Annexure: In branch posters

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

Know Your Liability

Your Negligence
- Your loss till you report
- Bank’s loss after you report

Bank’s Negligence
- Bank’s loss

Third Party Breach
- Within 3 working days
- 4-7 working days
- Beyond 7 working days

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Annexure: In branch posters

Know how to lodge your complaints

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

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

No solution within one month

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Banking Ombudsman

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Annexure: In branch posters

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
Annexure: In branch posters

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**RISK VS RETURN**

**BASIC INVESTMENT PRINCIPLE**

HIGH RETURN → HIGH RISK

**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.

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

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**Report entities which default in repayment of deposits**

**File and Track Your Complaints**

सचेत
An SLCC initiative
www.sachet.rbi.org.in

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**Help your Regulator**

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**FINANCIAL LITERACY • ROAD TO PROSPERITY**

Risk vs Return

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Annexure: ATM Messages

BASIC INVESTMENT PRINCIPLE: HIGH RETURN → HIGH RISK

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

File and Track your complaints

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Annexure: ATM Messages

KNOW HOW TO LODGE YOUR COMPLAINT

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

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