From,

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To,

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Subject: Online Netbanking Fraud happened to my account ICICI & SBI – Unauthorized access happened & Rs. 655300 debited from my accounts

Sir/Madam,

On May 24th; I received fake income tax email to my registered Emailid with the link. When I Clicked link accidentally; App named Mobile Verified downloaded automatically & it didn’t appear on my mobile screen. I have iMsobile ICICI App in my phone & didn’t use any App for SBI. My Mobile phone got hacked but I didn’t notice it

On May 24th Night; two unauthorized transaction happened in my SBI Account & Rs. 24900, Rs.30,400 debited from my account. I didn’t receive either OTP, transaction message/email

On May 25th, 12: 50 PM; three unauthorized transaction happened in my ICICI Account & Rs.230000 , Rs.270000 & Rs.100000 debited from my account. Fraudster moved 1,00,000 from my ICICI to SBI Account. Later from SBI; he transferred to his Kotak Bank Account. Again . I didn’t receive either OTP, transaction message/email for any of these transactions.

On May 25th 1PM: Accidentally I checked my ICICI & SBI Account and got to know that my hard earned money fully withdrawn by unknown people. I went to Muduichur ICICI bank and approached to take immediate action. But; they didn’t take my complaint and asked to lodge complaint in ICICI toll free dispute transaction team. I lodged complaint for 3 ICICI unauthorized transaction and got their acknowledgement & blocked my account. I went to nearby SBI Bank and they asked me to complaint through SBI toll free.

On May25th 6PM: I lodged complaint for 3 SBI unauthorized transaction and got their acknowledgement & blocked my accounts

On May 25th 6-30 PM: Called Cybercrime toll free & did complaint for both ICICI & SBI unauthorized transactions with relevant details

On May 26th 12 PM: Lodged CSR Police Complaint in Peerkankaranai police station and gave CSR letter to Tambaram DC Office

On May 26th : ICICI bank issued temporary credit for 6 lakhs

On May 30th: I went to Chitlapakkam SBI Home Branch & gave complaint to Branch Manager with Cybercrime report, CSR complaint letter & 3 ticket ids given by SBI disputes Transaction team for unauthorized transaction

On May 31st: I went to Mount Road ICICI Home Branch & complaint to Assistant Branch Manager with Cybercrime report, CSR complaint letter & SR ticket number given by ICICI disputes Transaction team for unauthorized transaction. They said will check & update you sir. They asked me not to come to home branch unless we requested

On June 13th: SBI investigation team called me & asked me about how this incident happened. They said your money transferred to Kotak Mahindra Bank and asked to give complaint to Kotak Mahindra Bank. I went to Kotak Mahindra bank and they asked me to complain through SBI Bank Only and refused to take my complaint letters. I reported unauthorized access to Kotak bank, Yes bank & federal bank (fraudster accounts) Customercare Email Ids but no positive response from them. Afterwards; I didn’t receive any information from them

On 19th June: ICICI investigation team called me & asked me about how this incident happened. Afterwards; I didn’t receive any information from them

On June 28th : ICICI debited temporary credit for 6 lakhs without any intimation. Till now; I didn’t receive any email related to investigations

I have enclosed following documents

1. Cybercrime report
2. CSR Complaint letter
3. ICICI Complaint letter & acknowledgement
4. SBI Complaint letter & acknowledgement
5. Fake Emails

**Current Situation:**

I’m in mental depression due to money loss & got frustration by approaching both the banks/Police station every 2 days though toll free/Support Emailids. Please do the needful to recover my money back

Your’s faithfully,

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