

Frequently Asked Questions (FAQs)

Passbook & Statement of Accounts

Sl. No.	FAQs	
1	Q	Whether customer can avail Passbook Print/ Statement of Account generation facility at all branches?
	A	Yes. Customers can avail the facility of Passbook print/generation of account statement of their CASA accounts at all branches.
2	Q	What details are provided in the passbook for payments made to third parties?
	A	The following details are provided in passbook for payments made to third parties: i)Name of the payee ii)Mode (transfer, clearing, cash, cheque, etc.) iii) Name of the transferee bank.
3	Q	In the case of single debit in account with multiple credits, whether the payee name/ account number/ branch/ bank are recorded in the passbook?
	A	No. In the case of single debit in account with multiple credits, the payee name/ account number/ branch/ bank will not be recorded. However, the fact of “multiple payees” is indicated in the passbook.
4	Q	What details are provided in the passbook for payments made to the account holder?
	A	The following details are provided in passbook for payments to the account holder: i)‘Self’ is indicated as payee ii)Name of the branch if payment is made by other than base branch.
5	Q	What details are provided in the passbook for issue of Drafts/Pay Orders/Any other payment instrument?
	A	The following details are provided in passbook for issue of Drafts/Pay Orders/any other payment instrument: i)Name of the payee (in brief) ii)Name of the drawee branch.
6	Q	What details are provided in the passbook for any bank charges debited to the account?
	A	The following details are provided in passbook for any bank charges debited to the account:

		i)Nature of charges ii)Reasons for the charges (in brief)
7	Q	What details are provided in the passbook for any reversal entry initiated for wrong credits?
	A	The following details are provided in passbook for any reversal entry initiated for wrong credits: i)Date of original credit entry reversed. li)Reasons for reversal in brief.
8	Q	What details are provided in the passbook for recovery of installments of loan/ interest on loan from the CASA account?
	A	The following details are provided in passbook for recovery of installments of loan/ interest on loan from the account: i)Loan account number. ii)Name of the loan account holder.
9	Q	What details are provided in the passbook for creation of FD/ RD?
	A	The following details are provided in the passbook for creation of FD/ RD: i)FD/RD account number. ii)Name of the FD/RD account holder.
10	Q	What details are provided in the passbook for cash deposited to the account?
	A	The following details are provided in the passbook for cash deposited to the account: i)It is indicated as “Cash Deposit”. ii)Name of the depositor- self/third party
11	Q	What details are provided in the passbook for receipt from third parties?
	A	The following details are provided in the passbook for receipt from third parties: i)Name of the remitter/ transferor ii) Mode- transfer, cash, etc. iii)Name of the transferor bank, if received from another bank
12	Q	What details are provided in the passbook for proceeds of clearing/ collection/ draft etc.?
	A	The following details are provided in the passbook for proceeds of clearing/ collection/ draft etc.: i)Name of the draft issuing bank ii)Date and number of the cheque/ draft.
13	Q	What details are provided in the passbook for reversal of wrong debits (including charges)?

	A	The following details are provided in the passbook for reversal of wrong debits (including charges): i)Date of original debit entry reversed. li)Reasons for reversal, in brief
14	Q	What details are provided in the passbook for credit of maturity proceeds of FD/RD?
	A	The following details are provided in the passbook for credit of maturity proceeds of FD/RD: i)FD/RD account number ii)Date of maturity
15	Q	What details are provided in the passbook for credit of loan proceeds?
	A	The following details are provided in the passbook for credit of loan proceeds to the account: i)Loan account number
16	Q	What are the charges levied for issuance of Passbook/ Account statement/ E-statement of SB Accounts?
	A	Pass sheet: First set free of charges in a month and no charges for E-statement. Computerized Pass books: No charges for first and continuation pass books
17	Q	What are the charges levied for issuance of Account statement/ E- statement of CA/ OD/ OCC Accounts?
	A	i)Pass sheet: First set free of charges in a month ii)E-statement is free
18	Q	What are the charges levied for issuance of duplicate Passbook/ Account statement?
	A	With latest balance - Rs. 100/- +GST With previous entries - Rs. 50/- + GST per page

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