

Financial Consultancy Q&A Dataset (India-focused)

Informational only. Verify rules/limits with your bank/app.

Generated: 2025-09-08T05:51:43

#1 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.

2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#2 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.

2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#3 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Jan Dhan account open karna hai – process batao.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.

2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#4 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: How to link my mobile number with my bank account?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#5 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: Mera mobile number bank account se jodna hai, kaise hoga?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#6 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: Account me mobile change/update ka process?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#7 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#8 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: Aadhaar seeding kaise karein?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#9 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: Mera Aadhaar bank se jodna hai – steps?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#10 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#11 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#12 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#13 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#14 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#15 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#16 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#17 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: UPI par naya account kaise banayein?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#18 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |

Lang: en

Q: What is needed to set a UPI PIN?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#19 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#20 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#21 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#22 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UPI payment pending dikha raha hai—kya karun?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#23 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: Money debited but UPI failed—kab tak wapas aayega?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#24 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UTR number se complaint kaise raise karun?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#25 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Sent UPI payment to wrong person—how to get it back?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#26 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#27 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#28 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#29 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank

to confirm your registered number.

Tags: UPI, SIM, device binding

#30 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#31 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#32 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#33 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#34 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: QR code scan nahi ho raha—kya karein?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#35 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Camera se QR read nahi ho raha, manual kaise pay karein?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#36 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#37 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#38 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: UPI offline chalta hai kya?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#39 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#40 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all | Lang: hinglish

Q: Phone lost—how to block UPI quickly?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

#41 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all | Lang: hinglish

Q: UPI ko temporarily disable kaise karein?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

#42 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all | Lang: hinglish

Q: Suspicious activity on UPI—what steps to take?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

#43 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#44 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#45 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#46 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega?

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#47 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: Aadhaar based withdrawal kaise hota hai?

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#48 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS mini statement kaise milega?

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#49 | AEPS/USSD > AEPS | Biometric mismatch | Audience: rural | Lang: hinglish

Q: AEPS fingerprint fail ho raha—solution?

A:

Biometric failure can occur due to dry/dirty fingers or sensor issues.

Wash and dry hands, avoid oil/dust, try another finger, and clean the sensor.

If Aadhaar details are outdated, update at an Aadhaar Seva Kendra.

Tags: AEPS, biometric

#50 | AEPS/USSD > AEPS | Biometric mismatch | Audience: rural | Lang: hinglish

Q: Biometric mismatch—kya karein?

A:

Biometric failure can occur due to dry/dirty fingers or sensor issues.

Wash and dry hands, avoid oil/dust, try another finger, and clean the sensor.

If Aadhaar details are outdated, update at an Aadhaar Seva Kendra.

Tags: AEPS, biometric

#51 | AEPS/USSD > AEPS | Biometric mismatch | Audience: rural | Lang: hinglish

Q: Aadhaar OTP/biometric issue kaise solve karein?

A:

Biometric failure can occur due to dry/dirty fingers or sensor issues.

Wash and dry hands, avoid oil/dust, try another finger, and clean the sensor.

If Aadhaar details are outdated, update at an Aadhaar Seva Kendra.

Tags: AEPS, biometric

#52 | Govt Schemes > PMJDY | Jan Dhan basics | Audience: rural | Lang: hinglish

Q: PMJDY account benefits kya hain?

A:

Pradhan Mantri Jan Dhan Yojana (PMJDY) provides basic banking, RuPay card, and DBT access.

Open at any bank/BC with basic KYC. Ask about overdraft eligibility and how to activate the

RuPay card (PIN + first transaction at ATM/POS).

Tags: PMJDY, DBT

#53 | Govt Schemes > PMJDY | Jan Dhan basics | Audience: rural | Lang: hinglish

Q: Jan Dhan account kaise activate karein?

A:

Pradhan Mantri Jan Dhan Yojana (PMJDY) provides basic banking, RuPay card, and DBT access.

Open at any bank/BC with basic KYC. Ask about overdraft eligibility and how to activate the

RuPay card (PIN + first transaction at ATM/POS).

Tags: PMJDY, DBT

#54 | Govt Schemes > PMJDY | Jan Dhan basics | Audience: rural | Lang: hinglish

Q: Jan Dhan overdraft ke liye kya karna hota hai?

A:

Pradhan Mantri Jan Dhan Yojana (PMJDY) provides basic banking, RuPay card, and DBT access.

Open at any bank/BC with basic KYC. Ask about overdraft eligibility and how to activate the

RuPay card (PIN + first transaction at ATM/POS).

Tags: PMJDY, DBT

#55 | Govt Schemes > Social Security | PMJJBY/PMSBY/APY | Audience: rural | Lang: hinglish

Q: PMJJBY and PMSBY me enrol kaise karein?

A:

Low-cost social security schemes include life cover (PMJJBY), accidental cover (PMSBY), and pension (APY).

Enroll via bank/app, ensure auto-debit is enabled, and keep the account funded before premium dates.

Check eligibility/benefits in your bank/app notices.

Tags: PMJJBY, PMSBY, APY

#56 | Govt Schemes > Social Security | PMJJBY/PMSBY/APY | Audience: rural | Lang: hinglish

Q: APY pension scheme basics batao.

A:

Low-cost social security schemes include life cover (PMJJBY), accidental cover (PMSBY), and pension (APY).

Enroll via bank/app, ensure auto-debit is enabled, and keep the account funded before premium dates.

Check eligibility/benefits in your bank/app notices.

Tags: PMJJBY, PMSBY, APY

#57 | Govt Schemes > Social Security | PMJJBY/PMSBY/APY | Audience: rural | Lang:

hinglish

Q: Low-cost insurance options for rural users?

A:

Low-cost social security schemes include life cover (PMJJBY), accidental cover (PMSBY), and pension (APY).

Enroll via bank/app, ensure auto-debit is enabled, and keep the account funded before premium dates.

Check eligibility/benefits in your bank/app notices.

Tags: PMJJBY, PMSBY, APY

#58 | Govt Schemes > Credit | MUDRA loan basics | Audience: rural | Lang: hinglish

Q: MUDRA loan kaise milega?

A:

MUDRA loans support micro/small business needs (Shishu/Kishor/Tarun categories).

Approach your bank/MFI with basic KYC, business purpose, and quotations if any. Keep records of cash flows and repayments to build credit history.

Tags: MUDRA, MSME

#59 | Govt Schemes > Credit | MUDRA loan basics | Audience: rural | Lang: hinglish

Q: Shishu/Kishor/Tarun difference?

A:

MUDRA loans support micro/small business needs (Shishu/Kishor/Tarun categories).

Approach your bank/MFI with basic KYC, business purpose, and quotations if any. Keep records of cash flows and repayments to build credit history.

Tags: MUDRA, MSME

#60 | Govt Schemes > Credit | MUDRA loan basics | Audience: rural | Lang: hinglish

Q: Documents required for small business loan under MUDRA?

A:

MUDRA loans support micro/small business needs (Shishu/Kishor/Tarun categories).

Approach your bank/MFI with basic KYC, business purpose, and quotations if any. Keep records of cash flows and repayments to build credit history.

Tags: MUDRA, MSME

#61 | Govt Schemes > Agriculture | KCC basics | Audience: rural | Lang: hinglish

Q: KCC kaise banega?

A:

For Kisan Credit Card (KCC): contact your bank/BC with land/crop details and KYC.

Use KCC limits for farm inputs and repay after harvest. Timely repayment may help with interest benefits as per scheme rules.

Tags: KCC, agriculture

#62 | Govt Schemes > Agriculture | KCC basics | Audience: rural | Lang: hinglish

Q: Kisan Credit Card limit and repayment—basic info?

A:

For Kisan Credit Card (KCC): contact your bank/BC with land/crop details and KYC.

Use KCC limits for farm inputs and repay after harvest. Timely repayment may help with interest benefits as per scheme rules.

Tags: KCC, agriculture

#63 | Govt Schemes > Agriculture | KCC basics | Audience: rural | Lang: hinglish

Q: Documents for KCC application?

A:

For Kisan Credit Card (KCC): contact your bank/BC with land/crop details and KYC.

Use KCC limits for farm inputs and repay after harvest. Timely repayment may help with interest benefits as per scheme rules.

Tags: KCC, agriculture

#64 | Govt Schemes > DBT | DBT not received | Audience: rural | Lang: hinglish

Q: DBT paisa nahi aaya—kya check karun?

A:

For failed/missed DBT:

- Ensure Aadhaar is correctly mapped to the active bank account.
- Check account status (not dormant/frozen).
- Verify mobile number link for SMS alerts.

If still pending, visit the bank/BC and request a DBT trace with Aadhaar/benefit details.

Tags: DBT, Aadhaar mapping

#65 | Govt Schemes > DBT | DBT not received | Audience: rural | Lang: hinglish

Q: Aadhaar mapping correct kaise verify karein?

A:

For failed/missed DBT:

- Ensure Aadhaar is correctly mapped to the active bank account.
- Check account status (not dormant/frozen).
- Verify mobile number link for SMS alerts.

If still pending, visit the bank/BC and request a DBT trace with Aadhaar/benefit details.

Tags: DBT, Aadhaar mapping

#66 | Govt Schemes > DBT | DBT not received | Audience: rural | Lang: hinglish

Q: DBT trace ka process?

A:

For failed/missed DBT:

- Ensure Aadhaar is correctly mapped to the active bank account.
- Check account status (not dormant/frozen).
- Verify mobile number link for SMS alerts.

If still pending, visit the bank/BC and request a DBT trace with Aadhaar/benefit details.

Tags: DBT, Aadhaar mapping

#67 | Loans & Credit > Credit Score | Improve credit score | Audience: all | Lang: en

Q: How to improve my CIBIL score quickly?

A:

Your credit score (e.g., CIBIL) depends on timely repayments, credit utilization, and credit mix.

To improve: pay EMIs/dues on time, keep credit card utilization low, avoid frequent loan applications, and monitor your report for errors.

Tags: CIBIL, credit score

#68 | Loans & Credit > Credit Score | Improve credit score | Audience: all | Lang: en

Q: Credit score kaise badhayein?

A:

Your credit score (e.g., CIBIL) depends on timely repayments, credit utilization, and credit mix.

To improve: pay EMIs/dues on time, keep credit card utilization low, avoid frequent loan applications, and monitor your report for errors.

Tags: CIBIL, credit score

#69 | Loans & Credit > Credit Score | Improve credit score | Audience: all | Lang: en

Q: Score gira hua hai—what to do?

A:

Your credit score (e.g., CIBIL) depends on timely repayments, credit utilization, and credit mix.

To improve: pay EMIs/dues on time, keep credit card utilization low, avoid frequent loan applications, and monitor your report for errors.

Tags: CIBIL, credit score

#70 | Loans & Credit > Repayment | EMI bounce | Audience: all | Lang: hinglish

Q: My EMI bounced—what now?

A:

If an EMI bounces:

- Fund your account and pay immediately to avoid extra charges and negative reporting.
- Ask the lender to re-present the NACH/auto-debit.
- If cash flow is tight, discuss restructuring/tenure change early.

Tags: EMI, repayment

#71 | Loans & Credit > Repayment | EMI bounce | Audience: all | Lang: hinglish

Q: Insufficient balance pe EMI return—kaise handle karun?

A:

If an EMI bounces:

- Fund your account and pay immediately to avoid extra charges and negative reporting.
- Ask the lender to re-present the NACH/auto-debit.

- If cash flow is tight, discuss restructuring/tenure change early.

Tags: EMI, repayment

#72 | Loans & Credit > Repayment | EMI bounce | Audience: all | Lang: hinglish

Q: Auto-debit fail hua—re-present kaise hoga?

A:

If an EMI bounces:

- Fund your account and pay immediately to avoid extra charges and negative reporting.
- Ask the lender to re-present the NACH/auto-debit.
- If cash flow is tight, discuss restructuring/tenure change early.

Tags: EMI, repayment

#73 | Loans & Credit > Closure | Foreclose loan | Audience: all | Lang: hinglish

Q: Personal loan ko jaldi close kaise karein?

A:

To foreclose a loan: request a foreclosure statement from the lender, check any charges, and pay the outstanding.

Collect NOC and update lien closure (if applicable). Keep all receipts safely for future reference.

Tags: foreclosure, NOC

#74 | Loans & Credit > Closure | Foreclose loan | Audience: all | Lang: hinglish

Q: Foreclosure charges check kaise karun?

A:

To foreclose a loan: request a foreclosure statement from the lender, check any charges, and pay the outstanding.

Collect NOC and update lien closure (if applicable). Keep all receipts safely for future reference.

Tags: foreclosure, NOC

#75 | Loans & Credit > Closure | Foreclose loan | Audience: all | Lang: hinglish

Q: NOC aur lien closure ka process?

A:

To foreclose a loan: request a foreclosure statement from the lender, check any charges, and pay the outstanding.

Collect NOC and update lien closure (if applicable). Keep all receipts safely for future reference.

Tags: foreclosure, NOC

#76 | Loans & Credit > Secured Loan | Gold loan basics | Audience: all | Lang: hinglish

Q: Gold loan lena safe hai?

A:

Gold loans are secured by your gold jewellery.

Compare LTV, interest, and foreclosure charges. Pay interest on time to avoid auction risk.

Ask about part-payment and prepayment policies.

Tags: gold loan, secured

#77 | Loans & Credit > Secured Loan | Gold loan basics | Audience: all | Lang: hinglish

Q: Interest/LTV compare kaise karein?

A:

Gold loans are secured by your gold jewellery.

Compare LTV, interest, and foreclosure charges. Pay interest on time to avoid auction risk.

Ask about part-payment and prepayment policies.

Tags: gold loan, secured

#78 | Loans & Credit > Secured Loan | Gold loan basics | Audience: all | Lang: hinglish

Q: Auction risk se bachne ke tips?

A:

Gold loans are secured by your gold jewellery.

Compare LTV, interest, and foreclosure charges. Pay interest on time to avoid auction risk.

Ask about part-payment and prepayment policies.

Tags: gold loan, secured

#79 | Savings & Investments > Deposits | FD vs RD | Audience: all | Lang: hinglish

Q: FD aur RD me difference kya hai?

A:

FD locks a lump sum at a fixed rate; RD lets you deposit monthly.

Choose FD for one-time surplus and RD for disciplined monthly saving. Compare rates, premature closure rules, and penalties before investing.

Tags: FD, RD

#80 | Savings & Investments > Deposits | FD vs RD | Audience: all | Lang: hinglish

Q: Which is better: FD or RD?

A:

FD locks a lump sum at a fixed rate; RD lets you deposit monthly.

Choose FD for one-time surplus and RD for disciplined monthly saving. Compare rates, premature closure rules, and penalties before investing.

Tags: FD, RD

#81 | Savings & Investments > Deposits | FD vs RD | Audience: all | Lang: hinglish

Q: Premature closure rules for RD/FD?

A:

FD locks a lump sum at a fixed rate; RD lets you deposit monthly.

Choose FD for one-time surplus and RD for disciplined monthly saving. Compare rates, premature closure rules, and penalties before investing.

Tags: FD, RD

#82 | Savings & Investments > Govt Savings | PPF basics | Audience: all | Lang: en

Q: PPF account kaise kholein?

A:

PPF is a long-term, government-backed small savings scheme with tax benefits as per prevailing laws.

Open at designated banks/post offices. Keep track of annual deposit limits and lock-in. Consider auto-debit for regular investing.

Tags: PPF, small savings

#83 | Savings & Investments > Govt Savings | PPF basics | Audience: all | Lang: en

Q: PPF lock-in and benefits?

A:

PPF is a long-term, government-backed small savings scheme with tax benefits as per prevailing laws.

Open at designated banks/post offices. Keep track of annual deposit limits and lock-in. Consider auto-debit for regular investing.

Tags: PPF, small savings

#84 | Savings & Investments > Govt Savings | PPF basics | Audience: all | Lang: en

Q: Can I deposit monthly via auto-debit in PPF?

A:

PPF is a long-term, government-backed small savings scheme with tax benefits as per prevailing laws.

Open at designated banks/post offices. Keep track of annual deposit limits and lock-in. Consider auto-debit for regular investing.

Tags: PPF, small savings

#85 | Savings & Investments > Mutual Funds | Start SIP | Audience: all | Lang: en

Q: How to start a mutual fund SIP?

A:

For mutual funds via SIP:

- Complete KYC with PAN and address proof.
- Choose funds as per risk profile (equity/debt/hybrid/index).
- Automate monthly SIPs and stay invested long term. Review annually; avoid reacting to short-term market moves.

Tags: SIP, mutual funds, KYC

#86 | Savings & Investments > Mutual Funds | Start SIP | Audience: all | Lang: en

Q: SIP ka process batao (beginner).

A:

For mutual funds via SIP:

- Complete KYC with PAN and address proof.
- Choose funds as per risk profile (equity/debt/hybrid/index).

- Automate monthly SIPs and stay invested long term. Review annually; avoid reacting to short-term market moves.

Tags: SIP, mutual funds, KYC

#87 | Savings & Investments > Mutual Funds | Start SIP | Audience: all | Lang: en

Q: Index fund vs active fund—basic guidance?

A:

For mutual funds via SIP:

- Complete KYC with PAN and address proof.
- Choose funds as per risk profile (equity/debt/hybrid/index).

- Automate monthly SIPs and stay invested long term. Review annually; avoid reacting to short-term market moves.

Tags: SIP, mutual funds, KYC

#88 | Savings & Investments > Gold | Sovereign Gold Bonds | Audience: all | Lang: hinglish

Q: SGB kya hota hai?

A:

Sovereign Gold Bonds (SGBs) let you invest in gold without holding physical gold.

Buy during issuance windows or on exchanges. Check interest/tenor and redemption rules.

Compare with Gold ETFs if you prefer liquidity.

Tags: SGB, gold

#89 | Savings & Investments > Gold | Sovereign Gold Bonds | Audience: all | Lang: hinglish

Q: Gold ETF vs SGB—kaunsa better?

A:

Sovereign Gold Bonds (SGBs) let you invest in gold without holding physical gold.

Buy during issuance windows or on exchanges. Check interest/tenor and redemption rules.

Compare with Gold ETFs if you prefer liquidity.

Tags: SGB, gold

#90 | Savings & Investments > Gold | Sovereign Gold Bonds | Audience: all | Lang: hinglish

Q: Physical gold ki jagah SGB lena sahi hai?

A:

Sovereign Gold Bonds (SGBs) let you invest in gold without holding physical gold.

Buy during issuance windows or on exchanges. Check interest/tenor and redemption rules.

Compare with Gold ETFs if you prefer liquidity.

Tags: SGB, gold

#91 | Savings & Investments > Retirement | NPS basics | Audience: all | Lang: hinglish

Q: NPS me kaise invest karein?

A:

NPS is a retirement product where you contribute regularly and select investment options.

There are withdrawal and annuity rules at exit. Assess charges and tax implications under applicable tax regimes before enrolling.

Tags: NPS, retirement

#92 | Savings & Investments > Retirement | NPS basics | Audience: all | Lang: hinglish

Q: NPS withdrawal rules overview?

A:

NPS is a retirement product where you contribute regularly and select investment options.

There are withdrawal and annuity rules at exit. Assess charges and tax implications under applicable tax regimes before enrolling.

Tags: NPS, retirement

#93 | Savings & Investments > Retirement | NPS basics | Audience: all | Lang: hinglish

Q: Is NPS good for salaried people?

A:

NPS is a retirement product where you contribute regularly and select investment options.

There are withdrawal and annuity rules at exit. Assess charges and tax implications under applicable tax regimes before enrolling.

Tags: NPS, retirement

#94 | Savings & Investments > Safety | Chit fund caution | Audience: rural | Lang: hinglish

Q: Committee/chit me paisa dalna theek hai?

A:

Be cautious with informal chit/committee schemes.

Verify registration and terms; understand default risks and penalties. Prefer regulated products (bank/post office deposits, mutual funds through registered intermediaries).

Tags: risk, unregulated

#95 | Savings & Investments > Safety | Chit fund caution | Audience: rural | Lang: hinglish

Q: Informal savings group risks?

A:

Be cautious with informal chit/committee schemes.

Verify registration and terms; understand default risks and penalties. Prefer regulated products (bank/post office deposits, mutual funds through registered intermediaries).

Tags: risk, unregulated

#96 | Savings & Investments > Safety | Chit fund caution | Audience: rural | Lang: hinglish

Q: Safe investment options for villagers?

A:

Be cautious with informal chit/committee schemes.

Verify registration and terms; understand default risks and penalties. Prefer regulated products (bank/post office deposits, mutual funds through registered intermediaries).

Tags: risk, unregulated

#97 | Insurance > Life | Term insurance basics | Audience: all | Lang: hinglish

Q: Term plan kyun lein?

A:

Term insurance offers pure life cover at relatively low premiums compared to savings/ULIP plans.

Choose adequate cover based on income/liabilities and disclose all health details honestly. Compare claim settlement practices and exclusions.

Tags: term, life insurance

#98 | Insurance > Life | Term insurance basics | Audience: all | Lang: hinglish

Q: ULIP vs term—difference?

A:

Term insurance offers pure life cover at relatively low premiums compared to savings/ULIP plans.

Choose adequate cover based on income/liabilities and disclose all health details honestly. Compare claim settlement practices and exclusions.

Tags: term, life insurance

#99 | Insurance > Life | Term insurance basics | Audience: all | Lang: hinglish

Q: How much life cover do I need?

A:

Term insurance offers pure life cover at relatively low premiums compared to savings/ULIP plans.

Choose adequate cover based on income/liabilities and disclose all health details honestly. Compare claim settlement practices and exclusions.

Tags: term, life insurance

#100 | Insurance > Health | Cashless vs reimbursement | Audience: all | Lang: hinglish

Q: Cashless claim kaise hota hai?

A:

For cashless health claims, use network hospitals of your insurer/TPA.

Carry e-card/ID, get pre-authorization, and keep discharge summaries/bills. For non-network, file a reimbursement claim with all documents.

Tags: health insurance, cashless

#101 | Insurance > Health | Cashless vs reimbursement | Audience: all | Lang: hinglish

Q: Network hospital kaise check karun?

A:

For cashless health claims, use network hospitals of your insurer/TPA.

Carry e-card/ID, get pre-authorization, and keep discharge summaries/bills. For non-network, file a reimbursement claim with all documents.

Tags: health insurance, cashless

#102 | Insurance > Health | Cashless vs reimbursement | Audience: all | Lang: hinglish

Q: Reimbursement claim documents kya hain?

A:

For cashless health claims, use network hospitals of your insurer/TPA.

Carry e-card/ID, get pre-authorization, and keep discharge summaries/bills. For non-network, file a reimbursement claim with all documents.

Tags: health insurance, cashless

#103 | Insurance > Crop | PMFBY basics | Audience: rural | Lang: hinglish

Q: Fasal bima (PMFBY) ke bare me batao.

A:

PMFBY (crop insurance) generally requires enrollment through banks/online within notified timelines.

Confirm your crop and area coverage, sum insured, and premium sharing as per scheme in your state.

Tags: PMFBY, agri

#104 | Insurance > Crop | PMFBY basics | Audience: rural | Lang: hinglish

Q: Enrollment kab tak hota hai?

A:

PMFBY (crop insurance) generally requires enrollment through banks/online within notified timelines.

Confirm your crop and area coverage, sum insured, and premium sharing as per scheme in your state.

Tags: PMFBY, agri

#105 | Insurance > Crop | PMFBY basics | Audience: rural | Lang: hinglish

Q: Claim process overview for crop loss?

A:

PMFBY (crop insurance) generally requires enrollment through banks/online within notified timelines.

Confirm your crop and area coverage, sum insured, and premium sharing as per scheme in your state.

Tags: PMFBY, agri

#106 | Cards > Debit Card | Set/Change PIN | Audience: all | Lang: hinglish

Q: Debit card PIN kaise set/change karein?

A:

Set/change debit card PIN at ATM, internet/mobile banking, or IVR (as per bank).

Never share the PIN/OTP/CVV. Enable only the channels you use (ATM/POS/e-commerce/international) in your card controls.

Tags: debit card, PIN

#107 | Cards > Debit Card | Set/Change PIN | Audience: all | Lang: hinglish

Q: Card controls kaha milenge?

A:

Set/change debit card PIN at ATM, internet/mobile banking, or IVR (as per bank).

Never share the PIN/OTP/CVV. Enable only the channels you use (ATM/POS/e-commerce/international) in your card controls.

Tags: debit card, PIN

#108 | Cards > Debit Card | Set/Change PIN | Audience: all | Lang: hinglish

Q: Online/international usage enable kaise karein?

A:

Set/change debit card PIN at ATM, internet/mobile banking, or IVR (as per bank).

Never share the PIN/OTP/CVV. Enable only the channels you use (ATM/POS/e-commerce/international) in your card controls.

Tags: debit card, PIN

#109 | Cards > Security | Lost/Block card | Audience: all | Lang: hinglish

Q: Card kho gaya—turant kya karein?

A:

If your card is lost/stolen: block it immediately via app/IVR/branch.

Check recent transactions and raise disputes for unauthorized ones. Request a replacement card and update auto-debits if any.

Tags: card lost, fraud

#110 | Cards > Security | Lost/Block card | Audience: all | Lang: hinglish

Q: Unauthorized card transaction dispute kaise raise karun?

A:

If your card is lost/stolen: block it immediately via app/IVR/branch.

Check recent transactions and raise disputes for unauthorized ones. Request a replacement card and update auto-debits if any.

Tags: card lost, fraud

#111 | Cards > Security | Lost/Block card | Audience: all | Lang: hinglish

Q: Replacement card process?

A:

If your card is lost/stolen: block it immediately via app/IVR/branch.

Check recent transactions and raise disputes for unauthorized ones. Request a replacement card and update auto-debits if any.

Tags: card lost, fraud

#112 | Cards > ATM | Failed withdrawal—cash not received | Audience: all | Lang: hinglish

Q: ATM se cash nahi nikla par balance kat gaya—kya karein?

A:

If ATM cash withdrawal failed but amount debited:

- Save the ATM slip and note the date/time/location.
- Amount is usually reversed automatically within the prescribed window.
- If not, raise a complaint with reference details in your bank app/branch.

Tags: ATM, failed

#113 | Cards > ATM | Failed withdrawal—cash not received | Audience: all | Lang: hinglish

Q: Cash not dispensed dispute process?

A:

If ATM cash withdrawal failed but amount debited:

- Save the ATM slip and note the date/time/location.
- Amount is usually reversed automatically within the prescribed window.
- If not, raise a complaint with reference details in your bank app/branch.

Tags: ATM, failed

#114 | Cards > ATM | Failed withdrawal—cash not received | Audience: all | Lang: hinglish

Q: Kitne din me reversal aata hai (ATM fail)?

A:

If ATM cash withdrawal failed but amount debited:

- Save the ATM slip and note the date/time/location.
- Amount is usually reversed automatically within the prescribed window.
- If not, raise a complaint with reference details in your bank app/branch.

Tags: ATM, failed

#115 | Security & Fraud > Awareness | Phishing/Vishing safety | Audience: all | Lang: hinglish

Q: KYC update SMS sach hai ya fraud?

A:

Beware of links/SMS/emails asking for OTP, PIN, or to 'update KYC'.

Banks and UPI apps never ask for credentials on calls/messages.

Type the bank URL/app yourself, ignore unknown links, and install no remote-access apps on request.

Tags: fraud, phishing

#116 | Security & Fraud > Awareness | Phishing/Vishing safety | Audience: all | Lang: hinglish

Q: OTP/PIN kabhi share na karne ka reason?

A:

Beware of links/SMS/emails asking for OTP, PIN, or to 'update KYC'.

Banks and UPI apps never ask for credentials on calls/messages.

Type the bank URL/app yourself, ignore unknown links, and install no remote-access apps on request.

Tags: fraud, phishing

#117 | Security & Fraud > Awareness | Phishing/Vishing safety | Audience: all | Lang: hinglish

Q: Remote access app download bol rahe—kya karun?

A:

Beware of links/SMS/emails asking for OTP, PIN, or to 'update KYC'.

Banks and UPI apps never ask for credentials on calls/messages.

Type the bank URL/app yourself, ignore unknown links, and install no remote-access apps on request.

Tags: fraud, phishing

#118 | Security & Fraud > Response | Report fraud quickly | Audience: all | Lang: hinglish

Q: Fraud ho gaya—paisa wapas kaise milega?

A:

If money is lost to fraud, act fast:

1) Block cards/UPI immediately.

2) Call National Cyber Crime Helpline 1930 and file a complaint at the online cybercrime portal.

3) Report to your bank with UTR and screenshots. Quick action improves chances of recovery.

Tags: fraud, cybercrime 1930

#119 | Security & Fraud > Response | Report fraud quickly | Audience: all | Lang: hinglish

Q: Cybercrime me complaint kaise karun?

A:

If money is lost to fraud, act fast:

1) Block cards/UPI immediately.

2) Call National Cyber Crime Helpline 1930 and file a complaint at the online cybercrime portal.

3) Report to your bank with UTR and screenshots. Quick action improves chances of recovery.

Tags: fraud, cybercrime 1930

#120 | Security & Fraud > Response | Report fraud quickly | Audience: all | Lang: hinglish

Q: Kis-kis ko inform karna chahiye (bank/police)?

A:

If money is lost to fraud, act fast:

1) Block cards/UPI immediately.

2) Call National Cyber Crime Helpline 1930 and file a complaint at the online cybercrime portal.

3) Report to your bank with UTR and screenshots. Quick action improves chances of recovery.

Tags: fraud, cybercrime 1930

#121 | App Troubleshooting > General | App not opening/crashing | Audience: all | Lang: hinglish

Q: Bank app open nahi ho raha—fix?

A:

If the banking app doesn't open: update the app from the official store, restart the phone, ensure device time is automatic, and clear app cache/storage (after noting login details).

Avoid rooted/jailbroken devices; enable necessary permissions (SMS for UPI verification, camera for QR).

Tags: app, troubleshoot

#122 | App Troubleshooting > General | App not opening/crashing | Audience: all | Lang: hinglish

Q: App crash ho raha hai—kya karein?

A:

If the banking app doesn't open: update the app from the official store, restart the phone, ensure device time is automatic, and clear app cache/storage (after noting login details).

Avoid rooted/jailbroken devices; enable necessary permissions (SMS for UPI verification, camera for QR).

Tags: app, troubleshoot

#123 | App Troubleshooting > General | App not opening/crashing | Audience: all | Lang: hinglish

Q: Device time incorrect—UPI fail kyun?

A:

If the banking app doesn't open: update the app from the official store, restart the phone, ensure device time is automatic, and clear app cache/storage (after noting login details).

Avoid rooted/jailbroken devices; enable necessary permissions (SMS for UPI verification, camera for QR).

Tags: app, troubleshoot

#124 | UPI & Digital Payments > Troubleshooting | Beneficiary not showing | Audience: all | Lang: hinglish

Q: Added beneficiary not visible—how to refresh?

A:

Wait a few minutes and refresh the app. Re-add the beneficiary if needed and ensure correct UPI ID/account number. Some banks verify before listing.

Tags: UPI

#125 | UPI & Digital Payments > Troubleshooting | Beneficiary not showing | Audience: all | Lang: hinglish

Q: Naya receiver add kiya par dikh nahi raha.

A:

Wait a few minutes and refresh the app. Re-add the beneficiary if needed and ensure correct UPI ID/account number. Some banks verify before listing.

Tags: UPI

#126 | UPI & Digital Payments > Troubleshooting | Beneficiary not showing | Audience: all | Lang: hinglish

Q: UPI payee list update kaise ho?

A:

Wait a few minutes and refresh the app. Re-add the beneficiary if needed and ensure correct UPI ID/account number. Some banks verify before listing.

Tags: UPI

#127 | UPI & Digital Payments > Security | Unknown collect request | Audience: all | Lang: hinglish

Q: Unknown 'collect' request aaya—kya karun?

A:

Reject unknown collect requests. Only approve if you initiated the payment. Scammers use collect to pull funds from your account.

Tags: UPI

#128 | UPI & Digital Payments > Security | Unknown collect request | Audience: all | Lang: hinglish

Q: I received a random payment request—safe to accept?

A:

Reject unknown collect requests. Only approve if you initiated the payment. Scammers use collect to pull funds from your account.

Tags: UPI

#129 | UPI & Digital Payments > Security | Unknown collect request | Audience: all | Lang: hinglish

Q: Collect request scam—how to spot?

A:

Reject unknown collect requests. Only approve if you initiated the payment. Scammers use collect to pull funds from your account.

Tags: UPI

#130 | UPI & Digital Payments > Linking | Multiple bank accounts in UPI | Audience: all | Lang: hinglish

Q: Can I link two bank accounts in one UPI app?

A:

Yes, most UPI apps support multiple accounts. Add from 'manage accounts' and set a default for payments; you can switch during checkout.

Tags: UPI

#131 | UPI & Digital Payments > Linking | Multiple bank accounts in UPI | Audience: all | Lang: hinglish

Q: Ek app me multiple accounts kaise add karein?

A:

Yes, most UPI apps support multiple accounts. Add from 'manage accounts' and set a default for payments; you can switch during checkout.

Tags: UPI

#132 | UPI & Digital Payments > Linking | Multiple bank accounts in UPI | Audience: all | Lang: hinglish

Q: Switch default bank for UPI—how?

A:

Yes, most UPI apps support multiple accounts. Add from 'manage accounts' and set a default for payments; you can switch during checkout.

Tags: UPI

#133 | UPI & Digital Payments > Merchant | Settlement delay | Audience: all | Lang: hinglish

Q: Merchant settlement delay—kab tak milega?

A:

Check your app's settlement cycle and cut-off times. Ensure merchant KYC is complete and account is active. Raise a ticket with UTRs if delays persist.

Tags: UPI

#134 | UPI & Digital Payments > Merchant | Settlement delay | Audience: all | Lang: hinglish

Q: QR transactions settlement nahi aaya.

A:

Check your app's settlement cycle and cut-off times. Ensure merchant KYC is complete and account is active. Raise a ticket with UTRs if delays persist.

Tags: UPI

#135 | UPI & Digital Payments > Merchant | Settlement delay | Audience: all | Lang: hinglish

Q: POS/UPI settlement pending—kya karein?

A:

Check your app's settlement cycle and cut-off times. Ensure merchant KYC is complete and account is active. Raise a ticket with UTRs if delays persist.

Tags: UPI

#136 | UPI & Digital Payments > Profile | Change UPI ID handle | Audience: all | Lang: hinglish

Q: UPI ID handle change karna hai—possible?

A:

You can usually create additional UPI IDs or choose from available handles. Deleting/renaming depends on the app—check profile settings.

Tags: UPI

#137 | UPI & Digital Payments > Profile | Change UPI ID handle | Audience: all | Lang: hinglish

Q: Custom UPI ID kaise banayein?

A:

You can usually create additional UPI IDs or choose from available handles. Deleting/renaming depends on the app—check profile settings.

Tags: UPI

#138 | UPI & Digital Payments > Profile | Change UPI ID handle | Audience: all | Lang:

hinglish

Q: Can I delete an old UPI ID?

A:

You can usually create additional UPI IDs or choose from available handles.

Deleting/renaming depends on the app—check profile settings.

Tags: UPI

#139 | Savings & Investments > Mutual Funds | Tax-saving ELSS | Audience: all | Lang: hinglish

Q: ELSS fund kya hota hai?

A:

ELSS are equity mutual funds with a lock-in; they may offer tax benefits under applicable laws. Invest via SIP/Lump sum after KYC; consider risk and lock-in.

Tags: investments

#140 | Savings & Investments > Mutual Funds | Tax-saving ELSS | Audience: all | Lang: hinglish

Q: Tax saving ke liye ELSS sahi hai?

A:

ELSS are equity mutual funds with a lock-in; they may offer tax benefits under applicable laws. Invest via SIP/Lump sum after KYC; consider risk and lock-in.

Tags: investments

#141 | Savings & Investments > Mutual Funds | Tax-saving ELSS | Audience: all | Lang: hinglish

Q: ELSS lock-in period?

A:

ELSS are equity mutual funds with a lock-in; they may offer tax benefits under applicable laws. Invest via SIP/Lump sum after KYC; consider risk and lock-in.

Tags: investments

#142 | Savings & Investments > Demat | Open Demat account | Audience: all | Lang: hinglish

Q: Demat account kaise kholen?

A:

Open with a SEBI-registered broker/DP after KYC. Mutual funds can be held without Demat, but stocks/ETFs require it. Understand brokerage/DP charges.

Tags: investments

#143 | Savings & Investments > Demat | Open Demat account | Audience: all | Lang: hinglish

Q: Mutual funds ke liye Demat zaroori hai?

A:

Open with a SEBI-registered broker/DP after KYC. Mutual funds can be held without Demat, but stocks/ETFs require it. Understand brokerage/DP charges.

Tags: investments

#144 | Savings & Investments > Demat | Open Demat account | Audience: all | Lang: hinglish

Q: Demat + trading basics?

A:

Open with a SEBI-registered broker/DP after KYC. Mutual funds can be held without Demat, but stocks/ETFs require it. Understand brokerage/DP charges.

Tags: investments

#145 | Savings & Investments > Post Office | Post office RD/NSC | Audience: all | Lang: hinglish

Q: Post office RD ka process?

A:

Post office offers small savings schemes with government backing. Check current rules and deposit limits. Choose based on lock-in/liquidity needs.

Tags: investments

#146 | Savings & Investments > Post Office | Post office RD/NSC | Audience: all | Lang: hinglish

Q: NSC safe hai kya?

A:

Post office offers small savings schemes with government backing. Check current rules and deposit limits. Choose based on lock-in/liquidity needs.

Tags: *investments*

#147 | Savings & Investments > Post Office | Post office RD/NSC | Audience: all | Lang: hinglish

Q: Post office schemes vs bank deposits?

A:

Post office offers small savings schemes with government backing. Check current rules and deposit limits. Choose based on lock-in/liquidity needs.

Tags: *investments*

#148 | Savings & Investments > Gold | Gold ETF vs physical | Audience: all | Lang: hinglish

Q: Gold ETF better than physical gold?

A:

Gold ETFs track gold prices and avoid making/storage charges. Buy via Demat/trading account. Consider expense ratios and liquidity.

Tags: *investments*

#149 | Savings & Investments > Gold | Gold ETF vs physical | Audience: all | Lang: hinglish

Q: Making charges se bachne ka tareeka?

A:

Gold ETFs track gold prices and avoid making/storage charges. Buy via Demat/trading account. Consider expense ratios and liquidity.

Tags: *investments*

#150 | Savings & Investments > Gold | Gold ETF vs physical | Audience: all | Lang: hinglish

Q: How to buy Gold ETF?

A:

Gold ETFs track gold prices and avoid making/storage charges. Buy via Demat/trading account. Consider expense ratios and liquidity.

Tags: *investments*

#151 | Savings & Investments > Risk | Diversification basics | Audience: all | Lang: hinglish

Q: Diversification kya hai?

A:

Diversification spreads risk across assets/sectors. Use asset allocation aligned to goals and risk tolerance; review yearly.

Tags: *investments*

#152 | Savings & Investments > Risk | Diversification basics | Audience: all | Lang: hinglish

Q: All-in-one fund lena thik hai?

A:

Diversification spreads risk across assets/sectors. Use asset allocation aligned to goals and risk tolerance; review yearly.

Tags: *investments*

#153 | Savings & Investments > Risk | Diversification basics | Audience: all | Lang: hinglish

Q: Risk kam karne ke tarike?

A:

Diversification spreads risk across assets/sectors. Use asset allocation aligned to goals and risk tolerance; review yearly.

Tags: *investments*

#154 | Rural Services > BC/Agent | Find nearest BC | Audience: rural | Lang: hinglish

Q: Nearest BC agent kahan milega?

A:

Ask your bank branch, check official website/app locator, or ask the panchayat. Confirm any service charges before transactions.

Tags: BC, rural

#155 | Rural Services > BC/Agent | Find nearest BC | Audience: rural | Lang: hinglish

Q: Gaon me banking point kaise dhundhe?

A:

Ask your bank branch, check official website/app locator, or ask the panchayat. Confirm any service charges before transactions.

Tags: BC, rural

#156 | Rural Services > BC/Agent | Find nearest BC | Audience: rural | Lang: hinglish

Q: BC ka timing/charges?

A:

Ask your bank branch, check official website/app locator, or ask the panchayat. Confirm any service charges before transactions.

Tags: BC, rural

#157 | Rural Services > Cash | Cash deposit at BC | Audience: rural | Lang: hinglish

Q: BC point pe cash deposit hota hai?

A:

Many BCs accept cash deposits for partner banks. Carry passbook/debit card and ID if asked. Limits/charges vary—confirm beforehand.

Tags: BC, rural

#158 | Rural Services > Cash | Cash deposit at BC | Audience: rural | Lang: hinglish

Q: Gaon me deposit karna hai—kaise?

A:

Many BCs accept cash deposits for partner banks. Carry passbook/debit card and ID if asked. Limits/charges vary—confirm beforehand.

Tags: BC, rural

#159 | Rural Services > Cash | Cash deposit at BC | Audience: rural | Lang: hinglish

Q: Deposit limit at BC?

A:

Many BCs accept cash deposits for partner banks. Carry passbook/debit card and ID if asked. Limits/charges vary—confirm beforehand.

Tags: BC, rural

#160 | Rural Services > Remittances | Domestic money transfer | Audience: rural | Lang: hinglish

Q: Gaon se shehar paisa bhejna hai—best tareeka?

A:

Use UPI/IMPS for instant transfers if you have an account. BCs can assist with cash-to-account services; keep receipts and UTRs.

Tags: BC, rural

#161 | Rural Services > Remittances | Domestic money transfer | Audience: rural | Lang: hinglish

Q: IMPS/UPI/Neft me difference?

A:

Use UPI/IMPS for instant transfers if you have an account. BCs can assist with cash-to-account services; keep receipts and UTRs.

Tags: BC, rural

#162 | Rural Services > Remittances | Domestic money transfer | Audience: rural | Lang: hinglish

Q: Cash to account transfer via BC possible?

A:

Use UPI/IMPS for instant transfers if you have an account. BCs can assist with cash-to-account services; keep receipts and UTRs.

Tags: BC, rural

#163 | App Troubleshooting > KYC | In-app KYC not working | Audience: all | Lang: hinglish

Q: App me KYC fail ho raha—kya karein?

A:

Retry in good light, clean camera lens, and ensure strong data connection. If it still fails, visit branch/BC with physical documents.

Tags: app, KYC

#164 | App Troubleshooting > KYC | In-app KYC not working | Audience: all | Lang: hinglish

Q: Video KYC error—fix?

A:

Retry in good light, clean camera lens, and ensure strong data connection. If it still fails, visit branch/BC with physical documents.

Tags: app, KYC

#165 | App Troubleshooting > KYC | In-app KYC not working | Audience: all | Lang: hinglish

Q: OCR document scan not clear—solution?

A:

Retry in good light, clean camera lens, and ensure strong data connection. If it still fails, visit branch/BC with physical documents.

Tags: app, KYC

#166 | App Troubleshooting > Login | Number changed—can't login | Audience: all | Lang: hinglish

Q: Old number lost—app me login kaise karein?

A:

Most apps need the registered number for OTP. First update your number at branch/BC/ATM; then re-register in the app.

Tags: app, KYC

#167 | App Troubleshooting > Login | Number changed—can't login | Audience: all | Lang: hinglish

Q: New SIM, OTP nahi aa raha.

A:

Most apps need the registered number for OTP. First update your number at branch/BC/ATM; then re-register in the app.

Tags: app, KYC

#168 | App Troubleshooting > Login | Number changed—can't login | Audience: all | Lang: hinglish

Q: Registered number update without branch visit?

A:

Most apps need the registered number for OTP. First update your number at branch/BC/ATM; then re-register in the app.

Tags: app, KYC

#169 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork? Please explain step by step.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.

2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#170 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork? Short answer please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#171 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork? In Hindi please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#172 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork? What documents are needed?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#173 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: How do I open a savings account without much paperwork? Any charges or limits?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#174 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge? Please explain step by step.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#175 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge? Short answer please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#176 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge? In Hindi please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#177 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge? What documents are needed?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#178 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Gaon me account kaise khulwaye? Kya-kya documents lagenge? Any charges or limits?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#179 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Jan Dhan account open karna hai – process batao. Please explain step by step.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#180 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Jan Dhan account open karna hai – process batao. Short answer please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#181 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Jan Dhan account open karna hai – process batao. In Hindi please.

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#182 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang:

hinglish

Q: Jan Dhan account open karna hai – process batao. What documents are needed?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#183 | Accounts & KYC > Account Opening | Open basic account | Audience: rural | Lang: hinglish

Q: Jan Dhan account open karna hai – process batao. Any charges or limits?

A:

You can open a basic savings account at a nearby bank branch, Banking Correspondent (BC) point, or post office.

Typical steps:

1) Carry ID and address proof (for example: Aadhaar, voter ID) and a passport photo.
2) If you don't have PAN, ask for a small/basics account option; banks can open accounts with simplified KYC subject to limits.

3) Fill the form; link your mobile number for OTP/SMS alerts.

4) Ask for passbook/debit card issuance timeline and any charges (if any).

Tip: Jan Dhan (PMJDY) accounts have zero-balance facility and are DBT-ready. Check eligibility with the branch/BC.

Tags: account, PMJDY, KYC

#184 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: How to link my mobile number with my bank account? Please explain step by step.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#185 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: How to link my mobile number with my bank account? Short answer please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#186 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all | Lang: hinglish

Q: How to link my mobile number with my bank account? In Hindi please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#187 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: How to link my mobile number with my bank account? What documents are needed?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#188 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: How to link my mobile number with my bank account? Any charges or limits?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#189 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Mera mobile number bank account se jodna hai, kaise hoga? Please explain step by step.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#190 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Mera mobile number bank account se jodna hai, kaise hoga? Short answer please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#191 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Mera mobile number bank account se jodna hai, kaise hoga? In Hindi please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#192 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Mera mobile number bank account se jodna hai, kaise hoga? What documents are needed?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and

alerts.

Tags: mobile, KYC

**#193 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Mera mobile number bank account se jodna hai, kaise hoga? Any charges or limits?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#194 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Account me mobile change/update ka process? Please explain step by step.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#195 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Account me mobile change/update ka process? Short answer please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#196 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Account me mobile change/update ka process? In Hindi please.

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#197 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Account me mobile change/update ka process? What documents are needed?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

**#198 | Accounts & KYC > Mobile Linking | Link/Update mobile number | Audience: all |
Lang: hinglish**

Q: Account me mobile change/update ka process? Any charges or limits?

A:

Visit your bank branch/BC point with your passbook/debit card and an ID. Ask to link/upgrade your mobile number.

Many banks also allow linking through the ATM or Internet/Mobile Banking.

After linking, you'll receive an OTP/SMS confirmation. Keep your number active for OTPs and alerts.

Tags: mobile, KYC

#199 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT? Please explain step by step.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#200 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT? Short answer please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#201 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT? In Hindi please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#202 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT? What documents are needed?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#203 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: How do I link Aadhaar to my bank account for DBT? Any charges or limits?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#204 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: Aadhaar seeding kaise karein? Please explain step by step.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#205 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Aadhaar seeding kaise karein? Short answer please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#206 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Aadhaar seeding kaise karein? In Hindi please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#207 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Aadhaar seeding kaise karein? What documents are needed?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#208 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Aadhaar seeding kaise karein? Any charges or limits?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#209 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Mera Aadhaar bank se jodna hai – steps? Please explain step by step.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#210 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Mera Aadhaar bank se jodna hai – steps? Short answer please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available),
or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

**#211 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural |
Lang: hinglish**

Q: Mera Aadhaar bank se jodna hai – steps? In Hindi please.

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#212 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: Mera Aadhaar bank se jodna hai – steps? What documents are needed?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#213 | Accounts & KYC > Aadhaar Seeding | Link Aadhaar to bank | Audience: rural | Lang: hinglish

Q: Mera Aadhaar bank se jodna hai – steps? Any charges or limits?

A:

Aadhaar seeding links your Aadhaar with your bank account for DBT and UPI.

Options: (a) Visit branch/BC with Aadhaar, (b) Use ATM/self-service kiosk (where available), or (c) Use mobile banking app if supported.

You'll get a confirmation SMS once mapping is successful.

Tags: Aadhaar, DBT

#214 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do? Please explain step by step.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#215 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do? Short answer please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#216 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do? In Hindi please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#217 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do? What documents are needed?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#218 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Got KYC pending message—what should I do? Any charges or limits?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#219 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun? Please explain step by step.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#220 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun? Short answer please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#221 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun? In Hindi please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#222 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun? What documents are needed?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#223 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: KYC update kaise karun? Any charges or limits?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#224 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya? Please explain step by step.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#225 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya? Short answer please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#226 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya? In Hindi please.

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#227 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya? What documents are needed?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#228 | Accounts & KYC > KYC Update | Periodic KYC | Audience: all | Lang: en

Q: Video KYC possible hai kya? Any charges or limits?

A:

KYC refresh is required periodically. Carry original ID/address proof to branch/BC. Some banks support video-KYC or in-app KYC.

Ask which documents they'll accept and whether a self-declaration works for your account type.

Tags: KYC, compliance

#229 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate? Please explain step by step.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#230 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate? Short answer please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#231 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate? In Hindi please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#232 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate? What documents are needed?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#233 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: My passbook is lost—how do I get a duplicate? Any charges or limits?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#234 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega? Please explain step by step.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#235 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega? Short answer please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#236 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega? In Hindi please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#237 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega? What documents are needed?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#238 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Statement kaise milega? Any charges or limits?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#239 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega? Please explain step by step.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#240 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega? Short answer please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#241 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega? In Hindi please.

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#242 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega? What documents are needed?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#243 | Accounts & KYC > Passbook/Statements | Lost passbook / get statement | Audience: rural | Lang: hinglish

Q: Passbook kharab ho gaya, naya kaise milega? Any charges or limits?

A:

Report the lost/damaged passbook to your branch/BC. Carry ID.

Request a duplicate; the bank may charge a small fee. You can also get e-statements from mobile banking or email.

Tags: passbook, statement

#244 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time? Please explain step by step.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#245 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time? Short answer please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#246 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time? In Hindi please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).

- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#247 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time? What documents are needed?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#248 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: How do I register on UPI for the first time? Any charges or limits?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#249 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: UPI par naya account kaise banayein? Please explain step by step.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#250 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: UPI par naya account kaise banayein? Short answer please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#251 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: UPI par naya account kaise banayein? In Hindi please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#252 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all | Lang: en

Q: UPI par naya account kaise banayein? What documents are needed?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#253 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: UPI par naya account kaise banayein? Any charges or limits?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#254 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: What is needed to set a UPI PIN? Please explain step by step.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#255 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: What is needed to set a UPI PIN? Short answer please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#256 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: What is needed to set a UPI PIN? In Hindi please.

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#257 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: What is needed to set a UPI PIN? What documents are needed?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

**#258 | UPI & Digital Payments > Getting Started | Register on UPI | Audience: all |
Lang: en**

Q: What is needed to set a UPI PIN? Any charges or limits?

A:

To register on UPI:

- 1) Install any UPI app (e.g., your bank's app, BHIM, etc.).
- 2) Verify your mobile number via SMS on the same SIM that's linked to your bank account.
- 3) Create a UPI ID and set a UPI PIN using your debit card details/OTP.
- 4) Link your bank account and start paying/collecting.

Tags: UPI, onboarding

#259 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset? Please explain step by step.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#260 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset? Short answer please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#261 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset? In Hindi please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#262 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset? What documents are needed?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#263 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: I forgot my UPI PIN—how to reset? Any charges or limits?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#264 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein? Please explain step by step.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#265 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein? Short answer please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#266 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein? In Hindi please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#267 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein? What documents are needed?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#268 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: UPI PIN kaise change karein? Any charges or limits?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#269 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai? Please explain step by step.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#270 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai? Short answer please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#271 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai? In Hindi please.

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#272 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai? What documents are needed?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#273 | UPI & Digital Payments > Security | Reset/Change UPI PIN | Audience: all | Lang: en

Q: Debit card ke bina PIN reset ho sakta hai? Any charges or limits?

A:

If you forgot your UPI PIN:

- 1) Open your UPI app → manage bank account → reset/forget UPI PIN.
- 2) Enter the last 6 digits & expiry of your debit card or follow the bank's process.
- 3) Validate via OTP and set a new PIN. Never share your PIN/OTP with anyone.

Tags: UPI, PIN, security

#274 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UPI payment pending dikha raha hai—kya karun? Please explain step by step.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#275 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UPI payment pending dikha raha hai—kya karun? Short answer please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#276 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UPI payment pending dikha raha hai—kya karun? In Hindi please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a

complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

**#277 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |
Lang: hinglish**

Q: UPI payment pending dikha raha hai—kya karun? What documents are needed?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

**#278 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |
Lang: hinglish**

Q: UPI payment pending dikha raha hai—kya karun? Any charges or limits?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

**#279 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |
Lang: hinglish**

Q: Money debited but UPI failed—kab tak wapas aayega? Please explain step by step.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

**#280 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |
Lang: hinglish**

Q: Money debited but UPI failed—kab tak wapas aayega? Short answer please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

**#281 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |
Lang: hinglish**

Q: Money debited but UPI failed—kab tak wapas aayega? In Hindi please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#282 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |

Lang: hinglish

Q: Money debited but UPI failed—kab tak wapas aayega? What documents are needed?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account

automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#283 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |**Lang: hinglish**

Q: Money debited but UPI failed—kab tak wapas aayega? Any charges or limits?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account

automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#284 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |**Lang: hinglish**

Q: UTR number se complaint kaise raise karun? Please explain step by step.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account

automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#285 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |**Lang: hinglish**

Q: UTR number se complaint kaise raise karun? Short answer please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account

automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#286 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |**Lang: hinglish**

Q: UTR number se complaint kaise raise karun? In Hindi please.

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account

automatically.

• Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#287 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all |**Lang: hinglish**

Q: UTR number se complaint kaise raise karun? What documents are needed?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.
- Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#288 | UPI & Digital Payments > Troubleshooting | UPI pending/failed | Audience: all | Lang: hinglish

Q: UTR number se complaint kaise raise karun? Any charges or limits?

A:

For a 'pending' UPI payment:

- Do not retry immediately; it may auto-resolve within a short time if the bank is slow.
- If status becomes 'failed' and money is debited, it is usually reversed to your account automatically.
- Keep the UPI reference (UTR) number. If not reversed in the stated window, raise a complaint in the app → Help/Support with UTR and screenshots.

Tags: UPI, failed, reversal

#289 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Sent UPI payment to wrong person—how to get it back? Please explain step by step.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#290 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Sent UPI payment to wrong person—how to get it back? Short answer please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#291 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Sent UPI payment to wrong person—how to get it back? In Hindi please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#292 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Sent UPI payment to wrong person—how to get it back? What documents are needed?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and investigation; act quickly.

Tags: UPI, dispute

#293 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Sent UPI payment to wrong person—how to get it back? Any charges or limits?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#294 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya? Please explain step by step.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#295 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya? Short answer please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#296 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya? In Hindi please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#297 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya? What documents are needed?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#298 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all

| Lang: en

Q: Galat UPI ID par paisa chala gaya, ab kya? Any charges or limits?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#299 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process? Please explain step by step.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#300 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process? Short answer please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#301 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process? In Hindi please.

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#302 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process? What documents are needed?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#303 | UPI & Digital Payments > Troubleshooting | Sent to wrong UPI ID | Audience: all | Lang: en

Q: Wrong account transfer dispute process? Any charges or limits?

A:

If you sent money to a wrong UPI ID/account:

- 1) Immediately contact your bank/UPI app support and raise a dispute with the UTR number.
- 2) Also request the recipient (if known) to refund.
- 3) The bank/app will follow the dispute process. Refund depends on recipient's consent and

investigation; act quickly.

Tags: UPI, dispute

#304 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution? Please explain step by step.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank

to confirm your registered number.

Tags: UPI, SIM, device binding

#305 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution? Short answer please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#306 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution? In Hindi please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#307 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution? What documents are needed?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#308 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI device binding failed—solution? Any charges or limits?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#309 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix? Please explain step by step.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#310 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix? Short answer please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#311 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix? In Hindi please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#312 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix? What documents are needed?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#313 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: SIM not registered error in UPI—how to fix? Any charges or limits?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#314 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein? Please explain step by step.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#315 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein? Short answer please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#316 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein? In Hindi please.

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#317 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein? What documents are needed?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#318 | UPI & Digital Payments > Onboarding Errors | Device binding failed | Audience: all | Lang: hinglish

Q: UPI verification SMS not going—kya karein? Any charges or limits?

A:

Device binding fails when the SIM is not in SIM slot 1, SMS balance is low, or the phone number isn't linked to your bank.

Fixes: keep the UPI SIM in slot 1, ensure SMS permissions & balance, disable Wi-Fi briefly so the app can send the verification SMS, and retry. If still failing, check with your bank to confirm your registered number.

Tags: UPI, SIM, device binding

#319 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit? Please explain step by step.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#320 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit? Short answer please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#321 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit? In Hindi please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#322 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit? What documents are needed?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#323 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Why does UPI say I reached my limit? Any charges or limits?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#324 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya? Please explain step by step.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#325 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya? Short answer please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#326 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya? In Hindi please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#327 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya? What documents are needed?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#328 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: UPI limit cross ho gaya—ab kya? Any charges or limits?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#329 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed? Please explain step by step.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#330 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed? Short answer please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#331 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed? In Hindi please.

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#332 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed? What documents are needed?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#333 | UPI & Digital Payments > Limits | UPI limits reached | Audience: all | Lang: en

Q: Maximum transactions per day issue—how to proceed? Any charges or limits?

A:

UPI/app/bank limits vary by bank, user profile, and product (including UPI Lite).

Check your app's 'transaction limits' section. If you hit a limit, split into smaller payments or try again later.

For merchant payments, confirm the amount and avoid repeated retries during outages.

Tags: UPI, limits

#334 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: QR code scan nahi ho raha—kya karein? Please explain step by step.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#335 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: QR code scan nahi ho raha—kya karein? Short answer please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#336 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: QR code scan nahi ho raha—kya karein? In Hindi please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.

- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#337 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: QR code scan nahi ho raha—kya karein? What documents are needed?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#338 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: QR code scan nahi ho raha—kya karein? Any charges or limits?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#339 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: Camera se QR read nahi ho raha, manual kaise pay karein? Please explain step by step.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#340 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: Camera se QR read nahi ho raha, manual kaise pay karein? Short answer please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#341 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: Camera se QR read nahi ho raha, manual kaise pay karein? In Hindi please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

**#342 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all |
Lang: hinglish**

Q: Camera se QR read nahi ho raha, manual kaise pay karein? What documents are needed?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#343 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Camera se QR read nahi ho raha, manual kaise pay karein? Any charges or limits?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#344 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly? Please explain step by step.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#345 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly? Short answer please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#346 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly? In Hindi please.

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#347 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly? What documents are needed?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#348 | UPI & Digital Payments > Troubleshooting | QR scan not working | Audience: all | Lang: hinglish

Q: Why is QR payment failing repeatedly? Any charges or limits?

A:

If QR scan fails:

- Clean camera lens and ensure good lighting.
- Ensure the QR is valid and not damaged; try manual UPI ID entry.
- Check internet connectivity and app permissions (camera).
- If the QR belongs to a merchant, ask for an alternate QR or UPI ID.

Tags: QR, camera

#349 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it? Please explain step by step.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#350 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it? Short answer please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#351 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it? In Hindi please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#352 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it? What documents are needed?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#353 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: What is UPI Lite and how to enable it? Any charges or limits?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#354 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang:

en

Q: UPI offline chalta hai kya? Please explain step by step.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#355 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: UPI offline chalta hai kya? Short answer please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#356 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: UPI offline chalta hai kya? In Hindi please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#357 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: UPI offline chalta hai kya? What documents are needed?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#358 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: UPI offline chalta hai kya? Any charges or limits?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#359 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how? Please explain step by step.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#360 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how? Short answer please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#361 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how? In Hindi please.

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#362 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how? What documents are needed?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#363 | UPI & Digital Payments > Products | UPI Lite / Offline | Audience: all | Lang: en

Q: Small payments without PIN—how? Any charges or limits?

A:

UPI Lite enables small-value payments from an on-device balance for faster, reliable checkout—even during bank downtimes.

Enable it in your UPI app if available, add funds from your linked account, and pay without PIN for small amounts.

Note: Features/limits vary by bank/app; check in-app details.

Tags: UPI Lite, offline

#364 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all | Lang: hinglish

Q: Phone lost—how to block UPI quickly? Please explain step by step.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

#365 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all | Lang: hinglish

Q: Phone lost—how to block UPI quickly? Short answer please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#366 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Phone lost—how to block UPI quickly? In Hindi please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#367 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Phone lost—how to block UPI quickly? What documents are needed?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#368 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Phone lost—how to block UPI quickly? Any charges or limits?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#369 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: UPI ko temporarily disable kaise karein? Please explain step by step.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#370 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: UPI ko temporarily disable kaise karein? Short answer please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#371 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: UPI ko temporarily disable kaise karein? In Hindi please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#372 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: UPI ko temporarily disable kaise karein? What documents are needed?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#373 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: UPI ko temporarily disable kaise karein? Any charges or limits?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#374 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Suspicious activity on UPI—what steps to take? Please explain step by step.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#375 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Suspicious activity on UPI—what steps to take? Short answer please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#376 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Suspicious activity on UPI—what steps to take? In Hindi please.

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#377 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Suspicious activity on UPI—what steps to take? What documents are needed?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

**#378 | UPI & Digital Payments > Security | Block UPI / lost phone | Audience: all |
Lang: hinglish**

Q: Suspicious activity on UPI—what steps to take? Any charges or limits?

A:

To block or secure your UPI:

- Disable UPI for a lost phone via your app or bank helpline immediately.
- Unlink accounts or delete UPI IDs you no longer use.
- Change UPI PIN if you suspect compromise. Never share OTP/PIN/URC.

Tags: security, lost phone

#379 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun? Please explain step by step.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#380 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun? Short answer please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#381 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun? In Hindi please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#382 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun? What documents are needed?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#383 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Without internet, balance kaise check karun? Any charges or limits?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#384 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it? Please explain step by step.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#385 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it? Short answer please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#386 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it? In Hindi please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#387 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it? What documents are needed?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#388 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: What is *99# and how to use it? Any charges or limits?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#389 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai? Please explain step by step.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#390 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai? Short answer please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#391 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai? In Hindi please.

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the

service.

Tags: USSD, feature phone

#392 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai? What documents are needed?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#393 | AEPS/USSD > USSD *99# | Use banking without internet | Audience: rural | Lang: hinglish

Q: Feature phone me fund transfer possible hai? Any charges or limits?

A:

Dial *99# from the mobile number linked to your bank.

You can check balance, send money, and see mini statements without internet.

Follow on-screen menus; USSD works on most feature phones and all networks that support the service.

Tags: USSD, feature phone

#394 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega? Please explain step by step.

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#395 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega? Short answer please.

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#396 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega? In Hindi please.

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#397 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega? What documents are needed?

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#398 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: AEPS se paisa nikalwana hai—kya lagega? Any charges or limits?

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#399 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: Aadhaar based withdrawal kaise hota hai? Please explain step by step.

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal

#400 | AEPS/USSD > AEPS | Cash withdrawal via AEPS | Audience: rural | Lang: hinglish

Q: Aadhaar based withdrawal kaise hota hai? Short answer please.

A:

At a nearby BC/merchant with an AEPS device, you can do cash withdrawal, balance inquiry, and mini statement using Aadhaar + fingerprint.

Confirm merchant receipts and keep SMS alerts active. Never share OTP with anyone.

Tags: AEPS, cash withdrawal