

cheque replacement request letter Document

Cheque Replacement Request Letter: A Comprehensive Guide

A cheque replacement request letter is an essential document used when an individual or organization needs to request a new cheque in place of a lost, stolen, damaged, or misplaced cheque. This letter serves as a formal communication to the bank or financial institution, explaining the situation and requesting the issuance of a new cheque to ensure continued financial transactions without disruption.

Whether you're an individual managing personal finances or a business handling large transactions, understanding how to draft an effective cheque replacement request letter is crucial. This guide provides detailed insights into the purpose, structure, and best practices for writing such a letter, ensuring your request is clear, professional, and effective.

Understanding the Importance of a Cheque Replacement Request Letter

Why is a Cheque Replacement Necessary?

A cheque replacement becomes necessary in various scenarios, including:

- Lost Cheque: When the original cheque cannot be located.
- Stolen Cheque: If the cheque has been stolen, there's a risk of fraud.
- Damaged Cheque: Cheques that are torn, smudged, or illegible.
- Expired or Unclaimed Cheque: Cheques that are no longer valid or unclaimed for an extended period.
- Incorrect Details: Errors in the original cheque, such as wrong payee name or amount.

Risks of Not Requesting a Replacement

Failing to request a replacement cheque can lead to:

- Payment delays
- Financial discrepancies
- Potential misuse or fraud
- Disruption in business or personal transactions

Hence, submitting a formal cheque replacement request letter is vital to mitigate these risks and ensure smooth banking operations.

Key Elements of a Cheque Replacement Request Letter

To craft an effective request letter, certain critical components must be included:

1. Sender's Details

- Full name
- Address
- Contact number
- Email address (if applicable)

2. Date of Writing the Letter

- The date when the letter is drafted and sent.

3. Bank Details

- Name of the bank or branch
- Account number
- Cheque number (if known)

4. Subject Line (Optional but Recommended)

- Clearly states the purpose, e.g., "Request for Cheque Replacement"

5. Salutation

- Formal greeting, e.g., "Dear Sir/Madam" or specific bank manager's name.

6. Body of the Letter

- Explanation of the situation

- Details of the lost/stolen/damaged cheque
- Request for a new cheque
- Any additional instructions or information

7. Supporting Documents (if required)

- Copy of the original cheque (if available)
- Police report (for stolen cheques)
- Identification proof

8. Closing Statement

- Appreciation or request for prompt action

9. Signature

- Handwritten signature
- Name of the sender

Sample Format of a Cheque Replacement Request Letter

Below is a structured template to guide you in drafting your own cheque replacement request letter:

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Contact Number]

[Email Address]

[Date]

The Branch Manager / Customer Service Department

[Bank Name]

[Bank Address]

[City, State, ZIP Code]

Subject: Request for Replacement of Lost Cheque

Dear Sir/Madam,

I am writing to formally request the replacement of a cheque issued from my account [Account Number], with cheque number [Cheque Number], dated [Date of Original Cheque]. Unfortunately, I have lost this cheque and am concerned about potential misuse.

I kindly request you to cancel the original cheque and issue a new cheque in my name for the same amount of [Amount], payable to [Payee Name], or as per the original instructions.

Please find attached a copy of my identification and any relevant documents to facilitate this process. I appreciate your prompt attention to this matter and request that the new cheque be issued at your earliest convenience.

Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Name]

Best Practices for Writing a Cheque Replacement Request Letter

1. Be Clear and Concise

- Clearly state the reason for the request.
- Include all relevant details without ambiguity.

2. Use Formal Language

- Maintain professionalism and politeness throughout the letter.

3. Attach Supporting Documents

- Include necessary proofs like identification, police reports, or previous cheque copies.

4. Follow Up

- Contact the bank after a few days if the replacement cheque is not received.

5. Keep Copies

- Retain copies of the request letter and any correspondence for your records.

Additional Tips for a Successful Cheque Replacement Request

- Notify Immediately: Report the loss or theft as soon as possible to prevent misuse.
- Secure Your Account: Change online banking passwords or PINs if necessary.
- Verify Bank Policies: Some banks may have specific procedures or forms for cheque replacement.
- Use Registered Mail: Send your request via registered or trackable mail for proof of submission.
- Follow Up: Regularly check with the bank regarding the status of your request.

Common Reasons for Rejection of Cheque Replacement Requests

While banks generally process such requests efficiently, certain circumstances may lead to rejection, including:

- Insufficient account details
- Missing or incorrect information
- Pending legal issues or disputes
- Unpaid dues or negative account status
- Failure to provide necessary supporting documents

Ensuring all information is accurate and complete enhances the likelihood of a smooth replacement process.

Conclusion

A cheque replacement request letter is a critical document that safeguards your financial interests when a cheque is lost, stolen, or damaged. By understanding the essential components, adhering to

best practices, and maintaining clear communication with your bank, you can ensure the prompt issuance of a new cheque without unnecessary delays or complications.

Remember, prompt action coupled with a professional and well-structured request letter can significantly streamline the replacement process. Always keep copies of your correspondence and follow up diligently to ensure your financial transactions continue seamlessly.

Keywords: Cheque replacement request letter, how to write a cheque replacement letter, cheque cancellation and replacement, bank cheque replacement process, sample cheque replacement letter, bank request letter, cheque loss procedures, formal letter for cheque issue.

Cheque replacement request letter is an essential document used when an individual or organization needs to request a new cheque to replace a damaged, lost, or misplaced cheque. Crafting an effective and professional cheque replacement request letter is crucial to ensure prompt processing and avoid misunderstandings. This guide provides a comprehensive overview of the process, the key elements to include, and best practices to follow when writing such a letter.

Understanding the Importance of a Cheque Replacement Request Letter

A cheque replacement request letter serves as a formal communication with your bank or financial institution, requesting the issuance of a new cheque to replace an existing one that may have been lost, stolen, damaged, or otherwise rendered invalid. Properly drafting this letter ensures that your bank understands the situation clearly, processes your request swiftly, and maintains a record for future reference.

In addition to being a formal requirement, a well-written request helps prevent fraudulent activities, ensures the safety of your funds, and maintains your financial reputation. Whether you are an individual, business owner, or organization, knowing how to compose a professional cheque replacement request letter can save time and avoid unnecessary complications.

When to Write a Cheque Replacement Request Letter

Before delving into the details of drafting the letter, it's essential to understand the common scenarios that warrant such a request:

- Lost Cheque: The cheque has gone missing, and you are concerned about misuse.
- Stolen Cheque: The cheque was stolen, posing a risk of fraud.
- Damaged Cheque: The cheque is torn, smudged, or otherwise illegible.
- Incorrect Details: The cheque contains errors such as wrong payee name or amount.
- Expired or Cancelled Cheque: You need a new cheque due to expiry or cancellation.

- Bank Error: The bank issued a cheque with incorrect details or issues a duplicate.

Knowing when to file a request helps you act promptly to safeguard your funds and rectify any issues.

Key Elements of a Cheque Replacement Request Letter

A professional cheque replacement request letter should include specific elements to convey your message clearly and facilitate swift processing. Here's a detailed breakdown:

- Sender's Details

- Full name
- Address
- Contact number
- Email address (if applicable)
- Account number

- Date of Writing the Letter

- Clearly mention the date when the letter is written.

- Recipient's Details

- Name of the bank or branch
- Bank manager's name (if known)
- Branch address

- Subject Line

- A concise statement indicating the purpose, e.g., "Request for Cheque Replacement."

- Salutation

- Formal greeting, e.g., "Dear Sir/Madam" or "Respected Branch Manager."

- Body of the Letter

- Introduction: State your purpose for writing.

- Details of the original cheque: cheque number, date, amount, payee name.

- Reason for replacement: lost, stolen, damaged, etc.

- Request for action: ask for issuance of a new cheque.

- Additional instructions: any special instructions or precautions.

- Enclosures

- Mention any supporting documents attached, such as a police report (for stolen cheque), a copy of the damaged cheque, or identification proof.

- Closing

- Formal closing statement, e.g., "Thank you for your prompt attention."

- Signature and name of the sender.

Step-by-Step Guide to Writing an Effective Cheque Replacement Request Letter

Step 1: Use a Clear and Formal Format

Your letter should look professional, with aligned margins and a clean layout. Use a standard font such as Times New Roman or Arial, size 12.

Step 2: Start with a Polite Salutation

Address the bank officer or manager respectfully. If you know their name, personalize the greeting.

Step 3: State Your Purpose Clearly

In the opening paragraph, specify that you are requesting a replacement cheque and mention the cheque details upfront.

Step 4: Provide Detailed Information

Include specifics like cheque number, date, amount, and payee. Clearly explain the reason for the replacement.

Step 5: Mention Supporting Documents

Attach any relevant proof to support your request and mention these in the letter.

Step 6: Request Prompt Action

Politely ask the bank to process your request at the earliest convenience.

Step 7: End with Appreciation

Express gratitude for their assistance and include your contact details for follow-up.

Step 8: Sign Off Formally

Use a professional closing like "Sincerely" or "Yours faithfully," followed by your signature and printed name.

Sample Structure of a Cheque Replacement Request Letter

Your Name

Your Address

City, State, ZIP Code

Contact Number

Email Address

Account Number

Date

Bank Name

Branch Name/Branch Manager

Branch Address

Subject: Request for Cheque Replacement

Dear Sir/Madam,

I am writing to formally request the replacement of a cheque issued from my account with the account number mentioned above. The details of the original cheque are as follows:

- Cheque Number: 123456
- Date of Issue: March 15, 2024
- Payee Name: XYZ Corporation
- Amount: \$5,000

Unfortunately, I have misplaced the original cheque and am concerned about the potential misuse. Therefore, I kindly request the bank to cancel the lost cheque and issue a new one in the same amount payable to XYZ Corporation.

Please find attached a copy of my identification proof and a copy of the damaged or lost cheque (if applicable). I would appreciate your prompt assistance in processing this request to prevent any unauthorized use.

Thank you for your attention to this matter. Please contact me at [your contact number] or [your email] should you require any further information.

Yours faithfully,

[Signature]

[Your Name]

Best Practices for Writing a Cheque Replacement Request Letter

- Be Clear and Concise: Avoid ambiguous language; specify all relevant details plainly.
- Use Formal Language: Maintain professionalism throughout the letter.

- Attach Necessary Documents: Supporting documents expedite processing and reduce delays.
- Follow Up: Contact the bank if you do not receive confirmation within a reasonable timeframe.
- Keep Copies: Maintain a copy of the letter and attachments for your records.

Additional Tips and Common Mistakes to Avoid

Tips:

- Always verify the cheque details before submitting your request.
- Use registered mail or email with delivery/read receipt for important documents.
- Confirm bank procedures for cheque replacement, as they may vary.

Mistakes to Avoid:

- Providing incomplete or incorrect cheque details.
- Forgetting to attach supporting documents.
- Using informal language or casual tone.
- Delaying the request after losing or discovering a misused cheque.

Conclusion

A cheque replacement request letter is a vital document that safeguards your financial interests and ensures smooth banking operations when issues arise with your cheques. By understanding the key elements, following a structured approach, and maintaining professionalism, you can craft an effective letter that facilitates swift action from your bank. Remember to double-check all details, attach relevant documents, and keep a record of your correspondence for future reference. Properly handling such requests minimizes risks and helps maintain your trust and confidence in your banking relationships.

Question What details should I include in a cheque replacement request letter? Your letter should include your full name, account number, cheque number, date of issue, reason for replacement, and any supporting details such as a police report if applicable. **Answer** How do I properly address a cheque replacement request letter to my bank? Address the letter to the branch manager or the designated department responsible for cheque issues, and include your bank account details for quick reference. Can I request a cheque replacement if my cheque book is lost or stolen? Yes, you can request a replacement by submitting a formal letter to your bank, along with any required identification or police report if theft is involved. What is the typical processing time for a cheque replacement request? Processing times vary by bank, but generally it takes between 3 to 7 business days after submitting the request. Are there any fees associated with requesting a cheque

replacement? Many banks charge a nominal fee for issuing a duplicate cheque or cheque book, but it's best to check with your bank's policies beforehand. How should I format my cheque replacement request letter for clarity and professionalism? Use a formal tone, clearly state your request, provide all necessary details, and keep the letter concise and polite. Including your contact information helps facilitate communication.

Related keywords: cheque replacement, cheque stop payment, cheque issue request, bank cheque request, cheque reissuance, stop payment letter, cheque cancellation, bank letter for cheque replacement, formal cheque request, cheque dispute letter

Issue Cheque Request Letter For Sbi

Issue Cheque Request Letter for SBI

In today's banking landscape, managing financial transactions efficiently is crucial for individuals and businesses alike. The State Bank of India (SBI), being one of the largest and most trusted banking institutions in India, offers a variety of services to facilitate smooth banking operations. One such essential service is the issuance of cheque books, which enables account holders to make payments, withdraw funds, and carry out numerous financial activities securely and conveniently. When an SBI account holder needs a new cheque book or a replacement, they are required to submit a formal request through an issue cheque request letter. This article provides a comprehensive guide on how to draft an effective cheque request letter for SBI, the key points to include, and the procedures involved in obtaining a cheque book from the bank.

Understanding the Importance of a Cheque Request Letter

Why is a Cheque Request Letter Necessary?

A cheque request letter is a formal document that serves as an official communication between the bank and the account holder. It acts as an application for the issuance of a new cheque book, particularly when the existing cheque book is exhausted, lost, damaged, or if the account holder simply wishes to have an additional cheque book. Submitting this letter ensures that the bank processes the request promptly and accurately, reducing the risk of errors or delays.

Benefits of Submitting a Proper Request Letter

- Ensures clarity and formal communication

- Provides a record for future reference
- Facilitates quicker processing
- Minimizes the risk of misuse or errors
- Demonstrates professionalism, especially for business accounts

Key Elements of an Issue Cheque Request Letter for SBI

Essential Information to Include

A well-crafted cheque request letter should contain the following details:

- **Account Holder's Name:** Full name as registered with SBI.
- **Account Number:** The unique account number to identify the account.
- **Type of Account:** Savings, Current, or other types.
- **Request Details:** Number of cheque leaves required or specify if requesting a new cheque book.
- **Address:** Registered address for delivery of the cheque book.
- **Contact Details:** Phone number and email ID for communication.
- **Reason for Request:** (Optional but recommended) such as lost, damaged, or additional cheque book.
- **Date of Writing the Letter:** To establish the timeline.
- **Signature:** The signature of the account holder for authenticity.

Additional Considerations

- If requesting a specific cheque book format or special instructions, mention them clearly.
- Attach any necessary identification or previous cheque book details if required.
- Be concise but include all relevant information to avoid delays.

Sample Format of an Issue Cheque Request Letter for SBI

Below is a sample template that can be customized according to individual needs:

``plaintext

[Your Name]

[Your Address]

[City, State, PIN Code]

[Contact Number]

[Email Address]

Date: [DD/MM/YYYY]

The Branch Manager

State Bank of India

[Branch Name]

[Branch Address]

Subject: Request for Issuance of Cheque Book

Dear Sir/Madam,

I am writing to request the issuance of a new cheque book for my savings account with SBI. Please find the details below:

Account Holder Name: [Your Full Name]

Account Number: [Your Account Number]

Type of Account: [Savings/Current]

Number of Cheque Leaves Required: [Number]

Registered Address: [Your Address]

The previous cheque book has been exhausted/damaged/lost (choose as applicable). Kindly process my request at the earliest and deliver the cheque book to the above address.

Please let me know if any further information or documentation is required.

Thank you for your prompt assistance.

Sincerely,

[Your Signature]

[Your Name]

...

Methods to Submit a Cheque Request to SBI

1. Visiting the Branch in Person

One of the traditional and most straightforward methods is visiting the SBI branch directly. At the branch:

- Request a cheque book request form from the bank staff.
- Fill in the form with all necessary details.
- Submit the form along with your identification proof if required.
- The bank will process your request and deliver the cheque book to your registered address or hand it over directly.

2. Using SBI's Internet Banking

SBI provides online facilities that make cheque book requests convenient:

- Log into your SBI net banking account.
- Navigate to the 'Requests' or 'Services' section.
- Select 'Cheque Book Request'.
- Fill in the required details and submit the request.
- The bank will process your request and deliver the cheque book accordingly.

3. SBI YONO Mobile App

The SBI YONO app also facilitates cheque book requests:

- Log into the YONO app.
- Go to the 'Banking' section.
- Select 'Request Cheque Book'.
- Enter your account details and submit.
- The process is quick, and delivery is arranged as per your registered address.

4. Via Phone Banking

Account holders can also contact SBI's customer care:

- Dial SBI's toll-free number.
- Follow the prompts to connect with the customer service representative.
- Request a cheque book and provide necessary details.
- The request will be processed, and the cheque book will be dispatched.

Important Tips and Precautions

Ensure Accurate Information

Always double-check the account details and your contact information to prevent processing delays.

Keep a Record

Maintain a copy of your request letter or the request receipt, especially if submitted online or via phone.

Verify Delivery Details

Ensure your address is updated and correct in the bank records to avoid delivery issues.

Security Measures

- Do not share your account details or passwords over unsecured channels.
- If the cheque book is lost or stolen, immediately inform SBI to block or monitor your account for unauthorized activity.

Follow Up

If you do not receive the cheque book within the stipulated time, follow up with the branch or through online banking.

Conclusion

Requesting a cheque book from SBI is a straightforward process that can be accomplished through various methods such as visiting the branch, online banking, mobile apps, or customer care.

Drafting a clear and precise issue cheque request letter ensures a smooth and quick process, especially when done offline. Remember to include all relevant details, keep copies of your requests, and stay vigilant about security. Whether you need a new cheque book due to exhaustion, damage, or loss, following the proper procedure and submitting an effective request letter will help you manage your banking needs efficiently. As SBI continues to enhance its digital services, online requests are becoming increasingly popular, offering convenience and speed in managing your financial transactions.

Issue Cheque Request Letter for SBI: A Comprehensive Guide

When managing banking transactions with the State Bank of India (SBI), one of the common requirements is requesting a cheque book or issuing a cheque. Whether you need a new cheque book, a duplicate, or a specific cheque request, knowing the correct process to issue cheque request letter for SBI is essential. This guide aims to walk you through the entire process, including how to draft an effective request letter, the necessary details to include, and tips for ensuring your request is processed smoothly.

Understanding the Importance of a Cheque Request Letter for SBI

A cheque request letter for SBI serves as a formal communication between the account holder and the bank when requesting a new cheque book or specific cheque-related services. While SBI offers various methods to request cheques?such as online banking, ATM, or visiting the branch?a written request is often required in certain scenarios, especially for official or formal purposes.

Key reasons to issue a cheque request letter for SBI include:

- Requesting a new cheque book
- Replacing lost or stolen cheque books
- Requesting special cheque designs or customized cheques
- Updating cheque-related information
- Seeking duplicate cheque book issuance

Having a well-drafted request letter ensures clarity, reduces processing delays, and provides a record of your request.

When to Write a Cheque Request Letter for SBI

Before diving into the drafting process, it's important to identify situations that necessitate a formal issue cheque request letter for SBI:

- Lost or stolen cheque book: To halt the use of compromised cheques and request a new set.
- Need for additional cheque books: For joint accounts or increased transaction volume.
- Requesting a specific cheque style or design: For official purposes or personal preference.
- Account information updates: Correcting or updating details associated with cheque issuance.
- Bank-specific requirements: Certain branches or account types may require written requests for security or documentation purposes.

How to Write an Effective Issue Cheque Request Letter for SBI

Writing a professional and clear letter is crucial. Here's a detailed guide on how to structure your issue cheque request letter for SBI:

- Header and Date

Start with your name and address at the top left corner, followed by the date on the right or left side, depending on your preferred format.

Example:

Your Name

Your Address

City, PIN Code

Date: DD/MM/YYYY

- Salutation

Address the letter to the branch manager or the concerned bank officer.

Example:

To,

The Branch Manager,

State Bank of India,

[Branch Address]

Subject: Request for Issuance of Cheque Book

...

- Introduction and Purpose

Begin with a brief introduction of yourself and clearly state the purpose of your letter.

Example:

...

Dear Sir/Madam,

I am an account holder at your branch with the account number [XXXXXX]. I am writing to request the issuance of a new cheque book for my account.

...

- Details of the Request

Provide specific details to assist the bank in processing your request promptly:

- Account number
- Number of cheque leaves required
- Type of cheque book (standard, special design, etc.)
- Any specific instructions or preferences

Example:

...

Please issue a new cheque book containing 25 leaves for my savings account numbered [XXXXXX]. I would prefer the standard cheque format, or if available, a cheque book with a different design as per my previous request.

...

- Reason for Request (if applicable)

Explain why you're requesting the cheque book, especially if it's due to loss or theft.

Example:

...

Due to the recent loss of my previous cheque book, I kindly request the issuance of a new one at the earliest convenience.

...

- Contact Details

Include your contact information for any follow-up or clarification.

Example:

...

You can contact me at [phone number] or [email address] if further information is required.

...

- Closing and Signature

End the letter politely, with your signature and name.

Example:

...

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Name]

...

Sample Issue Cheque Request Letter for SBI

Below is a sample template that incorporates all the elements discussed:

[Your Name]

[Your Address]

City, PIN Code

Date: DD/MM/YYYY

To,

The Branch Manager,

State Bank of India,

[Branch Name]

[Branch Address]

Subject: Request for Issuance of Cheque Book

Dear Sir/Madam,

I am an account holder at your branch with the account number [XXXXXX]. I am writing to formally request the issuance of a new cheque book associated with my account.

Due to [loss/theft/need for additional cheque leaves], I kindly ask you to issue a cheque book containing 25 leaves. I would prefer the standard cheque format; however, if available, I would also be interested in any special design options offered.

Please process my request at your earliest convenience. You may contact me at [your phone number] or [your email address] for any further information or confirmation.

Thank you for your prompt assistance.

Sincerely,

[Your Signature]

[Your Name]

Additional Tips for Writing an Issue Cheque Request Letter for SBI

- Be Clear and Concise: Avoid ambiguity. State exactly what you need.
- Use Proper Language: Maintain a professional tone and avoid slang.
- Include All Relevant Details: Missing information can delay processing.
- Attach Necessary Documents: Sometimes, the bank may require identity proof or account verification documents.
- Follow Up: If you do not receive a response within a reasonable timeframe, follow up with the branch.

Alternative Methods to Request a Cheque Book from SBI

While a written request is effective, SBI also provides other convenient options:

- Online Banking: Log into SBI Internet Banking or YONO app to request a cheque book.
- ATM Request: Some SBI ATMs allow users to order cheque books directly.
- Phone Banking: Call SBI customer care to initiate a request.
- Visit Branch: Directly visit your branch and submit a written request or fill out a form.

Conclusion

Understanding how to issue cheque request letter for SBI equips you with the confidence to handle banking requests efficiently. A well-drafted letter not only accelerates the process but also ensures your request is clear and professional. Remember to keep a copy of your request for future

reference and follow up if necessary. Whether you're requesting a new cheque book or replacing a lost one, adhering to proper procedures and communication standards will help you maintain a smooth banking relationship with SBI.

By following the structure and tips outlined in this guide, you can craft effective request letters that meet SBI's requirements and ensure timely processing of your cheque-related needs.

Question What should I include in an SBI cheque request letter? Your SBI cheque request letter should include your full name, account number, branch details, the number of cheques required, and a polite request for issuance. Ensure to include your contact information and date.

Answer Can I request multiple cheque books in a single letter to SBI? Yes, you can specify in your letter if you need multiple cheque books. Clearly mention the number of cheque books required and the number of leaves per book. Is there a specific format for writing a cheque request letter to SBI? While SBI does not enforce a strict format, it's recommended to write a formal, clear, and polite letter including all necessary details like your account information, request details, and contact information. How long does it take for SBI to process a cheque book request? Typically, SBI processes cheque book requests within 3-7 business days. However, processing times may vary based on the branch and request volume. Can I request a cheque book online for SBI accounts? Yes, SBI offers online options through net banking or the YONO app to request cheque books, eliminating the need for a physical request letter. Alternatively, you can visit the branch or send a formal letter. What should I do if my SBI cheque book is lost or stolen? Immediately inform your SBI branch or use online banking to block the lost cheque book, and submit a formal request for a new cheque book. It's also advisable to file a police complaint if stolen. Are there any charges for requesting a new cheque book from SBI? SBI may charge a nominal fee for issuing additional cheque books depending on your account type and the number of cheque books requested. Check with your branch or SBI's official guidelines for specific charges.

Related keywords: issue cheque request, SBI cheque book request, SBI cheque issuance, bank cheque request letter, SBI cheque request form, cheque book application SBI, request cheque booklet SBI, SBI cheque book application letter, cheque issuance process SBI, SBI bank cheque request letter

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