FORM NO. E-3

Bank:

Branch:

Sort Code of the Destination Bank-branch (XXX XXX XXX)

Electronic Clearing Service (Credit Clearing)

Return Memo

Settlement Date: .../..../.....						
Details of uncredited ECS items are as under						
ECS item Sequence Number	User Number	User credit Reference No.	Amount	Beneficiary's		Reason Code
				Name	A/c No.	

Total number of transactions: .... Amount Rs..... ....

(Rupees: ....)

(Authorised Signatory

of the Destination Bank branch)

Reason codes allotted for Reasons for return

Code No.	Reasons for return
1	Account since closed/transferred
2	No such account
3	Account description does not tally
4	Miscellaneous (to be specified)

Note: In case there no uncredited items, a 'nil' report has to be sent in the above format. The return memo has to be sent to the Service branch in case of all transactions put through ECS.