SUVARNAYUG SAHAKARI BANK LTD., PUNE

Customer Protection Policy

Protection against unauthorised and fraudulent electronic banking transactions, and how to complain

Customer Summary | Version 2.0 | Effective from **[28-09-2026]**

LOST MONEY OR SEE A TRANSACTION YOU DID NOT DO? ACT IMMEDIATELY

1. Call the Bank's helpline **9595111222**, or send SMS **ACBLOCK** to **6357390026** to block your channel.

2. Call the National Cyber Crime Helpline **1930** or report at **cybercrime.gov.in** — report to **both** the Bank and 1930.

3. Note the complaint number the Bank gives you. You will need it to follow up or escalate.

1. About this Policy

Suvarnayug Sahakari Bank Ltd. is committed to protecting its customers against unauthorised and fraudulent electronic banking transactions and to resolving complaints fairly, quickly and free of charge. This is a summary of the Bank's Board-approved Customer Protection Policy, framed under the Reserve Bank of India's directions on customer protection and the Reserve Bank – Integrated Ombudsman Scheme, 2026. A copy of the Policy is available at any branch on request.

Covers: every electronic transaction on your savings, current, cash-credit or overdraft account and on the Bank's debit card — ATM, POS (shop), online purchases, mobile banking, UPI, IMPS, NEFT, RTGS, AePS and NACH — and related services such as PIN change, mobile-banking registration and OTPs.

Which rules apply depends on the date of the transaction, not the date of your complaint: one set for transactions **up to 31 December 2026**, and an improved set, issued by RBI, for transactions **from 1 January 2027**. Both are given below.

2. How to Report — Every Channel

Report through any channel below. Channels marked 24 × 7 work round the clock, every day, including holidays. Every channel, including a written letter, is equally valid.

Channel	Contact	Available
Bank's helpline	**9595111222**	Bank hours
SMS to block / object	Send **ACBLOCK** to **6357390026**, or reply to the number given in your transaction alert	24 × 7
E-mail	**support@suvarnayug.bank.in** (write from your registered e-mail where possible)	24 × 7
Website	**crm.suvarnayug.bank.in/register** — "Report an Unauthorised / Fraudulent Transaction"	24 × 7
Mobile Banking app	Requests → Card Safe — block your card / channel and register a complaint	24 × 7
National Cyber Crime Helpline	**1930** or **cybercrime.gov.in** — in addition to reporting to the Bank	24 × 7

Channel	Contact	Available
Any branch	Meet the Branch Manager or any officer (branch numbers on the website)	Branch hours
Written letter	Hand in at any branch, or post / courier to the Principal Nodal Officer, Head Office, Marne Heights, Second Floor, Budhwar Peth, Pune 411002	Any time

What happens when you report

- The Bank **immediately blocks** the affected card, channel or credential and registers your complaint.
- A fraud report is acknowledged **immediately** with a **unique complaint number** and the date and time of receipt. Other complaints by e-mail, website, post or courier are acknowledged within **one working day**.
- The time of your **first report**, by any channel, is the time of reporting for all purposes. A police complaint / FIR is **not** required to register a complaint.
- In a letter, give your name, account number, mobile number and the date, time and amount of each disputed transaction. **Never write your PIN, OTP, password, CVV or UPI PIN** — the Bank never needs them.

3. Your Liability for Unauthorised / Fraudulent Transactions

A. Transactions up to 31 December 2026

Situation	Your liability
Fraud, negligence or deficiency on the part of the **Bank**	**Zero** — whether or not you report it
Fault lies with a **third party** (neither you nor the Bank), reported within **3 working days** of the alert	**Zero**
Third-party fault, reported on the **4th to 7th working day**	Limited to the transaction amount or the cap below, **whichever is lower**
Third-party fault, reported **after 7 working days**	As per the Bank's Board-approved policy, within the cap below
Loss due to **your own negligence** (e.g. sharing OTP / PIN / card details)	The loss **until you report** it; the Bank bears every loss after you report

Working days are counted as per your home branch, excluding the day the alert was received.

B. Transactions from 1 January 2027

Situation	Your liability
Negligence or deficiency on the part of the **Bank** (including system failure, security breach or internal fraud)	**Zero** — whether or not you report it
Fault of a **third party** (app provider, payment gateway, telecom provider, etc.), reported within **5 calendar days** of the transaction	**Zero**
Third-party fault, reported on **calendar day 6 to 10**	Limited to the transaction amount or the cap below, **whichever is lower**

Situation	Your liability
Third-party fault, reported **after 10 calendar days**	As decided by the Bank's Board, not exceeding the transaction amount
Loss due to **your own negligence**	The loss **until you report** it, less any compensation under Section 5; the Bank bears every loss after you report

Calendar days include Sundays and holidays and are counted from the date of the transaction.

Maximum limited liability (where applicable above)

Type of account	Maximum liability
Basic Savings Bank Deposit (BSBD) account	₹5,000
Other savings accounts; current / cash-credit / overdraft accounts of MSMEs; current / cash-credit / overdraft accounts of individuals with annual average balance or limit up to ₹25 lakh	₹10,000
All other current / cash-credit / overdraft accounts	₹25,000

Your safeguards in every case

- The **burden of proving** your liability is on the Bank.
- Any reversal is **value-dated** to the date of the unauthorised transaction, so you lose no interest and bear no charge.
- The Bank may, at its discretion, **waive** your liability even where you were negligent.

4. What the Bank Does and By When

Step	Up to 31 Dec 2026	From 1 Jan 2027
Block channel, register and acknowledge	Immediately	Immediately
Attempt to hold / recover the money via the cyber-crime system	Immediately	Immediately
Provisional (shadow) credit of the disputed amount	Within **10 working days** of your report	Within **10 working days** where the Bank's or a third party's fault is prima facie indicated
Final decision and settlement, with reasons in writing	Within **90 days**; if not resolved by then, you are paid as if you were not at fault	Within **45 calendar days** (domestic) / **60 calendar days** (cross-border)

A provisional credit is temporary: you cannot withdraw it until the case is decided, but no interest or charge is levied on it. It is adjusted only after a reasoned decision and prior notice to you.

5. Compensation for Small-Value Frauds (1 Jan 2027 – 31 Dec 2027)

Where a fraud occurred because of the customer's own negligence, RBI provides a one-time compensation for small-value losses:

Item	Condition
Who is eligible	An individual customer (including a sole proprietor) who is a genuine victim
Loss covered	Gross loss up to **₹50,000** from fraudulent electronic transactions dated 1 January 2027 to 31 December 2027
Reporting	Reported to the **Bank** and to **1930 / cybercrime.gov.in** within **5 calendar days** of the transaction
Amount	**85% of the net loss or ₹25,000, whichever is lower**
How often	**Once in a lifetime.** In a joint account only one holder may claim
Payment	The Bank gives you the application form once it is satisfied the claim is genuine, and pays within **5 calendar days** of receiving it

A claim found to be false or repeated must be refunded.

6. Failed Transactions — Automatic Reversal

If a transaction fails for a reason not attributable to you, the amount is reversed automatically within the timeline below. If the reversal is late, the Bank credits **₹100 per day of delay** on its own, without your having to complain. "T" is the date of the transaction.

Failed transaction	Reversal by	Compensation
ATM / micro-ATM — account debited, cash not dispensed	T + 5 days	₹100 per day beyond T + 5
Card-to-card transfer — beneficiary not credited	T + 1 day	₹100 per day beyond T + 1
POS (shop) / online purchase — debited, not confirmed to merchant	T + 5 days	₹100 per day beyond T + 5
IMPS / UPI fund transfer — beneficiary not credited	T + 1 day	₹100 per day beyond T + 1
UPI payment to merchant — debited, not confirmed	T + 5 days	₹100 per day beyond T + 5
AePS (including Aadhaar Pay)	T + 5 days	₹100 per day beyond T + 5
NACH — delayed credit / reversal	T + 1 day	₹100 per day beyond T + 1
NACH — debited despite mandate revocation	T + 1 day	Bank responsible

NEFT / RTGS: where a payment is neither credited nor returned within the prescribed time, you are paid interest at the RBI repo rate + 2% for the period of delay, without having to claim it. For failed UPI and other digital payments you may also use the Online Dispute Resolution option within the payment app.

7. Grievance Redressal and Escalation

Our commitments

- **Free of charge** — no fee to report, block, complain, escalate or receive a decision.

- **No blame before investigation** — every customer is treated alike, whatever the account, amount or channel.
- **Reasons in writing** — every final reply, especially a rejection, gives reasons and supporting details.
- **One owner** — complaints about services provided through the Bank's service providers are handled by the Bank; you are never sent to the service provider.
- **Assisted service** — senior citizens, persons with disabilities and customers unfamiliar with digital channels are helped at the branch to report and follow up.

Escalation matrix

Quote your **existing complaint number** — no fresh complaint is needed. If a level does not reply within its time limit, the complaint moves to the next level **automatically**. You may write directly to Level 3 at any time.

Level	Whom to approach	When	Reply within	Contact
1	Branch Manager of your home branch or any branch, helpline	As soon as you notice the problem	3 business days	Branch numbers on website; 9595111222
2	Manager — Payment Channels, Head Office	No reply / not satisfied at Level 1	5 business days	7030956824-info@suvarnayug.bank.in, headoffice@suvarnayug.bank.in
3	Principal Nodal Officer / Grievance Redressal Officer, Head Office	No reply / not satisfied at Level 2; or where the Bank has held you liable	7 business days	7709212805 chandrashekhar.a@suvarnayug.bank.in
4	Chief Executive Officer (reply is the Bank's final reply)	No reply / not satisfied at Level 3	7 business days	7030956801
RBI	RBI Ombudsman (free of cost)	See Section 8	File within 90 days	cms.rbi.org.in | 14448

Overall time limits for the Bank's final reply

- Fraud / unauthorised transaction: **90 days** (transactions up to 31 Dec 2026); **45 / 60 calendar days** (from 1 Jan 2027).
- Any other complaint under this Policy: **30 days** from receipt.

The escalation levels run within these limits and never extend them.

The final reply states the complaint number, the Bank's findings, your liability (if any) and how it was calculated, the amount reversed or compensated with the credit and value date, the reasons if rejected, and your right to approach the RBI Ombudsman.

8. RBI Ombudsman

If the Bank rejects your complaint, you are not satisfied with its reply, or you receive no reply within the time limit above, you may approach the **RBI Ombudsman** under the **Reserve Bank – Integrated Ombudsman Scheme, 2026**. The service is **free of cost**.

Online	**https://cms.rbi.org.in** | Toll-free information: **14448**
By post	Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Central Vista, Chandigarh – 160017
Time limit	Within **90 days** of the end of the Bank's reply period, or of the Bank's last communication, whichever is later
Keep ready	Your complaint number and the Bank's reply — you must first have complained to the Bank

Nothing in this Policy limits your right to approach any other forum available in law.

9. Stay Safe — Your Responsibilities

Under RBI rules, the following count as **customer negligence** and can make you liable for a loss: sharing your PIN, password, OTP or card details with anyone (or keeping the PIN with the card); not informing the Bank promptly of a fraud or a lost card; ignoring a specific warning from the Bank that a transaction is likely a scam; downloading malicious apps; and not updating your mobile number or e-mail address.

- **Never share** OTP, PIN, UPI PIN, CVV, password or card number — the Bank **never** asks for them, by call, SMS, e-mail or in person.
- **Never install an app or allow screen-sharing / remote access** at a caller's request, whoever they claim to be.
- **Keep your mobile number and e-mail updated** with the Bank, and **read every alert**. The Bank sends a free SMS for every electronic transaction above ₹500 and an e-mail where registered.
- Use only the Bank's **official website** and **official mobile app** from the official app stores.
- Do **not** search the internet for a "customer care number" — fraudsters publish fake ones. Use only the contacts on this page.

REMEMBER

Report **immediately** — the faster you report, the better the chance of stopping or recovering the money, and the lower your liability.

Bank helpline **9595111222** | SMS **ACBLOCK** to **6357390026** | Cyber Crime Helpline **1930** | **cybercrime.gov.in**