Cheque Return, Dishonour Memo and Bank Controls

Chapter in 2 minutes

- Return-code, customer communication, memo evidence, frequent-dishonour and wrongful-dishonour controls.
- Treat RBI operational directions as banking controls that interact with, but do not amend, the Act.
- Preserve official source/version and bank implementation evidence.
- Update workflows when clearing cycles or system requirements change.
- Escalate exceptions before payment, return or litigation deadlines are missed.

Execution gates

- Legally enforceable transaction
- Instrument classification and stamp
- Authority/mandate and custody
- Presentation, return and notice clocks
- Evidence, forum and entity liability
- Settlement, accounting and retention

Provision/control map

Provision	Subject	Control
Return memo	Reason and date	Validate cheque details, return code, memo authentication and account statement.

Evidence file

Instrument/image; mandate; contract/invoice/delivery; ledger/bank/tax; presentment/return; notice/service; calculations; settlement/orders; source log.

Default response

Freeze timeline; verify debt and authority; preserve originals; validate bank memo; calculate statutory/civil clocks; decide cure, notice, settlement and filing.