



eCircular

Department: BANKING OPERATIONS

DEPARTMENT

Sl.No.: 849/2023 - 24

Circular No.: R&DB/BOD-GB/44/2023 - 24

Date: Tue 12 Dec 2023

(STRICTLY FOR INTERNAL CIRCULATION)

To
The Chief General Manager
State Bank of India
Local Head Office
All Circles/CCG/CAG/SARG etc.

MASTER CIRCULAR
NON-HOME TRANSACTIONS

We have been issuing Circulars/ Instructions containing operating instructions on Non-Home Transactions from time to time. To enable the operating functionaries to have current instructions at one place, a Master Circular incorporating all the existing Circulars/ instructions has been prepared and is appended. We advise that this Master Circular consolidates all the previous instructions issued up to 31.10.2023 vide the Circulars listed in the para.7.

(S. Radhakrishnan)
Chief General Manager (RB & Operations)

MASTER CIRCULAR ON NON-HOME TRANSACTIONS



(UPDATED 31.10.2023)

**STATE BANK OF INDIA
BANKING OPERATIONS DEPARTMENT**

**CORPORATE CENTRE
MUMBAI**

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Introduction:

With adoption of technological initiative of Core Banking Solution (CBS) and its aggressive roll out in all the branches, the Customers at CBS branches had been changed from 'Branch Customers' to 'Bank Customers'. To empower the Customers with this technological evolution in our system, number of value-added facilities were extended to Personal and SME segment, Savings Bank and Current account holders in the CBS platform.

2. Definition of Branch:

2.1. Home Branch: Home Branch is a branch where the Customer's Account is maintained.

2.2. Non-Home Branch: The Banking facilities available to Customers at branches other than home branch are called non-home branches.

3. The facilities available at Non-Home branches are:

- a) Transfer of funds from one account to another internal account.
- b) Cash Deposit/ Cash Payment (with ceiling)
- c) Same day credit through cheque as per ceiling mentioned on the cheque.
- d) Issuance of IOI.

4. Admissible transactions:

4.1 Cash Deposit:

Sl. No.	Segment	Limit (per day)
a)	Personal- Savings Bank	No restriction
b)	Agriculture	₹2,00,000/-
c)	SME	₹5,00,000/-*

* Current account variants with maximum per day cash deposit limit at non-home branches:

(₹ in

lakhs)

Regular	Silver	Gold	Diamond	Platinum	Shubharamb h Start-up	Rhodium	Govt Depts/ Autonomous Bodies/ Statutory Bodies & Defence-Para Military
₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹5.00	₹10.00	₹2.00

Following facilities are available to Regular, Gold, Diamond, Platinum variants.

- i. **Currency Chest/CAC Branches:** Currency Chest and CAC linked branches will accept cash from non-home branch customers without any limit.
- ii. **Other Branches:** The Branch Manager of non-home branch will continue to be vested with powers to accept cash exceeding ₹5 lakh and system will allow this with supervisory override.

4.2 Cash Withdrawal:

Sl. No	Segment	Self Withdrawal form	Self Through Cheque	Third party Through Cheque\$
a)	Personal	₹ 5,000/-*	₹10,00,000/-	₹ 25,000/-
b)	SME	NIL	₹2,00,000/-**	NIL
c)	Agriculture (KCC Cheques only)	NIL	₹1,00,000/-	NIL
d)	No cash payment of CAG/CCG/CMP cheques.			
e)	No limit for cash withdrawal by self for Wealth Savings account holders opened under Wealth Management initiative (WMBU).			
	<p>* Withdrawal form accompanied with Savings Bank Passbook.</p> <p>**All Non-individual Current account variants ₹2,00,000/- and for Diamond, Platinum, and Rhodium Current account variants ₹5,00,000/- per day through self-cheque only. No cash payment to third parties.</p> <p>\$ Subject to obtaining OVD of third party and recording the same along with the cheque. (Ref: e-Circular no. NBG/PBU/LIMA-SB/24/2023-24 dated 21st October,</p>			

2023)

43. Passbook Updation: Facility of Savings bank passbook updation at all non- home branches. It has been decided to extend the facility of issuing Original /Continuation Passbook (including printing of first page) at non-home branches (Refer e circular no. NBG/PBU/LIMA-SB/28/ 2018 - 19 Date: 19 Mar 2019).

44. Transfer:

a) Multi City Cheques (MCC) will be paid as per the following ceiling mentioned on the cheques:

Product	Transfer		RTGS/NEFT	Both legs Non-home
Savings Bank	Other than HNI/NRI ₹10 lakhs	HNI/NRI ₹50 lakhs	NIL	₹5.00 lakhs
Current Account	₹100.00 lakhs*		NIL	₹5.00 lakhs

*for non-personal current account customers for transfer through cheques
(Validation of the above limits is enabled in CBS. As a matter of abundant caution, branches while making payment of cheques at non-home branches must ensure that the above ceilings are not exceeded).

b) All transactions within same CIF will be allowed.

c) All transactions through Rupee Vostro Account/Dividend Warrant module will be allowed without ceiling as hitherto.

Note:

- i. All RTGS/NEFT transactions will be restricted to home branches only. However, RTGS remittances on behalf of other banks from their accounts maintained with us in capacity of clearing house settlements will be allowed with debit vouchers. In such circumstances, all inter-bank RTGS transactions are enabled to be processed through R-42 RTGS transaction module.
- ii. All RTGS will be backed by cheque only. There will be no debit on the basis of debit voucher.
 - d) Payment of cheques at non-home Branches where both legs are non-home is to be allowed after usual scrutiny for amount up to ₹ 5.00 lakhs and ensuring compliance of instructions. (e-Circular R&DB/BOD-GB/67/2019-20 dated 29.08.2019).

4.4.1. However, to avoid any inconvenience to our customers and also to comply with RBI guidelines, following branches/ CPCs have been exempted from above restrictions and they will continue to undertake transactions as hitherto. However, non-home debit for RTGS/NEFT will not be allowed by the System in any Branch including under noted exempted branches.

- a) All CAG/ CCG/CMP enabled/ DGM/AGM headed branches.
- b) All BPR outfits including RACPCs and SMECCCs.
- c) All other arrangements already approved by respective Group Head in respect of special type of transactions such as Western Union, SBI card, Metal Gold Loan etc.
- d) All Clearing CPCs where Speed Clearing System is applicable as per RBI guidelines. All branches are CTS enabled.

4.4.2. Branches should however continue to accept Cheques drawn on other branches of our Bank for collection of cheques beyond threshold ceilings of non-home transactions or cheques which are suspicious in nature without reference to any limit, through SC/ DD automation module.

45. Others:

- a) Depositors may submit the Form 15G/H at the any branch (Home/ Non-home).
- b) KYC updation can be done by non-home branches also.
- c) Transactions at Non-Home branches are NOT allowed for SBI CAPGAINS PLUS-under Capital Gain Accounts Scheme-1988.
- d) All SBI branches will accept cash to the credit of Power Jyoti Pre-Upload (PUL) Current Accounts in terms of instructions contained vide e-Circulars issued by Transaction Banking Unit from time to time.
- e) With a view to enhance customer convenience, 30 transaction codes were allowed vide e-circular no. R&DB/BOD-GB/65/2019-20 dated 22.08.2019 in addition to 60 transaction codes permitted earlier. Non-home Branches are now permitted to extend ninety (Financial and non-financial) services to the customers (Annexure-I). Only 23 transactions codes (Annexure-II) having probability of more than ordinary risk are not permitted at non-home Branches. Home Branches are permitted all transactions.

- f) The pensioner can submit his/her Life Certificate at any nearby and convenient Branch (non-home Branch) /Pension Paying Branch of the Bank. A number of complaints have been received from the pensioners that no acknowledgement is given by the branches to the pensioner after submission of Life certificate. Therefore, it has been decided that the Branches, including non-home Branch, provide the acknowledgement to pensioner submitting life certificate. (e-cir NBG/GAD-Pension/21/2018-19 dated 19.10.2018).
- g) Customers can provide details regarding fraudulent transactions at any branch (Home/Non-Home). Branch will deactivate user id of YONO/ RINB/YONO Lite in RINB platform and lodge the complaint through CRM.
- h) Facility of Agri Gold Loan through YONO Krishi Digital Platform: Agri Gold Loan can be opened for non-home branch customer through YONO Branch Portal.

5. Service Charges:

Service Charges for Home and Non-home branches are equal and system driven. The non-home branch should refer latest Circular/ Instructions in regard to service charges and ensure recovery of applicable service charges by CBS. In case, these are to be recovered manually, entry is to be made in the Register_introduced vide e-Circular no. NBG/BOD-GB/1/2017 – 18 dated 01.04.2017.

6. Precautions at Non-home branches:

- a) Branches to exercise utmost precaution while putting through any financial-non-financial transaction through non-home branch.
- b) The signature of the drawers must be carefully verified with the recorded signatures.
- c) High value cheques should be verified through ultraviolet lamps invariably.
- d) All the features of the instruments must be verified carefully before payment, including the paper quality and SBI Water Mark. (In case, this is not done due to paucity of time – clearing return time comes in the way – all such cheques must be tested ON THE SAME DAY even after clearing returns are effected and, in the event of any defect detected thereafter, the concerned

Bank/Branch MUST BE directly contacted and payment against the fraudulent cheque be stopped/frozen).

- e) The testing of fugitive ink must be carried out for payment of cheques for value ₹ 25,000/- and above as per instructions contained in e-circular No. NBG/S&PSP/ 21/2009-10 dated 19.12.2009.
- f) Tele-calling and getting confirmation from the drawer for suspicious cheques and all non-home cheques of ₹ 5.00 lacs above. Circles may, however, fix a lower threshold limit depending upon the intensity of frauds and manpower availability for Tele-calling. (e-circular no: R&DB/BOD-BO/120/2019-20 dated 10.02.2020).
- g) A 'Confirmation Call e-register' has been made available to Branches/ CCPC for recording and maintaining the details of Tele calls made, under the following path:
SBI Times> Quick links> More links> SBI Single Sign on> Branch e-Register> Confirmation Call Register.

7. References:

Sl. No.	Circular	Date	Subject
1	NBG/S&P-SP/16/2010-11	01.10.2020	Discontinuation of Non-home transactions register
2	NBG/BOD-SC/13/2011-12	02.07.2011	Non- home printing of savings bank passbook - removal of charges
4	NBG/BOD-GB/95/2013-14	06.02.2014	Non-home charges for cash transaction revision w.e.f. 08.03.2014
5	NBG/BOD-FMC/21/2015-16	29.06.2015	Cheque related frauds - Prevention measures mandatory registration of mobile numbers for all accounts
6	NBG/BOD-GB/1/2016-17	02.04.2016	Master Circular Non-home transactions
7	NBG/PBU/LIMA-Forms/13/2017-18	11.08.2017	Personal Banking submission of form 15g / form 15 h at any branch
8	NBG/PBU/PREM-CAPGAIN /3/2017-18	1.09.2017	SBI CAPGAINS plus – under capital gains accounts scheme 1988
9	R&DB/OPS-KYC/KYC/10/2018-19	08.02.2019	KYC updation & centralization of KYC documents
10	R&DB/BOD-GB/113/2019-20	20.01.2020	Non-home transactions extending facilities to customers
11	R&DB/BOD-BO/120/2019-	10.02.2020	Payment of Non-home cheques

	20		contacting drawer before payment increase in ceiling from ₹ 2.00 lakh to ₹ 5.00 lakh
12	R&DB/AGNYBKG-CTS/10/2021 - 22	22.09.2021	Payment of non-home cheques – contacting drawer before payment – confirmation call e-register
13	R&DB/BOD-GB/40/2021-22	07.10.2021	SOP on preliminary scrutiny of cheques
14	R&DB/BOD-GB/46/2021-22	22.11.2021	Review of policy on Multi City Cheques (MCC)- (Issuance, Collection and Dishonour)
15	R&DB/S&DB-YONO/04/2021-22	03.02.2022	YONO: Standard Operating Procedure - Customer protection by efficiently reporting & resolving unauthorized/ fraudulent electronic banking transaction
16	NBG/TBU-LTP/25/2021-22	03.03.2022	Shubharambh - Start-up Current Account
17	NBG/TBU-LTP/01/2022-23	05.04.2022	Modification: Four Current Account (CA) Product Variants
18	NBG/AB-IC&GL/ABU-ICGL/Gold Loan/14/2022-23	24.06.2022	Agri Gold Loan Scheme Standard Operating Procedure-SOP
19	NBG/TBU-LTP/2/2023-24	08.05.2023	Introduction of New Current Account Variants – Silver CA, Rhodium CA
20	NBG/TBU-LTP/3/2023-24	08.05.2023	Introduction of New Current Account variant for Govt Depts, Autonomous Bodies, Statutory Bodies of Defence-Para Military Establishments
21	NBG/PBU/LIMA-SB/24 / 2023-24	21.10.2023	Non-Home Transactions-Allow additional facilities/ enhancement in the ceilings of cash withdrawal and payments.

Annexure-I

90 TRANSACTION CODES PERMITTED WITH MAKER & CHECKER AT NON-HOME BRANCHES			
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
DEPOSITS			
1	1110	CORR Cash Deposit	Correction of Cash Deposit in Deposit Account
2	1120	CORR Cheque Deposit	Correction of wrongly posted cheque in Deposit/CC/OD Account
3	3160	CORR. close account cash wdl.	Correction of closure of deposit account by cash (credit balance)
4	3180	CORR close a/c 3rd party withdrawal	Correction of deposit account closure by BANKERS' CHEQUE - Third Party
5	7047	Term Product Change	Change of Term Product details in deposit account
6	6145	CORR O.S. deposit transfer	Correction of back/value transfer to Deposits/CC/OD Accounts
7	1145	CORR Deposit Transfer	correction of transfer entry made through voucher from Dep/CC/OD to Dep/CC/OD/Loan account
8	1160	CORR cash withdrawal	Correction of cash withdrawal by voucher from Dep/CC/OD Accounts
9	3145	CORR close a/c deposit transfer	Correction of closure of deposits account by transfer credit balance to deposit account
10	51172	C.A.S. Correction Cash Cheque	Correction of cash withdrawal by cheque from deposit accounts
11	51173	C.A.S Correction Own Cheque Deposit	Correction of transfer entry made through cheque in Deposit/CC/OD accounts
12	1500	Carry Forward Passbook	Print new universal passbook in Deposit Account

13	60420	List Sweep Arrangements Prompt	Create/Amend/Enquire Tiered Sweep Arrangements for Deposit/CC/OD Account
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
14	956	SI Hold Prompt Screen	Removal of Hold created for Standing Instructions
15	899	Standing Order Menu	Create Standing Orders in Deposits/CC/OD Accounts
16	60422	Create Sweep Arrangements	Create Sweep Arrangements from Deposit/CC/OD Accounts
17	60434	Create Sweep Arrangements	Parameterised Fee Collection Account amendment screen from Deposit/CC/OD Accounts
18	60522	Create Sweep Arrangements	Create Tiered Sweep Arrangements for Deposit/CC/OD Account
19	60523	List Sweep Arrangements Prompt	Create Tiered Sweep Arrangements for Deposit/CC/OD Account
20	1020	Cheque Deposit Outward Clg	Outward Clearing Cheque Deposit
21	60490	Debit Card Details Enquiry	Debit Card Details Enquiry
22	7082	Access Channel Create	Create Account/Channel Link for Electronic/Internet Banking in Deposit Accounts
23	7083	Access Channel Delete	Delete Account/Channel Link for Electronic/Internet Banking in Deposit Accounts
24	9583	GCAPS Main Screen ATM Request Prompt	ATM Card Issue Request
25	504	Term Deposit Advice	Issuance Of Term Deposit Advice
26	7025	Govt Sweep	Details Of Fd Rollover (Term, Interest Rate, Maturity Amount etc.)
27	1019	Cheque Deposit Sc Lodged	Cheque Deposit For Collection (SC)

28	1119	CORR Cheque Deposit	Correction of wrongly posted cheque deposit for Collection (SC)
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
29	9023	Investors Statement Request	Statement request for Deposits Account
30	9096	ADD Freeform Message	SET Message in Deposit/CC/OD Accounts
31	9097	Delete Freeform Message	Delete Set Message from Deposit/CC/OD Accounts
32	50212	C.A.S. Cheque Book Order	Cheque Book Order
33	50216	C.A.S. Personalisation Prompt	Cheque Book Personalisation for Issuing Cheque Book
34	7095	Pending Charge Enquiry Prompt	Pending Charge enquiry prompt in Deposit/CC/OD Accounts
35	51073	C.A.S Own Cheque Deposit	Amount transfer through cheque from Deposit/CC/OD to Deposit/CC/OD Account
36	51084	C.A.S. DW transfer cash deposit	Payment of Dividend Warrant through Cheque Deposit
LOANS			
37	29082	AUCA Recovery through Dep	AUCA recovery through transfer from deposit account
38	63823	Perfection of Security Details	Perfection of Security Details
39	21041	BR. G/L EXT Cheque purchase to Acct	Cheque Purchase- Transfer to Account: DDP
40	21141	BCQA - CHQ Purchase Correction	Correction of Cheque Purchase Transfer to Account DDP
41	16045	O.S. Deposit Transfer	Loans Back/Value Repayment via Transfer from Deposit Account

42	16145	CORR O.S. Deposit Transfer	Correction of Back Value Repayment of Loan via Transfer from Deposit Account
43	11120	CORR Cheque Repayment	Correction of Cheque Repayment in Loan Accounts
44	11145	CORR Deposit Transfer	Correction of Repayment via Transfer in Loan Accounts
45	11310	CORR Single Sided Repayment	Correct Single Sided Repayment in Loan Accounts
46	11110	CORR Cash Repayment	Correction of Cash Repayment in Loan Accounts
47	10732	Loan Int Adjustment	Interest Accrual Adjustment in Loan Accounts
48	17137	Record Multiple PDCs	Record Multiple PDCs in Loan Accounts
49	67158	Authorize Collateral Prompt	Primary/Collateral Security Authorization
50	17082	Loans Channel Link	Account Channel Link for Electronic/Internet Banking in Loan Accounts
51	11012	Deposit Transfer	Loans Repayment through Cheque
52	13000	Request Discharge Figure	Loan Account Closure Enquiry
53	19096	Set Freeform Message	Set Message in Loan Accounts
54	3000	CC/OD Closure Enquiry	CC/OD Account Closure Enquiry
55	10720	Loans Interest Paid Certificate Print	Issuance of Interest Certificate of Loan Accounts
56	11010	Cash Repayment	Loans- Cash Repayment
57	11020	Cheque Repayment	Outward Clearing Cheque Deposit In Loan Accounts
BGL & OTHERS			
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
58	21131	NPB Correction Miscellaneous Dep Accts Debits	Correction of Transfer from Deposit Account to BGL Accounts
59	21151	NPB Correction Miscellaneous Dep Acct Credit	Correction of Transfer from BGL to Deposit Account

60	22131	NPB Correction Miscellaneous Dep Accts Debits	SDV/SC- Correction of Fee Collection from Deposit Account
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
61	51170	C.A.S. CORR Present Cheque (Batch Input)	Inward Clearing - Correction of Cheque Paid in Batch
62	51171	C.A.S. Correction Cheque Presentation (Manual)	Inward Clearing - Correction of Cheque Manually Presented
63	20020	G/L Cheque Deposit	Outward Clearing- Cheque Deposit
64	51181	CAS Correction Remt Thru Chq	Correction Remittance Issue Through Cheque
65	20142	BR G/L Ext Cheque Purchase Settle CORR	Correction of Cheque Purchase
66	20145	No Book CORR G/L Transfer	Correction of Fund Transfer from BGL-to- BGL Account
67	21051	BGL Misc Credit Transfer	BGL Rectification by Credit Transfer to Deposit Account
68	21173	GL NPB CORR.Cheque Presentation Deposit	Correction of the payment of DD/BC/GC to Deposits Account
69	21031	NPB Miscellaneous Deposit Accounts Debits	Cash BGL Rectification: Transfer from Deposit Account
70	23350	Correction Repayment GL to Loans	Correction Repayment GL to Loans
71	67050	Amend Customer Details Prompt	CIF- Amend Customer Details
72	60440	List Relationships Prompt	Relationship Enquiry
73	67077	Amend/Enquiry Securities Agency	Credit Rating Code Maintenance
74	67197	Prompt Screen to Calculate Credit Score	Internal Credit Score Calculation
75	35080	SDV Parameters	SDV-Dividend Warrant for SC
76	50218	CAS Modify Remove Cheque Stop	Modify/Remove Stop in Cheque/Cheques

77	67094	Amend Collateral Trust Deeds Prompt	CIF- Create/Amend user Defined Codes; Customer Management
SI No.	TXN CODE	TRANSACTION DESC	TRANSACTION DETAILS
78	22331	Correction Misc CCOD Accts/Debits	Correct Transfer from CC/OD Account to BGL Account
79	23250	NPB Repayment From GL to Loan (GL Side)	Funds Transfer from BGL to Loan Account
80	22051	NPB Miscellaneous CC/OD Accounts Credit	Funds Transfer from BGL to CC/OD Account
81	22151	NPB Miscellaneous CCOD Accounts Credit CORR	Correction of Fund Transfer from BGL to CC/OD Account
82	21073	DD Payment to Deposit	Inland Rupee Remittance (DD, BC) - Payment to Deposit
83	35250	Prompt for SDV Maintain	Safe Deposit Vault - Collection of Various Fee (Access Charge, Lost Keys Etc.)
84	1060	Cash Withdrawal	Cash Withdrawal by Voucher from Deposit/CC/OD Accounts
85	51072	C.A.S. Cash Cheque	Cash Withdrawal through Cheque from Deposits/CC/OD Accounts
86	51071	C.A.S. Cheque Presentation (Manual)	Inward Clearing- Manual Cheque Presentation
87	51079	C.A.S. Cheque Dishonour Transaction	Inward Clearing - Dishonour of Cheque
88	20046	NSBL Outgoing Transfer	Interbank Transfer – Remittance to Nepal – Create Outgoing Message
89	20403	Prompt Screen for Correction	Recovery of SC/DDP-Realisation/ Collection/ Dishonour /Charge
90	50210	CAS Set/Modify/Remove Cheque Stop	Set Stop in Cheque/Cheques

Annexure-II

23 FREQUENTLY USED TRANSACTION CODES AT HOME BRANCHES NOT PERMITTED AT NON-HOME BRANCHES (CUSTOMER CATEGORY)			
SI. No.	TXN. CODE	TRANSACTION DESC	TRANSACTION DETAILS
1	50211	C.A.S. Personal Cheques Enquiry	Cheque Book Enquiry by Cheque Numbers
2	7008	SCSS Exten Screen	Extension/Closure of Matured Senior Citizen Saving Scheme Account
3	507	TDS Prompt- NRO	TDS Details Enquiry - SB/TDR/ STDR /RD/NRO
4	7050	Change Details Prompt Screen	Change Details in Deposit/CC/OD Accounts: Tabbed Screen
5	503	Reissue Term Certificate 1	Reissuance of Original Term Receipts
6	501	Reissue Term Certificate 1	Issuance of (Duplicate) Term Receipt
7	70480	KCC TO ATL	Loan Account Conversion - ACC/KCC to ATL
8	70474	Quick OD Operation	Loan Account Conversion - DL/TL to Maxgain
9	3210	CC/OD Cash Closure	CC/OD Account Closure via Cash Repayment
10	3245	Close Account Deposit Transfer	CC/OD Account Closure by Transfer from Deposit Account
11	13010	Discharge via Cash Repayment	Loan Discharge via Cash Repayment
12	13045	Discharge via Transfer	Loan Discharge via Transfer from Account
13	10800	Loans letter of Offer Prompt	Issuance of Offer Letter for DL/TL
14	2012	Account Maturity Extension	PPF – Maturity Extension Screen
15	7147	Govt Receipt Prompt	Receipt of Govt. Business in Cash
16	7149	Govt Payment Prompt	Payment from Government Account
17	27079	TT Issue Prompt	Outward TT Issue Screen
18	35520	SC Lodgement Withdrawal Prompt	Lodgement/Withdrawal of Goods from Safe Custody

19	27062	Travellers Cheque in FC Prompt	Create/Amend/Enquire Traveller's Cheque Details
20	3080	Close Account 3rd Party Withdrawal	Deposits Account Closure by Bank Cheque and Demand Draft
21	3333	Unified Closure Prompt Screen	Deposits/CC/OD Account Closure Prompt Screen
22	3060	Close Account Cash Withdrawal Prompt	Cash Closure of Deposits Account
23	3045	Close Account Deposit Transfer	Closure of Deposits Account by Transfer Credit Balance To Deposit Account

Risk Control Matrix (RCM)

Summary Risk Control Matrix:

Sl. No	Description of the Risk	Description of the Control	Data point created/Systems & Procedures put in place	Whether the control is Automated/Manual	If Manual, Mitigations Measures taken
1	Adherence to prescribed ceilings while making payment of cheques at Non-home branches	Validation of non-home ceilings in CBS is enabled.	e-Circular instructions on non-home transactions are put in place.	Automated	NA
2	Admissible transactions for Cash Deposits at non-home branches	Functionality is in place in CBS			
3	Payment of Cheques where both legs are Non-home.	Payment is allowed after usual scrutiny for amount upto ₹5.00lakhs, system level validations available in CBS			