

Cheque Standards and Specifications

Amendment Sheet

Nepal Rastra Bank
Kathmandu, Nepal

मन्त्रालय

Amendment Form

Cheque Standard and Specification

S. No.	Existing	New (Amended)
1	Page 6: 4.Front Side of the Cheque (4 th line): The Layout of the front and the reverse side of the new Cheque are given at Annexure I A, I B and II.	Page 6: 4.Front Side of the Cheque (4 th line) The Layout of the front and the reverse side of the new Cheque are given at Annexure I and II.
2	Page 7: Figure 1 A: General cheque layout (as in Annexure I A) Figure 1 B: General Cheque layout (as in Annexure I B)	Page 7: Figure 1: General Cheque layout (as in Annexure I)
3	Page 9: Figure 2: Cheque field locations (as in Annexure VIII)	Page 8: Figure 2: Cheque field locations (as in Annexure VIII)
4	<p>Page 9: 6.1.Date Field (2nd line) The are shall include the "Date" field label</p> <p>Page 10: 6.1.4.Date Label (1st line) The "Date" label shall be printed to the left of the date Box.</p> <p>Page 10: 6.2.1.Pay Label (1st line) The "Pay against this Cheque to" label shall be printed</p> <p>Page 10: 6.2.2.Or Bearer Label (1st line) The label "Or Bearer" shall be printed at the end of the payee line</p> <p>Page 11: 6.3.1.Amount Lable (1st line) The position for the amount label i.e. "the sum of" shall be located below the pay label</p> <p>Page 10: 6.4.Amount in Figures Field (5th Line) The location of the said field is below the "Or Bearer" label and right to the area of amount in words label.</p> <p>Page 13: 6.5.1.Drawer Signature (8th line) The signature boxes shall be printed above the wording, "Please do not write or sign below this line".</p>	<p>Page 8: 6.1.Date Field (2nd line) The are shall include the "Date" and "मिति" field label</p> <p>Page 9: 6.1.4.Date Label (1st line) The "Date" and "मिति" label shall be printed to the left of the date Box.</p> <p>Page 9: 6.2.1.Pay Label (1st line) The "Pay against this Cheque to" and "श्री" label shall be printed</p> <p>Page 9: 6.2.2.Or Bearer Label (1st line) The label "Or Bearer" and "वा बाहकलाई" shall be printed at the end of the payee line</p> <p>Page 10: 6.3.1.Amount Lable (1st line) The position for the amount label i.e. "the sum of" and "रकम (अक्षरमा)" shall be located below the pay label</p> <p>Page 10: 6.4.Amount in Figures Field (5th Line) The location of the said field is below the "Or Bearer" label and right to the area of amount in words and "भुक्तानी दिनुहोला ।" label.</p> <p>Page 12: 6.5.1.Drawer Signature (8th line) The signature boxes shall be printed above the wording, "Please do not write or sign below this line" and "यो धर्का तल नलेख्नु होला ।".</p>



5		<p>Page 12: Instrument Type (Item no. 10 in Annexure VIII) The location of the instrument type is at the top centre. In case of ordinary cheques nothing should be printed at this location but for other payment instruments like Pay Order, Draft, Managers Cheque, Dividend/ Warrant, etc., instrument type and/or name should be printed. It can be printed in a single or double line but should be within the specified area.</p>
6	<p>Page 21: 9.1.Physical Characteristics of the Cheque Paper (4th line) The paper to be used in printing of Cheques shall confirm to London Banks Paper Specifications No. 1 (CBS 1) specifications.</p>	<p>Page 20: 9.1.Physical Characteristics of the Cheque Paper (4th line) The paper to be used in printing of Cheques shall confirm to the following specifications.</p>
7	<p>Page 26: Figure 7: Invisible security features (as in Annexure VI)</p>	<p>Page 25: Figure 7: Invisible security features (as in Annexure VI)</p>
8	<p>Page 26,27: 10.7.1.Mandatory Security Features</p> <p>i.Print Cheques on chemical sensitised and watermarked paper which is UV (Ultra Violet) dull;</p> <p>ii.Use an unobtrusive Solvent-soluble and aqua fugitive (water-soluble) ink security pattern with a micro print of the Bank name repeated over and over again to show any fraudulent alterations by reaction to liquids or physical alteration. Regular patterns are recommended as irregular patterns have a potential to merge with such altered areas. Labels should be printed darker than this background printing. Background printing shall not interfere with labels and extraction of any information entered in AOlS;</p> <p>iii.Use a Thermo chromic ink security patterns;</p> <p>iv.Print 'NCHL-ECC' UV text on the fields viz. the date, the payee name, amount in words and</p>	<p>Page 25,26: 10.7.1.Mandatory Security Features</p> <p>i.Print Cheques on chemical sensitised and watermarked paper which is UV (Ultra Violet) dull. The cheque paper should carry a standard watermark with the word 'NEPAL', which is easily identified when held against the light. The size of the watermark should be 2 inches (50.8mm) in width and ½ inches (12.7mm) in height. Each cheque should hold at least one full watermark;</p> <p>ii.Use an unobtrusive Solvent-soluble and aqua fugitive (water-soluble) ink security pattern with a micro print of the Bank name repeated over and over again as three lines below the payee name and amount in words to show any fraudulent alterations by reaction to liquids or physical alteration. Micro prints are printed in tiny fonts which are not easily visible/ recognizable without the use of magnifying glass.;</p> <p>iii.Include pantograph security feature with hidden word "VOID" that are designed to appear on copies to prevent fraudulent duplication but shall not be visible on images captured from original cheques;</p> <p>iv.Print 'NCHL-ECC' UV text on the fields viz.</p>

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	amount in figures fields using yellow and/or green colour(Annexure VI);	the payee name, amount in words and amount in figures fields using yellow and/or green colour(Annexure VI);
	Page 27: 10.7.2.Optional Security Features (6 th line onwards) Or reproduction of it through microfilming, scanning or photocopying. And security features including “void” or “copy” pantographs and other hidden pantographs that are designed to appear on copies to prevent fraudulent duplication shall not be visible on images captured from original Cheques.	Page 26: 10.7.2.Optional Security Features Part of the lines mentioned in Existing column removed
	Page 29: 10.7.5: Secondary Ink Security Feature Visible and Invisible Fluorescent (Required) Thermochromic (Required) Photochromatic (Required)	Page 26,27: 10.7.5: Secondary Ink Security Feature Visible and Invisible Fluorescent (Optional) Thermochromic (Optional) Photochromatic (Optional)
	Page 27: Figure 8 A: Other visual security features (as in Annexure VII A) Figure 8 B: Other visual security features (as in Annexure VII B)	Page 27: Figure 8: Other visual security features (as in Annexure VII)
9	Page 42,42: Annexure I A – General Cheque Layout (in English) Annexure I B – General Cheque Layout (in English and Nepali) Page 45: Annexure III – Cheque Fields Location Page 46: Annexure IV – Back of Cheque Fields Locations Page 48: Annexure VI – Invisible Security Features Page 49: Annexure VIIA – Other Visual Security Features (In English) Page 50: Annexure VIIA – Other Visual Security Features (In English and Nepali) Page 51: Annexure VIII – Fields Reference Layout	Page 39: Annexure I – General Cheque Layout Page 41: Annexure III – Cheque Fields Location Page 42: Annexure IV – Back of Cheque Fields Locations Page 44: Annexure VI – Invisible Security Features Page 45: Annexure VII – Other Visual Security Features Page 46: Annexure VIII – Fields Reference Layout

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