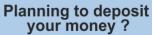
BE **AWARE**

Depositor Protect Thyself!





- become a member of a scheme? He promises unduly high returns as I bring in more
- A close friend approaches me to join a group of people, who will contribute at regular intervals, > This is called Chit Fund activity. First, check to a common pool, from where one of the needy members, including me will be financed, generally on a monthly basis.
- ▶ I have deposited money with a company which → These are called Collective Investment Schemes. has promised future delivery of some articles, such as, cosmetics, trees, plot of land, etc.?
- An unincorporated body or a partnership or a

 Companies which are not registered with any proprietorship firm collects deposits?
- ▶ A close acquaintance introduces a company ▶ Collection of deposits through internet activities which promises to pay money for participation in is illegal and banned.

- These are called multi level marketing companies/Ponzi /pyramid schemes and are not regulated. Such schemes are not sustainable. The lower you are at the bottom of the pyramid, lesser are your chances of earning returns. Payment will stop once new members stop enrolling.
- whether the money collecting unit is registered with the State Government. If not, it's an informal chit fund, and not legally recognised. In case of default, you will have no legal remedy.
- If the companies do not deliver the promised goods in future, how will you get your money
- regulator cannot collect deposits from the public.

What should I do in such cases?

an on-line survey?

Immediately complain to Economic Offences Wing, Central Bureau of Investigation

For addresses please visit RBI website: www.rbi.org.in.

Deposits with NBFCs are neither insured nor guaranteed by Reserve Bank of India/Government of India

You are the Best Guardian of Your Hard Earned Money

