

Introduction of Continuous Clearing and Settlement on Realisation in Cheque Truncation System

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Sir / Madam,

Reserve Bank of India (RBI) vide Circular No. CO.DPSS.RLPD.No.S536/04-07-001/2025-2026 dated August 13, 2025, decided to introduce Continuous Clearing and Settlement on Realization of Cheque Truncation System. RBI decided the transition of Cheque Truncation System (CTS) from the current approach of batch processing to continuous clearing with settlement on realisation.

2. Further, RBI decided to transition CTS to continuous clearing and settlement on realisation in two phases. Phase 1 shall be implemented on October 4, 2025 and Phase 2 on January 3, 2026. A copy of the above said RBI's circular is attached herewith for reference.

3. In this connection, RBI vide circular No. CO.DPSS.RLPD.No.S680/04-07-001/2025-2026 dated 26.09.2025 (copy enclosed), decided to modify session timings and conduct special clearing in Cheque Truncation System (CTS) on October 3, 2025 to facilitate transition to continuous clearing.

4. In this regard, the following instructions are issued in connection with the CTS clearing of cheques in Head Post Offices.

(i). On 03.10.2025,

(a). all the RTB (Refer to Branch) cheques should be attended before 0700 Hrs. If they have not been attended before 0700 AM, all the cheques will be force-marked by the nodal office viz. Chennai GPO and returned to RBI.

(b). Scanning of all the outward cheques should be completed by 1300 Hrs.

(c). Nodal Office viz. Chennai GPO shall take care of both inward and outward clearing as per the RBI circular dated 26.09.2025.

(ii). With effect from 04.10.2025,

(a). all the outward cheque should be scanned by the Head Post Offices before 1400 Hrs. RTB cheques would be available from 1130 Hrs to 1700 Hrs and HPOs should attend the RTB cheques as and when received, failing which the cheque will be force-marked by nodal office at 1730 Hrs.

(b). Nodal office shall plan the inward and outward cheque clearing activities during 1100 Hrs to 2200 Hrs.

A detailed SOP may be issued at the time of implementation of CCTS Phase 2 in January 2026.

Thanks and Regards

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