

Types of Cheque

Stale Cheque:

- **If** a cheque is presented for payment after six months from the date of the cheque, it is called stale cheque. After expiry of that period, no payment will be made by banks against that cheque.
- A stale cheque is not honored by the bank.

Mutilated Cheque:

- **When** a cheque is torn into two or more pieces and presented for payment, such a cheque is called a mutilated cheque.
- The bank will not make payment against such a cheque without getting confirmation of the drawer.

बासी चेक

- चेकको भुक्तानी योग्य मिति भन्दा पछि बैंकमा प्रस्तुत गरिएको चेकलाई बासी चेक भनिन्छ । साधारणतया साधारण चेकको भुक्तानी अवधि ६ महिना हुने सन्दर्भमा चेकको मिति भन्दा ६ महिना पश्चात भुक्तानीका लागि प्रस्तुत गरिएका चेक नै बासी चेक हुन ।
- सरकारी चेकको सन्दर्भमा यस्तो मिति ३० दिनको रहेको हुन्छ ।
- बासी चेकको भुक्तानी बैंक तथा बित्तिय संस्थाले दिदैनन ।

बिकृत चेक

- दुई वा दुई भन्दा बढि टुकामा बिभाजन भएका चेकलाई बिकृत चेक भनिन्छ, यस्ता चेकको पनि भुक्तानी बैंक तथा बित्तिय संस्थाले गर्दैनन । तर खातावालाको स्वीकृति लियर भने यस्ता चेकको भुक्तानी गर्न सकिन्छ ।

Stale Cheque

Bank Name

Date

02

02

2080

Pay against this cheque toor Bearer
श्री वा वाहकलाई

the sum of
रकम अक्षरमा भुक्तानी दिनुहोला

Account No.
Name:
Account Type
Cheque No.

Please do not write or sign below this line

Number (Cheque Number and Bank Identifier)

Mutilated Cheque

<div>Bank Name</div>		Date	02	02	2080
Pay against this cheque toor Bearer श्री वा वाहकलाई					
the sum of रकम अक्षरमा भुक्तानी दिनुहोला					
Account No. Name: Account Type Cheque No.					
		Please do not write or sign below this line			
Number (Cheque Number and Bank Identifier)					

Crossing of Cheque

Crossing of Cheque:

- Crossing of a cheque means "Drawing Two Parallel Lines" across the face of the cheque. Thus, crossing is necessary in order to have safety.
- Crossed cheques must be presented through the bank only because they are not paid at the counter.
- Crossing is a popular device for protecting the drawer and payee of a cheque.
- Types of Crossing :-
 - General Crossing
 - Special or Restrictive Crossing

चेकको रेखांकन

- चेकको रेखांकन भन्नाले चेकको अग्र भागको बायां कुनामा २ समानान्तर रेखा कोर्नु हो । यसले चेकको भुक्तानीलाई थप सुरक्षित पार्दछ ।
- बैंकको नगद काउन्टर वाट भुक्तानी नगरिने भएकाले यस्ता चेकलाई खातामा जम्मा गर्नु पर्ने हुन्छ ।

रेखांकनका प्रकारहरु

- साधारण रेखांकन
- बिषेश रेखांकन

Crossing of Cheque

General Crossing:

- **There** are two transverse parallel lines, marked across its face, or – The cheque bears an abbreviation "& Co. "between the two parallel lines, or – The cheque bears the words "Not Negotiable" between the two parallel lines, or – The cheque bears the words "A/c. Payee" between the two parallel lines.

Special or Restrictive Crossing

- Crossing is that the bank makes payment only to the banker whose name is written in the crossing. Specially crossed cheques are more safe than a generally crossed cheques.

Material Alteration in Cheque

Material Alteration

- **Any** alteration made in the cheque is Material Alteration.
- These cheque are not honored by Banks, for making This as a valid cheque then the drawer has to sign at every correction made.
- Alterations' Like: – Date, – Amount, – Payee Name,

Material Alteration in Cheque

चेकको आधारभुत परिवर्तन

- चेकमा एक पटक लेखिएको तथ्यमा कुनै परिवर्तन गरिन्छ भने त्यसलाई चेकको आधारभुत परिवर्तन भनिन्छ ।
- चेकमा भएका सम्पूर्ण कुराहरु महत्वपूर्ण भएकाले यस्तो आधारभुत तथ्यहरुमा परिवर्तन हुंदा बैंक तथा वित्तिय संस्था भुक्तानी गर्न वाध्य हुदैनन तर उक्त परिवर्तनलाई जारी गर्ने ब्यक्तिले हस्ताक्षर सहित स्वीकार गरेमा भुक्तानी गर्न सकिने छ ।
- निम्न बमोजिमका परिवर्तन हुन सक्दछन:
 - मिति
 - रकम
 - नाम

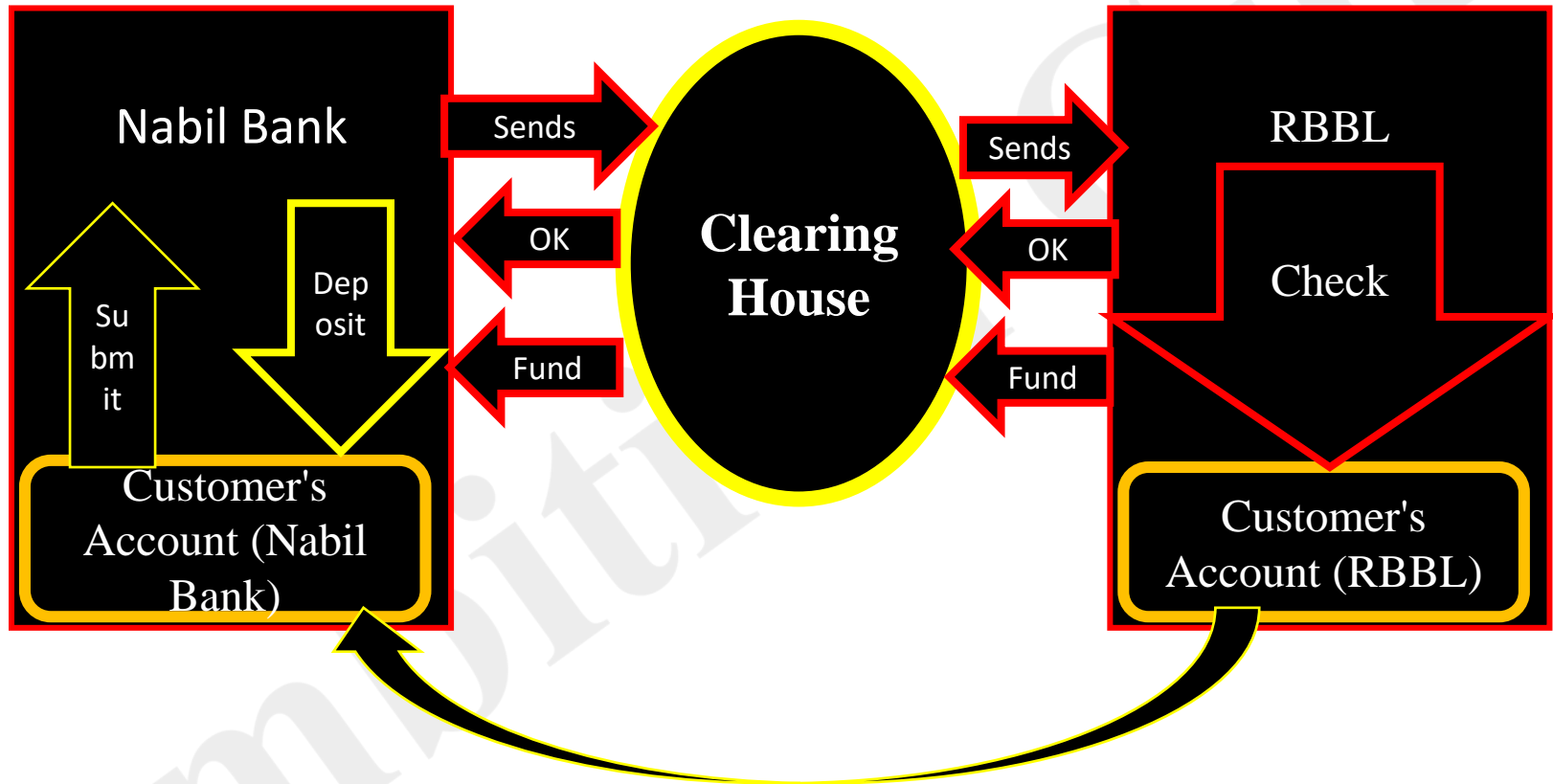
Importance of Cheque

1. There's no need to carry cash.
2. Payments can be halted if necessary.
3. Transferring through cheques makes them more secure.
4. Since physical notes are not used, errors are unlikely to happen.
5. It is a negotiable instrument so it can be endorsed in favour of a third party
6. It ensures clear tracking of payment in future
7. Encashment of Cheque is free of cost

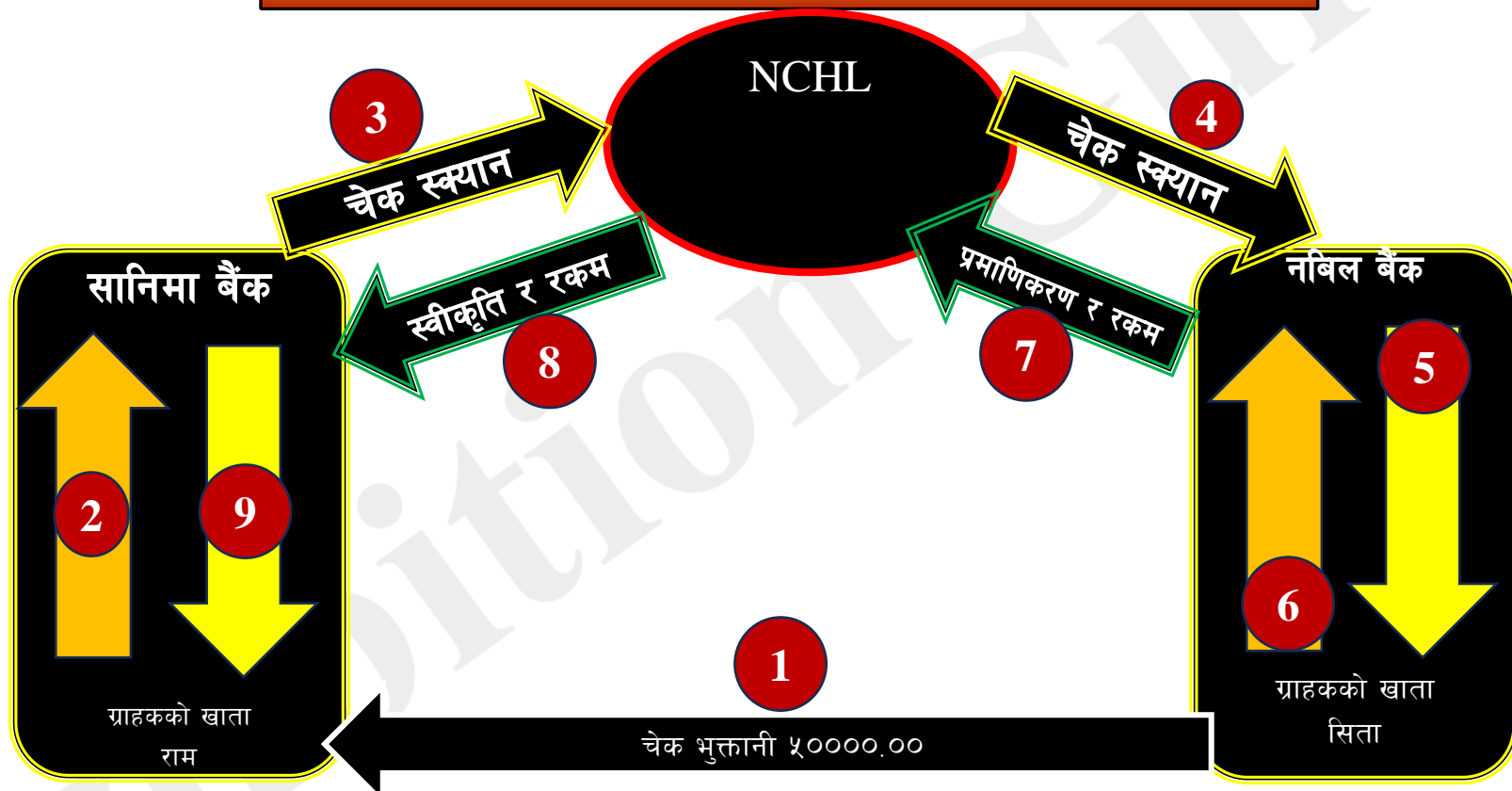
चेकको महत्व

- नगद बोक्नु पर्ने भन्झटवाट मुक्ति
- आवश्यक परेमा भुक्तानी रोक्का गर्न सकिने
- सुरक्षित भुक्तानी
- भौतिक नगदको कारोवार नहुंदा गल्ती हुने जोखिमवाट मुक्ती
- बिनियम अधिकारपत्र भएकाले अरुलाई लिखित रुपमा हस्तान्तरण गर्न सकिने
- भविश्यमा भुक्तानीको पहिचान गर्न सहज
- चेकको सटहि बिना खर्च गर्न सकिने

Cheque Clearing Process



Cheque Process



THANK YOU