





Annexure: In branch posters


Financial Literacy
Week
June 4-8, 2018



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 [#]	Bank's Negligence	Third Party Breach
<ul style="list-style-type: none"> • Your loss till you report • Bank's loss after you report 	<ul style="list-style-type: none"> • Bank's loss 	<p>Within 3 working days* You have no liability</p> <p>4-7 working days* 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>Beyond 7 working days* 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



FINANCIAL INCLUSION & DEVELOPMENT DEPARTMENT
RESERVE BANK OF INDIA
www.rbi.org.in



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KNOW HOW TO LODGE YOUR COMPLAINTS

- Statement showing charges without notice
- Failed ATM Transactions
- Credit Card related issues

WORRIED?

STEPS TO RESOLVE



Bank

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



NO SOLUTION WITHIN ONE MONTH

Banking Ombudsman



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

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Banking Ombudsman



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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

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GOOD PRACTICES FOR A SAFE DIGITAL BANKING EXPERIENCE



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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

Help your Regulator

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Risk vs Return



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Annexure: ATM Messages



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BASIC INVESTMENT PRINCIPLE:
HIGH RETURN → HIGH RISK

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

File and Track your complaints

सचेत
An SSLC initiative

www.sachet.rbi.org.in

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RISK vs RETURN



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Annexure: ATM Messages



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- ▶ Use only verified and trusted browsers
- ▶ Transfer only to known beneficiaries
- ▶ Keep an eye on card during usage
- ▶ Avoid transactions through public devices
- ▶ Never share passwords, PINs, OTPs, CVV, UPI PIN, etc.
- ▶ Avoid sharing your cards and card details with others

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GOOD PRACTICES FOR A
SAFE DIGITAL BANKING EXPERIENCE



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KNOW HOW TO LODGE YOUR COMPLAINT

BANK



BANKING OMBUDSMAN



→
NO SOLUTION
WITHIN
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- ▶ Approach official responsible for complaints resolution
- ▶ Use the complaint form given in the BO scheme preferably for paper mode
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BANKING OMBUDSMAN



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FRAUDULENT OR UNAUTHORIZED TRANSACTIONS
IN YOUR BANK ACCOUNT, CREDIT / DEBIT CARD



REPORT IMMEDIATELY AND
GET AN ACKNOWLEDGEMENT



Know you bank's

- Phone / Toll-free no.
- E-mail
- Address of home branch

Register for
E-mail and SMS
alerts

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KNOW YOUR LIABILITY



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