



BANKING ADVISORIES

- Always remember the PIN of your ATM Card. Neither disclose such numbers to anyone nor write it on any piece of paper or card.
- Check the ATM before transacting. Do not use ATM if something suspicious is noticed.
- Please avoid banking at Cyber Café. Any transaction like fund transfer, bills payment, ticket booking at Cyber Café is highly unsecured.
- Change your password and PIN number at intervals.
- Do not respond to any email seeking sensitive information or advising for updating account information. Delete all such mails. Banks do not ask such information at all.
- In case, the money is debited but not dispensed from ATM, a written complaint to your bank irrespective of which bank's ATM you have transacted is submitted immediately. Banks are required to refund such amount within 7 days of receipt of your complaint else Banks are required to pay penalty at the rate of Rs.100/- per day for the period beyond 7 days.
- The cheques of local clearing are to be credited to the account either on the same day or the next working day.
- All the Banks are required to display on the notice board/web-site about the charges applicable for various services, interest etc.
- In case you are using credit card, it is advised that you don't exceed your repayment capacity and also ensure that 100% payment as per credit card statement is paid before due date of payment as otherwise the credit card issuers are charging heavy penalty of non-payment/partial payment. Bank states in every month statement about the minimum amount payable which usually is around 5% of the total amount payable. Even if you have paid minimum amount payable, the credit card issuers are charging the interest for the balance 95% as well as on subsequent purchases.

STATE CONSUMER HELPLINE

KNOWLEDGE RESOURCE MANAGEMENT PORTAL

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www.consumereducation.in



- While the customer has an option to drop cheque in the "cheque drop boxes", the banks are mandated to receive the cheque in person and acknowledge the same if the customer desires so.
- Please ensure that post dated cheques issued in advance as EMI or loan repayment do not get bounce due to insufficient balances else heavy penalty charges are payable.
- In case you have any complaint pertaining to the services of the bank, please do not sit quietly. Submit your complaint in writing to the concerned bank branch and take acknowledgement.
- If you are not satisfied with the redressal to your complaint or you do not get any response from the bank within 30 days, the customer has an option of complaining to Banking Ombudsman of the area, the contact details of which are displayed in all the branches of any bank.
- Do not share the details of your account even if someone is pretending to be an employee of the bank.
- Register your mobile number with your online banking system and ATM and Credit Card as the Banks are sending SMSes as and when any transaction takes place.
- Do not become prey to fraudulent callers if someone advise you to surrender old card for replacement with new card of higher credit limit.
- Banks are not required to impose any value added service like insurance for loans etc. without customer's consent.
- Ensure that merchant do not note 16 digit number of credit card while shopping.
- Use your own pen while writing on the cheque as the scamesters are using "Magic Pens" which can be easily erased with the heat.

STATE CONSUMER HELPLINES

Andhra Pradesh

1800-425-0082

1800-425-2977

Bihar

1800-345-6188

Gujarat

1800-233-0222,

079-27489945,

079-27489946

Haryana

1800-180-2087

Himachal Pradesh

1800-180-8026

Jharkhand

1800-3456-598

Madhya Pradesh

155343,

0755-2559778,

0755-2559993

Maharashtra

1800-22-2262

Mizoram

1800-345-3891

Odisha

1800-345-6724,

1800-345-6760

Puducherry

1800-425-1082,

1800-425-1083,

1800-425-1084,

1800-425-1085

Rajasthan

1800-180-6030

Tamil Nadu

044-28592828

Telangana

1800-425-00333

Tripura

1800-345-3665

Uttar Pradesh

1800-1800-300

Uttarakhand

1800-180-4188

West Bengal

1800-345-2808