



# Compensation Guidelines Document



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## 1. Introduction

Deutsche Bank AG ("Bank") offers financial services globally. The Bank competes to be the leading global provider of financial solutions for demanding customers.

This document has been formulated on the basis of RBI Master Circular no. RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16 and IBA Model Compensation Document.

This document covers:

- 2.1 Unauthorized / Erroneous debiting of account
- 2.2 Delay in providing credit to the account
- 2.3 Payment of Cheques after acknowledgement of stop payment instructions
- 2.4 Reversal of Erroneous Debits arising on fraudulent or other transactions
- 2.5 Delay in collection of instruments within India
- 2.6 Delay in Collection of Overseas Cheques
- 2.7 Handling of instruments lost in transit
- 2.8 Delay in issuance of Duplicate Draft
- 2.9 Delay in credit / return of NEFT / NECS / ECS / Remittances / Standing Instruction transactions
- 2.10 Violation of the Code by Bank's agent
- 2.11 Delay in credit of failed Direct Debit Transaction
- 2.12 Delay in Investment related Transaction
- 2.13 Delay in returning securities / documents / title deeds to mortgaged property beyond 30 days of the repayment of all dues agreed to or contracted
- 2.14 Delayed updation/ rectification of credit information



## 2. General Guidelines

### 2.1 Unauthorized / Erroneous debiting of account

- If the Bank has affected an unauthorized/erroneous debit to an account, the entry will be reversed with value date by the Bank immediately on being informed of the erroneous debit, after verifying the position. The Bank should inform the customer about this incident in writing to the Customer if the erroneous debit is identified by the Bank first.
- In the event the erroneous debit / charge has resulted loss of interest for the customer, the Bank will pay to the customer loss of savings account interest due to reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the Bank in a loan account or any charges levied for balance falling below average quarterly balance requirement or any charges levied for return of cheques or failure of direct debit instructions due to insufficiency of balance in the account.
- The Bank shall pay compensation at the existing savings bank interest rate from the date of actual transaction date till the date of refund to the affected customers.
- In case verification of the entry reported to be erroneous by the customer does not involve a third party, the Bank shall arrange to complete the process of verification within a maximum period of 7 working days from the date of reporting of erroneous debit.
- In case, the verification involves a third party, the Bank shall endeavour, on a best efforts' basis, to complete the verification process within a maximum period of one month from the date of reporting of erroneous transaction by the customer.
- In case of any fraud, if the Bank is convinced that an irregularity / fraud has been committed by its staff towards any constituent or where the Bank is at fault, it shall compensate the customer without demur.
- The Bank reserves its right to debit the customer's account for reversing the amounts in case a wrong credit is posted to a customer's account without payment of any compensation. The Bank shall inform the customer about this incident in writing.
- Erroneous transaction reported by customers in respect of debit card operations which require reference to a merchant establishment will be handled as per rules laid down by card association.
- For overdraft accounts, any unauthorized/erroneous debit affected by the bank will be reversed with a value date thereby nullifying the effect of interest accrued / collected from the client.



## **2.2 Delay in providing credit in the account**

- In case there is a delay by the Bank in crediting the customer's account (savings or current or overdraft), then Bank shall pay compensation at the existing savings Bank interest rate from the date of actual transaction date till the date of refund. In case of Term Deposits, if on the due date, the maturity proceeds are not paid by the Bank for any reason attributable to deficiency on its part, then for the number of days deposit is additionally held with the bank, the customer will be paid interest for those days at the rate same as the contracted rate of the term deposit.

In case of Term Deposits, in case of absence of any maturity instructions, then on the due date deposits will be treated as an auto renewal deposit and will be renewed for a same period at extant rates.

In case the Term Deposit has matured and paid to the customer via NEFT or RTGS and the same is returned to the Bank due to any reason then customer will receive interest at the existing savings Bank interest rate for the number of days the deposit remains unclaimed.

## **2.3 Payment of Cheques after acknowledgement of stop payment instructions**

- In case a cheque has been paid after stop payment instruction is confirmed by the Bank, the Bank shall reverse the transaction and give value-dated credit to protect the interest of the customer. Such debits will be reversed within 2 working days of the customer intimating the transaction to the Bank.
- The Bank will pay to the customer the loss of savings account interest on account of reduction in the average quarterly balance applicable for payment of interest on savings bank deposit or payment of additional interest to the Bank in a loan account or any charges levied for reason of balance falling below the average quarterly balance requirement or any charges levied for return of cheques or failure of debit instructions due to shortfall in balance in customer's account.
- The Bank shall pay compensation at the existing savings Bank interest rate from the date of actual transaction date till the date of refund to the affected customers.

## **2.4 Reversal of Erroneous Debits arising on fraudulent or other transactions**

In case of any fraud, if the Bank is convinced that an irregularity / fraud has been committed by its staff towards any of its customer, the Bank will at once acknowledge its liability and pay the just claim.



In cases where Bank is at fault, the Bank will compensate the customer without demur. The Bank shall inform the customer about this incident in writing and action taken on the same.

## 2.5 Delay in collection of instruments within India

- Local cheque collection timelines have been mentioned in Deutsche Bank's Cheque Collection Document and the same need to be adhered to. For compensation payable for breach of complying with the Bank's Cheque Collection Document, the said document needs to be referred to.
- There will be no distinction between instruments drawn on the Bank's own branches or on other Banks for the purpose of payment of interest on delayed collection except for reasons which are beyond the control of the Bank.
- Interest payments would be applicable only for instruments (drawn in INR) sent for collection within India.

## 2.6 Delay in Collection of Overseas Cheques

- The Bank would not compensate the customer for delays in collection of cheques designated in foreign currencies sent to foreign countries as the Bank would not be able to ensure timely credit from overseas banks. It is the Bank's experience that time for collection of instruments drawn on Banks in foreign countries differ from country to country and even within a country, from place to place. The time norms for return of instruments cleared provisionally also vary from country to country.
- Bank would consider at its sole discretion, extending upfront credit against such instrument by purchasing the cheque / instrument, provided the conduct of the account by the customer has been satisfactory in the past.
- If there are undue delays in affording credit once proceeds are credited to the Nostro Account of the Bank with its correspondent with full particulars after the cooling period or TAT as mentioned in the Bank's Cheque Collection Document, Bank will compensate the customer.
- The compensation in such cases will be restricted to the extent of eligible Savings Bank Interest Rate which shall be calculated for the period after taking into account the normal cooling period stipulated \* (\*Cooling period is the actual time of waiting by the collecting bank for confirming the definite clearance of cheque presented to drawee bank. The collecting bank releases the amount lying in its Nostro Account to its customer's account only after completion of Cooling Period). For more information, please refer to Bank's Cheque Collection Document.
- The date on which our Nostro Account was credited, the bank's foreign exchange rate on that day will be considered for calculation of interest irrespective of the rate prevailing on the date of claim / calculation / settlement.



- Compensation will be given for delays beyond 7 working days from the date of credit to Nostro Account after taking into account the normal cooling period stipulated. (Cooling period is international working days from the value date of credit in our Nostro Account with the Correspondent Bank). The compensation in such cases will be worked out as follows:
  - (a) Interest for the delay in crediting proceeds as indicated in the Deutsche Bank Cheque Collection document.
  - (b) Compensation for any possible loss on account of adverse movement in foreign exchange rate.

## 2.7 Handling of instruments lost in transit

In the event a cheque or an instrument accepted for collection is lost in transit or in the clearing process or at the paying bank's branch, the Bank shall immediately on coming to know of the loss, bring the same to the notice of the accountholder so that the accountholder can inform the drawer to record stop payment and also take care that cheques, if any, issued by him / her are not dishonored due to non-credit of the amount of the lost cheques / instruments. The onus of such loss lies with the collecting banker and not with the account holder. The Bank would provide all reasonable assistance to the customer to obtain a duplicate instrument from the drawer of the cheque.

In line with the compensation document of the Bank, it will pay to the account holder in respect of instruments lost in transit in the following way:

- In case intimation regarding loss of instrument is conveyed to the customer beyond the time limit stipulated for collection (as mentioned in the db Cheque Collection Document) interest will be paid for the period exceeding the stipulated collection period at the rates specified in the above stated document.
- The Bank would compensate the account holder for any direct and reasonable charges the customer incurs in getting duplicate cheques / instruments, upon production of relevant documentary proof, in the event the instrument is to be obtained from a bank / institution who would charge a fee for issue of duplicate instrument.
- In addition, Bank would pay interest at the Saving Account rate to provide for the delay in obtaining duplicate cheque and collection thereof, upto a maximum of 15 days.
- If the cheque / instrument has been lost at the paying bank's branch, the collecting banker should have a right to recover the amount reimbursed to the customer for the loss of the cheque / instrument from the paying banker.



## 2.8 Delay in issuance of Duplicate Draft

- Bank will ensure issuance of duplicate draft within 15 (working days) from the receipt of such request from the purchaser or the beneficiary and would not be applicable in the case of draft endorsed to third parties.
- In the event of delay from bank's side, beyond the above- mentioned stipulated period, the Bank will compensate the customer interest at the rate applicable for fixed deposit of corresponding period.

## 2.9 Delay in credit / return of NEFT / NECS / ECS / Remittances / Standing Instruction transactions

### Role of NEFT (Manual / through Online Banking) - Destination Bank

- In the event of any delay or loss on account of error, negligence, or fraud on the part of an employee of the destination bank (Deutsche Bank) in the completion of funds transfer pursuant to receipt of credit instructions to the beneficiary's account or in returning the uncredited amount to the remitter in case of NEFT, the Bank shall pay compensation at the current RBI LAF Repo Rate\* plus two per cent for the period of delay till the date of refund as the case may be to the affected customers.

### NECS / ECS - Credit

- The Bank will pay penal interest at the current RBI LAF Repo Rate\* plus two per cent from the due date of credit till the date of actual credit for any delayed credit to the beneficiaries' account.
- Penal interest shall be credited to the Beneficiary's Account even if no claim is lodged by the customer.

### ECS-Debit / Direct Debits / Remittance / Standing Instructions / National Automated Clearing House (NACH)

The Bank undertakes to carry out ECS Debit / Direct Debits / Standing Instructions / National Automated Clearing House (NACH) of customers in a timely manner subject to the following:

- Customer having already provided valid and complete mandate to accept any debit received through ECS
- Customer having already submitted a mandate for standing instructions
- Direct Debit / ECS received is complete and correct
- Customer has sufficient balance in the account at the time of executing Direct Debits / Standing Instructions / ECS Debit

The Bank would debit the customer's account with any applicable service charge as per the schedule of charges notified by the Bank. In the event the Bank levies any





charge in violation of the arrangement, the Bank will reverse the charges when pointed out by the customer subject to scrutiny of agreed terms and conditions.

In the event the Bank fails to meet such commitment as a result of negligence on the part of its staff, customer will be paid the loss of savings account interest on account of reduction in the minimum balance applicable for payment of interest on savings bank deposit or payment of additional interest to the Bank in a loan account or any charges levied for reason of balance falling below the average quarterly balance requirement or any charges levied for return of cheques or failure of debit instructions due to shortfall in balance in customer's account.

The Bank shall pay compensation at the existing savings bank interest rate from the date of actual transaction date till the date of refund to the affected customers.

Electronic payments such as RTGS / NEFT instructions will be governed by the applicable terms and conditions communicated to the customer.

#### **Funds transfer using NEFT/RTGS**

In case of delay by the Bank due to its own fault in crediting the beneficiary customer's account or in returning the uncredited amount to the remitter in case of NEFT/RTGS, the Bank would compensate the customer. Under the extant guidelines, the Bank would pay penal interest at the current RBI LAF Repo Rate plus two percent for the period of delay / till the date of refund as the case may be to the affected customers' suo moto, without waiting for claim from customers.

#### **Inward Remittance**

In case where Bank is at fault or is found to be responsible for the delay in credit of Remittance beyond the time period mentioned in the Bank's Cheque Collection Document, the Bank will at once acknowledge its liability and will pay the compensation at the current RBI LAF Repo Rate\* plus two per cent for the period of delay till the date of refund as the case may be to the affected customers.

\* ***Current RBI LAF Repo Rate is the rate applicable on the date on which the transaction has been done by the customer***

### **2.10 Violation of the Code by bank's agent**

In the event of receipt of any complaint from the customer that the Bank's representative / courier or DSA has engaged in any improper conduct or acted in violation of the Code of Bank's Commitment to Customers which the Bank has adopted voluntarily, the Bank is committed to investigate the matter and endeavour to communicate the findings to the customer within 7 working days from the date of receipt of complaint and wherever justified, compensate the customer for



financial loss, if any. After investigation of the complaint in case there is any violation of code by bank's agent, the Bank will compensate only the direct financial loss incurred by the customer.

### **2.11 Delay in credit of failed Direct Debit Transaction**

- Direct Debit Transactions take place through payment gateways supported by the aggregators/merchant.
- In case of failure to credit the customer's account after receiving funds from the aggregators/merchant, the Bank shall pay compensation at the existing savings bank interest rate for the period of delay (from the date funds have been received from the aggregators/merchant till the date of refund) as the case may be to the affected customers.
- This will exclude any Fraud related disputes for which insurance has been claimed.

### **2.12 Delay in Investment related Transaction**

- The Bank acts as a distributor for mutual fund products and as a referrer for non-mutual fund products such as bond, stocks, PMS, Private Equity, Real estate funds etc.
- In case of delay or failure of processing any mutual fund transaction, wherein the Bank is at fault and if the customer complains, the Bank shall compensate the customer for the actual loss to the customer due to the market movement. The Bank shall pay compensation on the difference in NAV value lost by the customer and for the number of days for which the transaction was delayed.
- In case of non-mutual fund products, the Bank is not liable to pay any compensation, as these products are executed, managed, and serviced entirely and only by the third-party service providers (brokerage or Asset Management Company). The Bank acts merely as a referrer for non-mutual fund products and its role is limited to introducing the customer and the service provider to each other, if the customer is interested in the same. It may, however, provide administrative support in documentation or some information dissemination on best effort basis to help the customer or the service provider, without any commitment or liability of doing so to either parties.

### **2.13 Delay in returning securities / documents / title deeds to mortgaged property beyond 30 days of the repayment of all dues agreed to or contracted**

- In case of delay in releasing of original movable / immovable property documents or failing to file charge satisfaction form with relevant registry beyond 30 days after full repayment/ settlement of loan, the Bank shall compensate the borrower at the rate of ₹5,000/- for each day of delay.



- In case of loss/damage to original movable / immovable property documents, either in part or in full, the Bank shall assist the borrower in obtaining duplicate/certified copies of the movable / immovable property documents and shall bear the associated costs, in addition to paying compensation as indicated above. However, in such cases, an additional time of 30 days will be available to the Bank to complete this procedure and the delayed period penalty will be calculated thereafter (i.e., after a total period of 60 days).
- The compensation provided under these directions shall be without prejudice to the rights of a borrower to get any other compensation as per any applicable law.

#### **2.14 Mis-selling of third-party products**

In the event of Bank receiving any complaint from the customer regarding mis-selling of the third-party products by the Bank, or about having engaged in any improper conduct or about having acted in violation of any Code adopted by the Bank, the Bank shall take appropriate steps to investigate and to handle the complaint. In case lapses by the Bank employees are established beyond doubt, the Bank will compensate the customer suitably, based on the facts and circumstances of each case.

#### **2.15 Customer Protection - Limiting Liability of Customers in Unauthorised Electronic Banking Transactions**

Please refer to the document note on “Customer Protection - Limiting Liability of Customers in Unauthorised Electronic Banking Transactions”. In case of Prepaid Instruments, the same will be referred to the issuing Bank for appropriate action.

#### **2.16 Delay in crediting failed ATM transactions**

The Bank shall facilitate pro-active reversal of failed ATM transactions within 5 calendar days from the next day of the transaction. In event of failure on the Bank’s part to reverse the transaction within the said timeframe, the Bank shall compensate the customer an amount of INR 100/- for each day of delay beyond T+ 5 calendar days.

#### **Cash Withdrawal through ATM**

On receipt of a customer complaint for erroneous debit to his / her Bank Account / Debit Card due to failed cash withdrawal through ATM, the Bank will investigate the matter and endeavour to communicate the outcome to the customer within T+ 5 Calendar days from the date of receipt of complaint. Where it is established that the customer was erroneously debited, the Bank will reimburse the customer, the amount erroneously debited, within T + 5 Calendar days from the date of receipt of the customer complaint. For delay beyond T + 5 Calendar days in crediting back the customer’s account, the Bank shall pay compensation of Rs.100/-, per day, to the



customer. This compensation shall be credited to the customer's account without any claim from the customer, on the day the Bank affords the credit for the failed ATM transactions

### **2.17 Delay in crediting failed UPI transactions**

In case of a failed UPI (P2P – Payment to Person) transaction, where the account of the remitting customer has been debited but same is not claimed by NPCI as part of the settlement cycle, then in such scenario the remitting Bank shall reverse the failed transaction within a period of 1 calendar day from the date of the transaction (T+calendar1). In event if the delay in reversal of the failed UPI transaction is beyond the said timeframe, the remitting bank shall pay compensation of INR 100/- per day beyond the said timeframe. Compensation will be applicable only in case the refund is processed by beneficiary bank under reason code 1065.

This compensation shall not be applicable if the remitting customer has transferred funds by way of a UPI/ IMPS transaction to a wrong beneficiary.

In case of a failed UPI (P2M – Payment to Merchant) transaction, where the remitting customer's account is debited but same is not claimed by NPCI as part of the settlement cycle, then in such scenario the remitting Bank shall reverse the failed transaction within a period of 5 calendar day from the date of the transaction (T+calendar5). In event if the delay in reversal of the failed UPI transaction is beyond the said timeframe, the remitting bank shall pay compensation of INR 100/- per day beyond the said timeframe. Compensation will be applicable only in case the refund is processed by beneficiary bank under reason code 1065.

### **2.18 Delay in crediting failed card transactions**

In case of failed Point-of-sale (PoS / Card present) and failed e-commerce (card not present) transactions, where the account of issuing bank customer is debited, but same is not claimed by VISA as part of the settlement cycle and the customer claims not receipt of confirmation at the merchant location i.e., charge-slip is not generated, then in such scenario the transaction shall be auto-reversed within 5 calendar days from the date of the transaction (T+ calendar5) by the issuer Bank. In event, the delay in reversal of the failed PoS transaction is beyond the said time frame of T+5 calendar days, the issuer bank shall pay compensation of INR 100/- per day beyond the said time frame. Compensation will not be applicable if the transaction is settled with response code AUTH & SELL under VISA. AUTH & SELL means transaction is authorised by customer and settled with the merchant.

In case of successful Point-of-sale (PoS / Card present) and successful e-commerce (card not present) transactions, where the account of issuing bank customer is debited, and same is also claimed by VISA as part of the settlement cycle, but the customer claims not receipt of confirmation at the merchant location i.e., charge-



slip is not generated, then in such scenario Customer may choose to dispute the transaction and go for the charge-back/pre-arbitration process. Bank on receiving such request will represent the claim with the acquiring bank via a chargeback/pre arbitration process. The TAT for such process is 30 days within which Bank will communicate the outcome of the process. In case Bank fails to provide the outcome within 30 days it will pay a compensation of Rs. 100/- for each day delayed beyond the stated TAT of 30 days. If the acquiring bank accepts the chargeback/pre-arbitration then the refund on such transaction will be processed to the customer's account within T+5 days (T being the chargeback/pre arbitration accepted day). Compensation in such case will only be paid in case the same is received from the acquiring bank or the processing is done beyond 5 days.

#### **2.19 Delay in credit of failed National Automated Clearing House (NACH) transactions**

Beneficiary bank to reverse the uncredited transaction within T+1 calendar day. Bank will compensate @ Rs 100 per day for delay beyond T+1 calendar day.

#### **2.20. Safe Deposit Locker / Safe Custody Article-**

The Bank shall exercise all such normal precautions for safety and security of the premises in which the locker(s) are placed. The Bank shall ensure that due to the Bank's negligence incidents like fire, theft/ burglary/ robbery, dacoity, building collapse do not occur in the premises. In case, it is found and proved that due to Bank's negligence, the Customer/s has incurred loss of contents of the locker due to incidents mentioned above or attributable to fraud committed by Bank's employee(s), the Bank in its capacity as the provider of the locker shall be liable to pay to the Customer/s an amount equivalent to one hundred times the prevailing annual hire charges of the safe deposit locker.

#### **2.21. Delayed updation/ rectification of credit information**

Customers shall be entitled to a compensation of Rs.100 per calendar day in case their complaint is not resolved within a period of thirty (30) calendar days from the date of the initial filing of the complaint by the complainant with a CI (Credit Institution) which is the Bank. The complainant shall be advised by the Bank of the action taken on the complaint in all cases, including the cases where the complaint has been rejected. In cases of rejection, the reasons for rejection shall also be provided by the Bank.

The Bank shall make appropriate provision in their complaint submission format (both online and offline) for enabling the complainant to submit the contact details, email ID, and bank account details/ Unified Payment Interface (UPI) ID for crediting the compensation amount. The onus of providing accurate details will lie with the complainant and the Bank will not be held responsible for any incorrect information provided by the complainant.



The compensation amount shall be credited to the bank account of the complainant within five (5) working days of the resolution of the complaint.

### 3. Force Majeure

The Bank shall not be liable to compensate customers for delayed credit or any other grievances, complaints or claims, pertaining to delay in its services to the customer, due to circumstances beyond its reasonable control, i.e. if some unforeseen event (including but not limited to civil commotions, sabotages, lockouts, strikes or other labour disturbances, accidents, floods, riots, earthquakes, explosions, fires, natural disasters or other "Acts of God", war, damage to the Bank's facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc.) or any reasons beyond the control of the Bank prevents it from performing its obligations within the specified service delivery parameters.

### 4. Acceptance

Acceptance of the compensation under this document shall be deemed to be full and final settlement of all claims or issues arising out of grievances for which compensation is claimed.

## Annexure I:

### Harmonisation of Turnaround Time (TAT).

RBI Circular on Harmonization of Turn Around Time(TAT) and Customer compensation for failed transactions using authorized Payment Systems provides the timelines for resolution of failed transactions where the Account or Credit Card has been debited/charged along with the penalty to be paid in case of delays. This covers transactions on ATMs, Point of sale and Payment Gateway transactions, UPI and NACH related transactions. The Bank is in adherence to the circular and the compensation policy is being appended to be in line with the timelines and the compensation framework will be affected 'Suo moto' for the following authorised Payment Systems:

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
<b>1</b>	<b>Automated Teller Machines (ATMs) including Micro-ATMs</b>		
A	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account



			holder.
<b>2</b>	<b>Card Transaction</b>		
a	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
b	<u>Card Not Present (CNP) (e-commerce)</u> Account debited but confirmation not received at merchant's system.		
<b>3</b>	<b>Unified Payments Interface (UPI)</b>		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
B	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
<b>4</b>	<b>National Automated Clearing House (NACH)</b>		
A	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
B	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	



### Circular Reference

Sr. No.	Circular Date	Circular No.	Subject
1.	-	IBA	Model Compensation Document
2.	July 1, 2015	RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16	Master Circular on Customer Service
3.	Sept 13, 2023	RBI/2023-24/60 DoR.MCS.REC.38/01.01.001/2023-24	Responsible Lending Conduct – Release of Movable / Immovable Property Documents on Repayment/ Settlement of Personal Loans
4.	Oct 26, 2023	RBI/2023-24/72 DoR.FIN.REC.48/20.16.003/2023-24	Framework for compensation to customers for delayed updation/ rectification of credit information
5.	Sep 20, 2019	RBI/2019-20/67 DPSS.CO.PD No.629/02.01.014/2019-20	Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems
6.	May 14, 2020	NPCI/UPI/OC No. 88/2020-21	Changes & Additions in URCS in comparison to the RGCS