

Samba Bank Limited



Guidelines on New Cheque Books

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Dear Customer:

SBP has issued instructions on Standardization of Customer's Cheque Layout and on Enhancement of Security Features in Cheques vide its circulars; PSD Circular No. 01 of 2014 & CPD Circular No. 1 of 2014. Salient features of the new cheque books and related process are briefly given below for guidance of our valued customers.

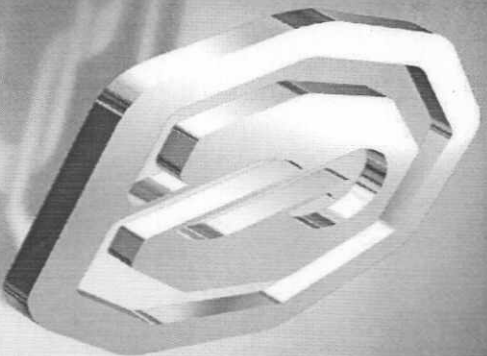
- Please note that cheque books on the new standardized format will be issued after 30-June-2014.
- Cheque books issued prior to 30-June-2014 will remain valid for use.
- Bank will be affixing all Clearing stamps of standardized size on the reverse side of the cheque instead of affixing it on face.
- You are encouraged to replace your old unused stock of cheque with new standardized cheque books at the earliest.

Note:

Important security and standardization features of the new cheques are given briefly in the following pages for your guidance only. For further detail and/or clarity regarding these features and standards, you may contact your nearest branch .

Salient Security Features of Cheques

- All cheques carry bank's logo or name as a standardized watermark visible only if the cheque is placed against a light source. Further, the paper used for cheques contains invisible ultra violet security feature.
- Cheque books are prepared on special paper approved by Pakistan Security Printing Corporation.
- The space on the cheques allocated for the amount and name of payee contain anti forgery ink.
- Name of the accountholder is printed using Bleed through technology



Cheque Standardization Features:

1. The standard length and height of the cheque lies between 17 to 18 cm and 7 to 8.5 cm respectively, while the weight of cheque is between 80-90 GSM. The cheque font size lies between 8 to 9 points.
2. The **logo of the bank** is printed on top left of the cheque. The standard height of the logo lies between 0.5 to 1 cm and length from 4 to 5 cm respectively.
3. The **bank name** is mandatory along with branch address / code and city to be written under the name of the bank having length from 7 to 8 cm.
4. The **cheque number** is printed on the extreme upper right side of the cheque above the date field.
5. The **date field** is located on the upper right side of the cheque. The accepted numeric representation for the date field on cheques is DDMMYY and is printed in lucid background. Any kind of slashed or other symbols are not permitted between elements of the date.
6. The **payee's name** starts with the phrase "Pay" and ends with the phrase "or bearer" in the designated space by horizontal marked lines.



7. The **amount in words** may be printed or handwritten in the designated space identified by two parallel horizontal lines. The line begin with the phrase “Rupees” for domestic currency. In case of foreign currency, the phrase starts with “For the sum of” and ends with the relevant name of foreign currency.
8. For Pak Rupee cheque, **amount in figure** is preceded by PKR within convenience amount scan area. Any type of alphabetic characters or any type of special characters like commas, decimals and slashes are not used. For foreign currency cheque, the relevant currency symbol appears in place of PKR preceded by the amount in figure.
9. Cheque book carries **IBAN (24 digits)** as mentioned vide PSD circular No. 2 of 2012.
10. The **payers name** must appear on cheque below IBAN.
11. The **signature line** area is located in the lower right area of the cheque. ‘signature’ is mentioned under signature line.



8. **MICR line** includes cheque number, bank and branch code, account number, and currency code.

"[30472560]"[0540100]:"[12345678912345678]": "[000]"

Cheque Number	Bank & branch	Account Number
30472560	0540100	12345678912345678

9. There must be no **conditional statement** written / printed on the cheque.



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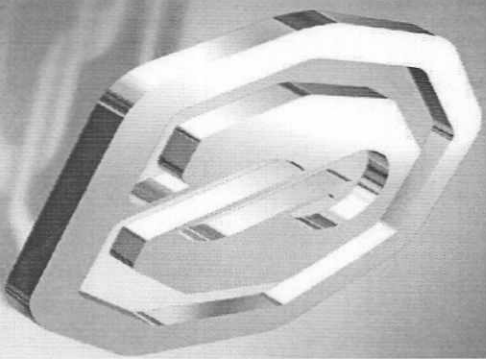
Front Layout of Cheque

Pak Rupee Cheque

Logo of the Bank	Cheque No. [p][d][m][w][v][r][v]
Bank Name and Address	Date [p][d][m][w][v][r][v]
Pay _____ or bearer	PKR []
Rupees _____	
IBAN:	
Payer name	Signature _____
Please do not write below this line.	
MICR	

Foreign Currency Cheque

Logo of the Bank	Cheque No. [p][d][m][w][v][r][v]
Bank Name and Address	Date [p][d][m][w][v][r][v]
Pay _____ or bearer	US\$ []
For the sum of _____	
IBAN:	
Payer name	Signature _____
Please do not write below this line.	
MICR	



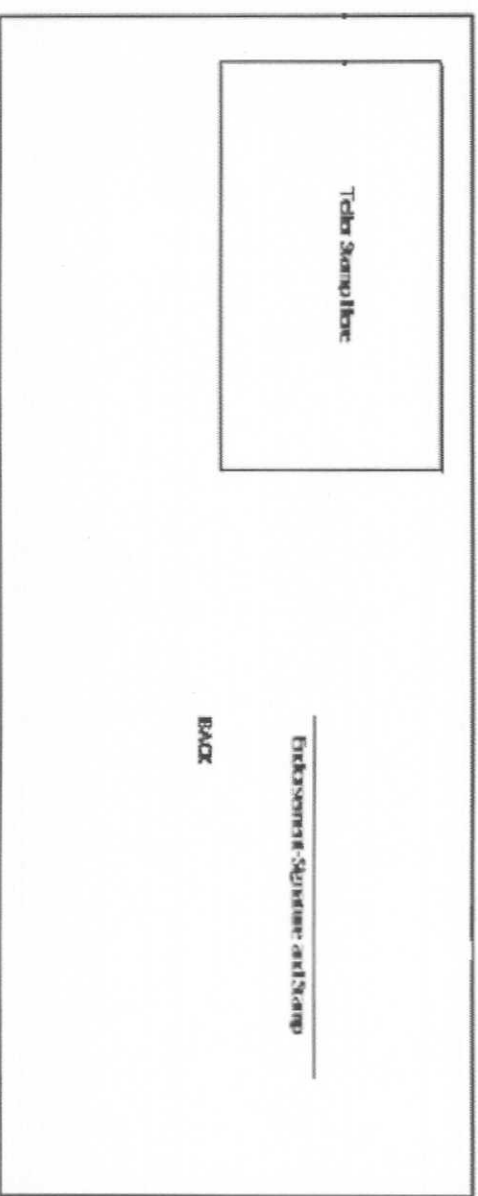
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Basic components of reverse side of a cheque comprise of the teller stamp, the endorsement area, and a verification phrase.

1. The "Teller Stamp Here" box is located in the upper left corner on the reverse side of the cheque. It is located on the top left side of the cheque. The box contains the phrase "Teller Stamp Here".
2. The endorsement area includes the signature and stamp line(s) and /or addresses line(s) (Where applicable).

Reverse Layout of the Cheque



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