

IMPORTANT NOTICE

Dear Customer

We're pleased to announce an important enhancement to make your banking experience even more seamless. In accordance with the latest RBI directive, we're upgrading our cheque clearing process to provide quicker access to your funds.

Starting October 4, 2025, cheques deposited within the branch clearing cut-off time will now be cleared on the same day, instead of the next working day.

What is Continuous Clearing?

Cheques will now be processed continuously throughout the day. This means quicker settlement and faster access to your money.

What you need to know:

- Deposit cheques early in the day at any Shivalik Bank branch to ensure same-day credit.
- Cheques received in clearing will be processed (cleared or returned unpaid) within few hours, without any reference back to the customer.

To avoid delays, please ensure:

- Your account has sufficient funds
- Cheques are correctly filled with no alterations
- Signatures match bank records

This applies to all cheques presented under Cheque Truncation System (CTS), regardless of amount.

For any further details call us at 1800-202-5333 or write to us at customercare@shivalikbank.com

Sincerely

Shivalik Small Finance Bank Ltd