

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5198  
ANSWERED ON:26.04.2013  
RESTRICTIONS ON ISSUE OF NUMBER OF CHEQUES  
Karunakaran Shri P.

**Will the Minister of FINANCE be pleased to state:**

- (a) the guidelines issued by Reserve Bank of India (RBI) regarding restrictions on issue of number of cheques, if any, for the saving bank account holders in various public/private sector banks in the country;
- (b) whether RBI has any proposal to levy charges on cash withdrawal deposits by cheque; and
- (c) if so, the details thereof and the reasons therefor?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): Reserve Bank of India (RBI) has issued a Master Circular dated 02.07.2012 on 'Customer Service in Banks' which, inter-alia, provides that banks may issue cheque books with larger number of leaves (20 or 25) if a customer demands the same and also ensure that adequate stocks of such cheque books (20 / 25 leaves) are maintained with all the branches to meet the requirements of the customers.

(b) & (c): RBI has informed that there is no such proposal to levy charges on cash withdrawal deposits by cheque.