anil mirghe /Sent u/YES BANK LIMITED YBS		12.00		3,696.42
21-08-2025	UPI/P2M/523346734294/Anil mirghe /Sent u/YES BANK LIMITED YBS		12.00		3,684.42
21-08-2025	UPI/P2A/523306783663/VISHAL VIJAYSING SURY/courie/Kotak Mahindra Bank		820.00		2,864.42
21-08-2025	UPI/P2M/523376802077/Ingawale Petroleum /Sent u/YES BANK LIMITED YBS		300.00		2,564.42
22-08-2025	UPI/P2M/523418752806/SURESHRAO G /Sent u/YES BANK LIMITED YBS		171.00		2,393.42
22-08-2025	UPI/P2M/523438739671/SHARMA ARYANKUMAR DIN/Sent u/YES BANK LIMITED YBS		100.00		2,293.42
24-08-2025	UPI/P2M/523670656037/Avadesh Vegetables An/Sent u/AXIS BANK		520.00		1,773.42
24-08-2025	UPI/P2M/523610654140/AVADESH PRASAD /Sent u/YES BANK LIMITED YBS		125.00		1,648.42
24-08-2025	UPI/P2M/523671047994/C N PETROLEUM /Sent u/YES BANK LIMITED YBS		200.00		1,448.42
25-08-2025	UPI/P2M/523722516615/MR DIY Bhavdhan Pune /Sent u/YES BANK LIMITED YBS		449.00		999.42

Statement for Account No. 92101XXXXX36024 for the period from 01-08-2025 to 31-08-2025

Scheme Name: LIBERTY SAVINGS ACCOUNT Joint Holder: -

Lien amount: 0.00 Nominee: Nomination Registered

Date	Transaction Details	Chq No.	Withdrawal	Deposits	Balance
25-08-2025	UPI/P2A/523712930222/BHAUSAHEB GARUD /Sent u/DBS BANK INDIA LIMIT	110.	127.00		872.42
25-08-2025	UPI/P2M/523732083552/WELLNESS PHARMA CHEMI/Sent u/AXIS BANK		368.00		504.42
25-08-2025	UPI/P2M/523772119572/JASODA KALUDAS VAISHN/Sent u/YES BANK LIMITED YBS		311.00		193.42
26-08-2025	IMPS/P2A/523810078562/NITESHCH/ICICIBAN/ IMPSTran/9199992118849229465			5,000.00	5,193.42
26-08-2025	UPI/P2A/523804151692/DHANANJAY MORESHWAR K/Sent u/UJJIVAN SMALL FINANC		150.00		5,043.42
26-08-2025	UPI/P2M/523834198693/Yogita Rohit Bunge /Sent u/YES BANK LIMITED YBS		480.00		4,563.42
26-08-2025	UPI/P2M/523824190718/INGAWALE PETROLEUM-HP/Sent u/YES BANK LIMITED YBS		200.00		4,363.42
26-08-2025	UPI/P2M/523834236196/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		335.00		4,028.42
26-08-2025	UPI/P2A/112348136446/YASHASHRE/State Ban/Payment/			200.00	4,228.42
27-08-2025	UPI/P2A/523976538161/GHOLAP DEEPALI KETAN /Sent u/The Cosmos Co- Operat		500.00		3,728.42
27-08-2025	UPI/P2M/523926494762/SHARMA ARYANKUMAR DIN/bread/YES BANK LIMITED YBS		10.00		3,718.42
27-08-2025	UPI/P2M/523905454053/SHARMA ARYANKUMAR DIN/Sent u/YES BANK LIMITED YBS		50.00		3,668.42
27-08-2025	UPI/P2M/523955462239/SURESH MAHADEO GORAVE/Sent u/YES BANK LIMITED YBS		190.00		3,478.42
28-08-2025	UPI/P2A/388543120891/REKHA APARAJIT /Sent u/ICICI Bank		1,500.00		1,978.42
28-08-2025	UPI/P2M/524017449414/Yogita Rohit Bunge /Sent u/YES BANK LIMITED YBS		150.00		1,828.42
28-08-2025	UPI/P2M/524037450012/JANTA BAZAAR /Sent u/YES BANK LIMITED YBS		177.00		1,651.42
28-08-2025	UPI/P2M/524027446749/MAMTA VEGETABLE AND /Sent u/YES BANK LIMITED YBS		180.00		1,471.42
29-08-2025	IMPS/P2A/524122147672/NITESHCH/ICICIBAN/ IMPSTran/9199992118849229465			5,000.00	6,471.42
29-08-2025	UPI/P2M/524169585373/KRISHANAKUMAR DINESHK/Sent u/YES BANK LIMITED YBS		100.00		6,371.42
29-08-2025	UPI/P2M/524178185495/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		269.00		6,102.42
29-08-2025	UPI/P2A/388575063751/HARSHRATNA CATERING S/mahapr/Punjab National Bank		1,100.00		5,002.42
29-08-2025	UPI/P2M/524128708845/MAHENDRA /Sent u/YES BANK LIMITED YBS		30.00		4,972.42
30-08-2025	UPI/P2M/524210423279/C N PETROLEUM /Sent u/YES BANK LIMITED YBS		300.00		4,672.42
30-08-2025	UPI/P2M/524200489932/KALUDAS PRATAPDAS VAI/Sent u/YES BANK LIMITED YBS		311.00		4,361.42
30-08-2025	UPI/P2M/524201037526/PAVAN /Sent u/YES BANK LIMITED YBS		780.00		3,581.42
30-08-2025	UPI/P2M/524211157398/New Preet Da Dhaba /Sent u/INDUSIND BANK LIMITE		830.00		2,751.42
31-08-2025	UPI TO MERCHANT : AVADESH VEGETABLES AN (524321295350)		180.00		2,571.42
31-08-2025	UPI TO MERCHANT : MR SUMAN VIKASRAO WAG (524371347898)		60.00		2,511.42
31-08-2025	UPI TRANSFER TO NANDANI SAGAR BIRADE (388668698794)		1,898.00		613.42

Statem	Statement for Account No. 92101XXXXX36024 for the period from 01-08-2025 to 31-08-2025							
Scheme	Name: LIBERTY SAVINGS ACCOUNT		Joint Holder	: -				
Lien amount: 0.00 Nominee: Nomination Registered					egistered			
Average	balance maintained: 4,210.10							
Date	Transaction Details	Chq No.	Withdrawal	Deposits	Balance			
	Closing Balance				613.42			
		Tota	l 35,241.00	32,200.00	,			

To know your Tariff Plan, Click Here

Important Message

- Please note: Revised fees & charges applicable on Axis Bank Savings / Salary Account(s) effective 01-04-2024. For details of the new fee structure, kindly visit https://www.axisbank.com/FeesandCharges
- For LIBERTY Savings/Salary account fees & charges applicable to migrating customers kindly visit https://www.axisbank.com/docs/default-source/ld/soc/soc---liberty-salary.pdf
- Click here to update Re-KYC by self-declaration.
- Effective quarter ending June 2021, the interest accrued in your Axis Bank Savings Account for any current quarter will be credited to your savings bank A/c on the first day of the next quarter. However, the accrued interest will be considered as a part of your closing balance of the last day of current quarter so that there is no loss of interest income for you.
 - As an exception to the above, the interest for the last quarter of the financial year will be credited on the last day of the quarter i.e. for Mar'23, quarterly interest will be credited into your Savings Account on 31-03-2023.
- All Axis eDGE Reward points earned by customers have a validity of 3 years, the points will expire automatically after a lapse of 3 years from the date of allotment. This is in accordance with the terms and conditions of the program.
- Enable international transactions to make the best of your Axis Bank Debit Card. You can now set or change usage preferences on your card anytime anywhere. Steps to change the usage preference on your card:
- Mobile Banking: Login Axis Mobile App -> Services -> Debit Card -> Modify ATM/ Purchase Limit -> Select Card Internet Banking: Logged in Section>>Services>> Debit Card Services>> More Services>> Change ATM/Purchase Limit
- Effective 1st May, 2024, the T&Cs on your Axis Bank Debit Card and EDGE REWARD Points on your account are revised. To view details, Click Here
- In case of any queries regarding insurance details on your Axis Bank Debit Card or initiation of claim process, please visit your nearest branch or call our toll-free number: 1860-419-5555 / 1860-500-5555. To learn more about insurance on your debit card, Click Here
- To view the updated terms & conditions on your Axis Bank Debit Cards, visit https://www.axisbank.com/axisdcupdate
- Interest Calculation Method on your Fixed Deposits is being revised. For more details, please visit on https://www.axisbank.com/changeint

Legends used in the Statement						
ICONN	Transaction through Iconnect	PUR	Purchase using the debit card			
AUTOSWEEP	Transfer to linked Fixed Deposit	RATE.DIFF	Difference in rates on usage of card internationally			
REV SWEEP	Interest on linked Fixed Deposit	CLG	Cheque Clearing transaction			
SWEEP TRF	Transfer from linked Fixed deposit / Account	EDC	Credit through EDC machine transaction			
VMT	Visa money transfer through ATM	SETU	Seamless electronic fund transfer through Axis Bank			
CWDR	Cash withdrawal through ATM	Int. Pd.	Interest paid to customer			
TIP/SCG	Surcharge on usage of debit card at petrol pumps/railway ticket purchase or hotel tips	Int. Coll.	Interest collected from the customer			
BRN	Branch	MMT	MasterCard money transfer through ATM			
TD	Term Deposit	INT	Interest			
(SI	Standing Instructions	INB	Internet Banking			

RTGS/NEFT rejection reason codes and their description						
Rejection Code	Reject Reason Description	Rejection Code	Reject Reason Description			
RO1	ACCOUNT CLOSED	R08	GARNISHI ORDER RECEIVED			
R03	ACCOUNT DOES NOT EXIST	R09	OPERATIONS SUSPENDED			
R05	BENEFICIARY NAME DIFFERS	R11	ANY OTHER REASONS			
R07	ACCOUNT UNDER ATTACHMENT	R12	CREDIT TO NRI ACCOUNT			

Important Notice: I am being customer of the Bank fully aware that, I am required to provide correct personal details viz; Date of Birth ("DOB"), constitution code (Individual or HUF), etc; to avail the benefit of the preferred Rate of Interest ("ROI") rate as individual Senior Citizen". But, if after creation of said FD, I change or update my above-mentioned personal details basis which the Bank considers that I am ineligible to avail benefit of preferred ROI (as available to individual Senior Citizen), in that case the Bank shall have right to modify the ROI at its discretion without any prior notice or intimation.

Please note, the customer shall provide his correct personal details only at the time of creation of the TD. Also note that the Rate of Interest modified will be applicable from the last open effective date of the Fixed Deposit.

Disclaimer

The a/c balance will be taken as correct unless any discrepancy is notified to us immediately. The closing balance includes Credit balance &/or overdraft and funds which are under clearing. It excludes the amount marked as lien, if any. (A legal claim against an asset which is used to secure a loan and which must be paid when the property is sold. Liens can be structured in many different ways.). 'Value date' is the effective date of Credit/Debit in the account. Axis Bank does not send requests for IDs, Passwords, account numbers, or other sensitive financial information by e-mail/SMS. If you receive a message of this type that appears to be from Axis Bank or related to an Axis Bank product or service, please do not respond. Send a copy of the message and any related details to IT.Helpdesk@axisbank.com. Service fee will be levied in case of average balance non-maintenance, as applicable. Not maintaining of average required balances will attract charges as per our current charge structure. The features of your Account & its charge structure are available on the website www.axisbank.com. You may please contact your nearest Axis Bank branch for further details. For accounts in Salary power scheme - In case monthly salary is not credited for more than 3 consecutive months, the account will be treated as normal Savings Account & all charges shall be levied as applicable. Also, the Know Your Customer must be complied with & documents are to be submitted. All products and services of the Bank are subject to applicable law and regulations and would be modified / discontinued based on the prevailing law / regulation at any point of time and the Bank shall not be under any liability or obligation or continue with the products and services of the Bank cannot be continued without total compliance of the prevailing law at that point of time. In the event, that the products and services of the Bank cannot be continued without total compliance of the prevailing law at any point of time, the products and services of the Bank c

- Never share your password/ PIN/ OTP / Card and account details with anyone in person or on call or digitally.
- Do not click on link from unknown/ unsecured sources that seek your confidential information.
- Update your correct mobile number with the bank to receive timely communications and to perform Aadhaar enabled payment system (AEPS) transactions.

Please click the link provided for GST details of Axis Bank -

http://campaign.axisbank.com/generic/Axis_Bank_GST_Migration_details.pdf

Customers are advised to update PAN details through the following ways in case the same is not already updated

- Internet Banking: Login to Axis Internet Banking> Side Menu Bar> Contact Details> Update PAN
- Mobile Banking:
 - Android:- Login to Axis Mobile Banking> Side Menu Bar> Insta Services> Update PAN
 - iOS:-Login to Axis Mobile Banking> Side Menu Bar> Manage> Request> Insta Services> Update PAN

Phone Banking: Contact us on our customer care number 1860 419 5555, 1860 500 5555 to update the PAN details

Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Banks' deposits, such as savings, current, fixed, recurring etc* up to maximum amount of Rs 5 Lakh including principal & interest both*

(* or exceptions and details please refer www.dicac.org.in_)

In compliance with regulatory guidelines, the non-CTS cheque books attached to the accounts would be destroyed in banks core banking System. Thus, Non CTS cheques will not be valid for CASH, Clearing and Transfer transactions