

# KNOW HOW TO LODGE YOUR COMPLAINTS

Statement showing charges  
without notice



Failed ATM Transactions



Credit Card related issues



## WORRIED?

### STEPS TO RESOLVE

#### Bank



- Lodge complaint at the bank branch register or fill up online on bank's website
- Approach official responsible for complaints resolution

#### Banking Ombudsman



NO SOLUTION WITHIN  
ONE MONTH

- Use the complaint form given in the BO scheme preferably for paper mode
- File an online complaint@ <https://bankingombudsman.rbi.org.in>

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## Banking Ombudsman



FINANCIAL INCLUSION & DEVELOPMENT DEPARTMENT  
RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)



# GOOD PRACTICES FOR A SAFE DIGITAL BANKING EXPERIENCE

## DOs



### Browsers/Websites/Apps

- Use only verified and trusted browsers
- Use HTTPs secured websites for payments
- Keep payment apps updated

### Money Transfers

- Transfer only to known beneficiaries
- Check payment collect request before making payments through UPI

### Credit/Debit Card

- Keep an eye on card during usage
- Check SMS message after transaction to verify the amount
- Dispose receipts securely

## DON'Ts



### Logging in to your Accounts

- Avoid transactions through public devices
- Avoid transactions through open/free networks

### Credentials

- Never share passwords, PINs, OTPs, CVV, UPI PIN etc.
- Never store credentials on phone

### Credit/Debit Card

- Avoid sharing your cards and card details with others





# CUSTOMER LIABILITY – UNAUTHORIZED ELECTRONIC BANKING TRANSACTION



Fraudulent or unauthorized transactions in  
your bank account, credit/debit card



## Do not Panic

Report immediately and get an acknowledgement

### Know your bank's

- Phone / Toll Free No
- Email
- Address of home branch



Register for  
Email and SMS  
Alerts

## Know Your Liability

Your Negligence <sup>#</sup>	Bank's Negligence	Third Party Breach
<ul style="list-style-type: none"> <li>• Your loss till you report</li> <li>• Bank's loss after you report</li> </ul>	<ul style="list-style-type: none"> <li>• Bank's loss</li> </ul>	<p><b>Within 3 working days*</b></p> <p>You have no liability</p> <p><b>4-7 working days*</b></p> <p>Amount of transaction subject to a maximum liability of Rs.5000 for a BSBD account and Rs.10000 for SB Account/Credit Card (With limit of Rs.5 Lakhs)</p> <p><b>Beyond 7 working days*</b></p> <p>As per your bank's policy</p>

\*Time taken to report from the receipt of communication from the bank

# Example of your negligence such as sharing password, PIN etc.

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# Know Your Liability

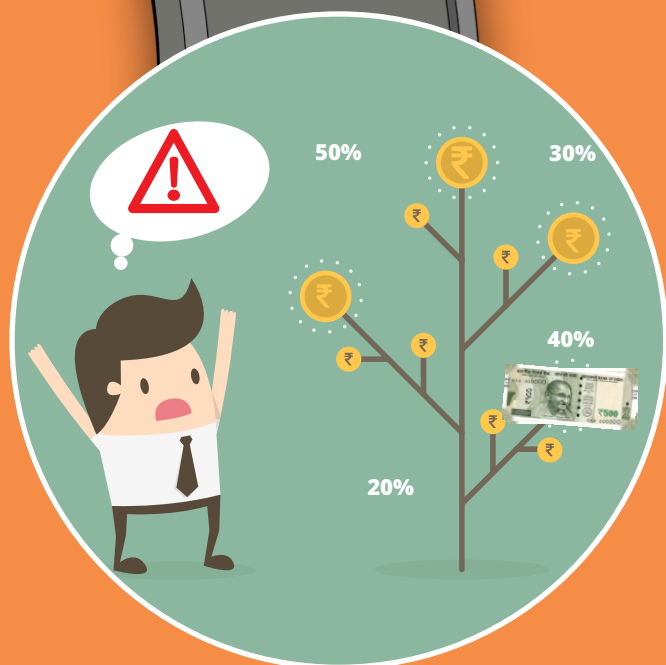


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# RISK VS RETURN



**BASIC INVESTMENT PRINCIPLE**  
**HIGH RETURN → HIGH RISK**



**DON'T GET LURED BY HIGH  
RETURN SCHEMES → DO YOUR  
DUE DILIGENCE**

## Bank Deposits

- Deposits with banks are safe as banks are regulated and supervised by RBI and there is a system of complaints resolution through the Banking Ombudsman Scheme.

## Deposit Guarantee

- Deposits with banks are guaranteed by the Deposit Insurance and Credit Guarantee Corporation to the extent of Rs. One lakh per customer per bank

Report entities  
which default in  
repayment  
of deposits

**File and Track Your Complaints**

**सचेत**  
An SLCC initiative

[www.sachet.rbi.org.in](http://www.sachet.rbi.org.in)

**Help your  
Regulator**

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## Risk vs Return



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